

Top 8 Best Financial Advisors in Omaha, Nebraska

2016 RANKING OF TOP WEALTH ADVISORS

Finding the Top Financial Advisors in Omaha, NE

Finding a financial advisor in Omaha is pretty easy. However, you might find that locating a financial advisor or wealth management firm in Omaha that conducts all of its business with the goal of doing what's best for you, is slightly more difficult.

There are crucial distinctions to be made when comparing financial advisors and wealth management firms. In Omaha alone, there are fee-only advisors, fee-based advisors, commissioned advisors, and so on. So, who should you trust with your money? How do you determine who is trustworthy?

Sure, many financial planners in Omaha and across the country can now service clients remotely. All you need to do is schedule an interview with an advisor over the phone and you can sign on with the advisor that fits you best.

This is good news for you, the investor, because it means you're not as limited in your choices as you once were, but you can't afford to go with just any financial advisor, can you?

While widening the pool of available financial advisors can be helpful in some respects, it can also make the selection all the more daunting.

Besides, wouldn't you rather choose a trustworthy, reputable, client-focused financial planner in Omaha if that's closer to where you live? Even better news is that you don't need to conduct business remotely with a firm in New York. There are many excellent wealth management firms in Omaha waiting to listen to your needs and concerns.

That's where our list of the top 8 financial advisors in Omaha comes in. Let us clear away the clutter for you by showing you the key traits that make for an excellent Omaha financial advisor. Read on to find out more.



AdvisoryHQ's List of the Best Financial Advisors in Omaha

- **[America First Investment Advisors, LLC](#)**
- **[Beirne Wealth Consulting](#)**
- **[Cambridge Advisors Inc.](#)**
- **[Curnes Financial Group](#)**
- **[Foster Group](#)**
- **[Homan Wealth Advisors](#)**
- **[Karstens Investments](#)**
- **[Lutz Financial](#)**

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

Top 8 Best Financial Advisors in Omaha, Nebraska

Firm	Location
America First Investment Advisors, LLC	Omaha
Beirne Wealth Consulting	Omaha
Cambridge Advisors, Inc.	Omaha
Curnes Financial Group	Omaha
Foster Group	Omaha
Homan Wealth Advisors	Omaha
Karsten Investments	Omaha
Lutz Financial	Omaha

Methodology | Financial Advisors – Omaha, NE

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

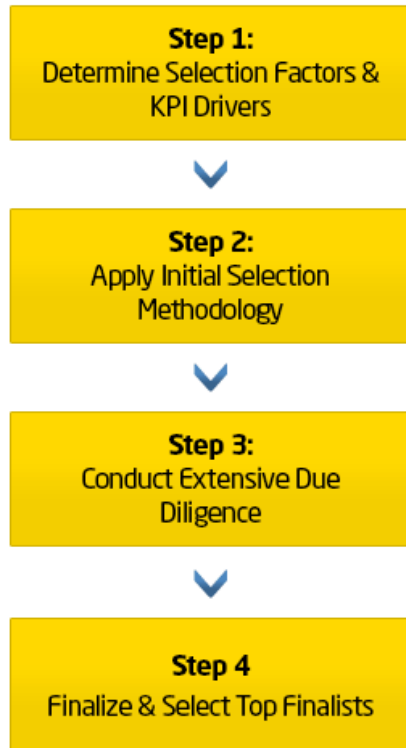
Using publicly available sources, AdvisoryHQ identified a wide range of financial advisors, asset and wealth managers, and financial planners that provide services in Omaha and surrounding areas.

We then applied AdvisoryHQ's [Breakthrough Selection Methodology](#) to identify the final list of top advisors that provide services to communities in and around Omaha, NE.

Methodologies For Selecting Top Advisors/Wealth Managers

Breakthrough Top-Down Methodology

ADVISORYHQ



VS

Traditional Process

Other Firms



Total Generated Fees

Largest Firms

Highest Managed Assets

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Detailed Review – Top Ranking Financial Advisors in Omaha, Nebraska

Below, please find a detailed review of each firm on our list of top advisors and financial planners in Omaha. We have highlighted some of the factors that allowed these Omaha financial advisory firms to score so high in our selection ranking.

America First Investment Advisors, LLC Review

America First Investment Advisors, LLC (AFIA) is a Registered Investment Advisor in Omaha, NE. America First was purchased by its employees in October of 2014 and now enjoys full independent status.

To date, America First Independence has regulatory AUM totaling \$271,665,015. Roughly 91% of these assets are managed for individuals and high-net-worth individuals, while the residual assets act for charitable organization, pensions and profit sharing plans and corporations.

America First serves premier clientele who have more than \$300,000 to invest in long-term strategies.

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

Listed below are some features of this firm that we believe make for a quality financial advisor.

Fee-Only, Fiduciary, Independent:

America First Investment Advisors is everything you want your financial advisor in Omaha, NE to be.

- You want it to be fee-only, meaning it will not earn income for products or services that it may recommend down the road. It doesn't work on commission, sales or other financial incentives.
- You want it to be a fiduciary, meaning it will serve your best interests first and not its own. As a fiduciary, it is bound by law to put your financial needs at the center of its operations.
- You want it to be independent, meaning it will not push products on you at the whim of a parent company, brokerage or commissioned partnership.

The good news for you is that America First is all of these things. It is an employee-owned, independent advisor who is SEC-registered. This

translates into objective advice that will help you reach your goals more quickly and securely.

Due to America First's independence, it is free to select asset investments from a global pool of candidates. It is not bound to a parent firm's preferred buy list or biased, incentive-fueled partnerships.

Whether the investment originates with a company on the other side of the world or just a state away, America First can diversify your portfolio from within a larger quarry of opportunities thanks to its independent nature.

Like most fee-only fiduciaries, America First generates revenue from a percentage of AUM, or assets under management. Percentages range from 0.5% to 1.25% depending on the amount of AUM. As the amount of AUM increases, the percentage decreases that is applied to the account.

FEES AND COMPENSATION

Fees charged will vary depending on the complexity and nature of client portfolios and will generally follow the schedule outlined below. Fees are negotiable.

Assets Under Management	Annual Fee
Initial assets up to \$500,000	1.25%
Additional assets between \$500,001 to \$ 1,500,000	1.00%
Additional assets between \$1,500,001 to \$5,000,000	0.75%
Additional assets over \$5,000,000	0.50%

Open Door:

America First wants to stay in touch with its clients. To that end, it is available by phone or through an in-person meeting whenever clients have questions or concerns about their accounts.

Furthermore, America First advisors take a proactive approach to keeping the lines of communication flowing. It inquires about changes in your life that may impact your investment strategy while offering up-to-date information about your investments.

Fees:

While America First is fee-only and fiduciary, this doesn't mean that you won't necessarily incur additional costs during the asset allocation process.

Clients do pay any applicable trading, custody, and miscellaneous transaction fees as a result of the management decisions made on your behalf by America First. Operating expenses cannot always be avoided, and America First folds them into the cost of your service.

However, America First is quick to note that this does not represent income for the firm. To the contrary, neither America First nor its advisor team receives any additional revenue from these costs and fees.

Test for Stock Selection:

America First employs a test for selecting stocks that feature three primary requirements. Those requirements include:

- **High returns:** America First considers a stock for selection only if the company earns high returns.
- **Managers who think like owners:** America First will reject any stock that is managed by executives who show less than a dedicated owner mentality to the company.
- **Favorable price:** If the stock meets the first two requirements but it is not available at a favorable price, America First will dismiss the stock from consideration, plain and simple. The firm believes that prices favorable to the investor further minimize risk.

Beirne Wealth Consulting Review

Beirne Wealth Consulting is a financial advisor in Omaha founded in 2012 by John Beirne, a 50-year veteran of the financial services industry.

Beirne focuses on affluent individuals and families, along with endowments, non-profits, and foundations, among other concentrations. The firm has offices in Nebraska, Connecticut, Florida, and Pennsylvania.

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

Listed below are some features of this firm that we believe make for a quality financial advisor.

Independent But Fee-Based:

One of the things we liked about Beirne Wealth Consulting is that it is one of the few registered investment advisory firms in Omaha. Not only that, but it is independent and free to provide advice that it feels is in the client's best interests.

While Beirne is fee-based rather than fee-only, it does maintain **total transparency**. When your Beirne advisor makes a recommendation for your account, he/she will do so with full disclosure concerning associated fees and expenses.

Custom Plans:

Beirne builds customized financial plans based on the information gleaned from thoroughly interviewing each investor.

Your advisor calculates your risk tolerance against your financial health and future goals, among other crucial pieces of personal data. Then, he/she designs a diversified investment approach specific to you, along with recommendations for additional services you may benefit from.

From there, your Beirne advisor consistently monitors your portfolio, rebalancing it as necessary according to Beirne's disciplined investment philosophy. He/she can also work in conjunction with your existing consultants to harmonize and synergize all of your financial accounts.

Range of Services:

Beirne provides a wide array of services to high-net-worth individuals and their families. Some of these services include:

- **Investment planning**
- **Asset allocation**
- **Tax efficiency**
- **Estate planning**

- [Education planning](#)
- [Retirement planning](#)
- [Charitable giving](#)

In addition, Beirne advisors assist endowments, foundations, and corporations with defined benefit and contribution plans.

Giving Back to the Community:

Beirne evidences a clear and consistent dedication to community outreach that can be seen in the multiple charitable organizations at which it volunteers. Some of these organizations include:

- Aid for Orphans Relief Foundation
- American Cancer Society
- American Foundation for Suicide Prevention
- Boy Scouts of America-Connecticut Yankee Council
- Bristol Boys and Girls Club and Family Center
- Rape Crisis Center of Milford, Inc.
- The Leukemia and Lymphoma Society
- The Michael J. Fox Foundation for Parkinson's Research
- The V Foundation for Cancer Research
- Wounded Warrior Project
- YMCA Strong Kids
- and many more

The Beirne Difference:

Beirne adopts an admittedly different approach to long-term investing, namely by shortening the length of time it considers to be “long term.” Instead of investing for the whole of a 30-year financial plan, Beirne divides it up into 3-year increments. It does this to maintain a more accurate sense of how the market will perform in the near future.

According to Beirne, this ups the chances that your portfolio will meet your goals both now and much later on.

Cambridge Advisors, Inc. Review

Cambridge Advisors Inc. is an Omaha Registered Investment Advisor (RIA) founded in January 1990 by Gaylan Abood. Its primary clientele is high-net-worth individuals with \$500,000 or more in available assets.

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

Listed below are some features of this firm that we believe make for a quality financial advisor.

Registered Investment Advisor:

As one of the Registered Investment Advisors in Omaha, Cambridge advisors are legally bound to serve your financial needs ahead of their own.

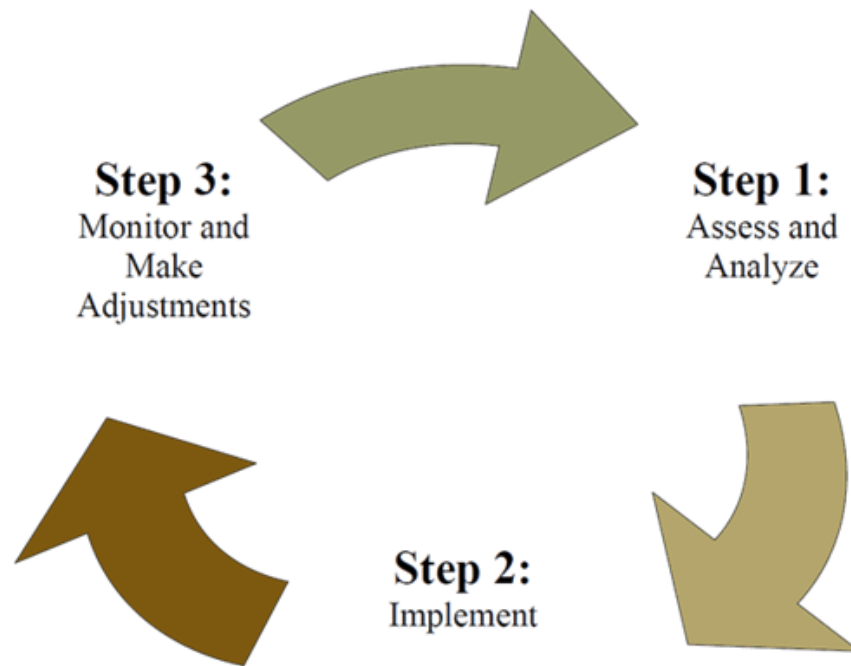
This is supported by Cambridge's status as a fiduciary advisor. Thus, it is fee-only, not to mention independent. Investors can be guaranteed that the only revenue that Cambridge makes is derived from its upfront management fees and nothing else.

This results in untainted, client-centric advice that is not driven by company profits. Cambridge advisors earn no commissions or incentives, and the firm does not utilize revenue sharing.

Management fees average out to 0.25% of assets under management. Included in this cost is all of Cambridge's wealth management and financial planning services.

Process & Customized Plans:

Cambridge utilizes a process called A.I.M. in order to craft customized plans for each client while ensuring that its portfolios are meeting the client's objectives.



A.I.M. stands for **Assess & Analyze, Implement, and Monitor & Make Adjustments.**

- **Assess & Analyze:** During this first step, Cambridge collates all necessary data points to get a clear, accurate picture of your financial needs. This includes your preferred timeline, tax efficiency, account types, and more. Your financial plan reflects this data as do any recommendations your advisor may make.
- **Implement:** Your customized plan is then implemented. No model portfolios are utilized, only your unique, specific investment plan created just for you. To add even more customization into the mix, your advisor may not implement the entirety of your plan right away. Instead, he/she may implement it gradually as your needs dictate.
- **Monitor & Make Adjustments:** Going forward, your advisor will monitor your portfolio and rebalance it as circumstances warrant. Your advisor will also meet with you to discuss your portfolio's progress or when you experience big milestone events such as buying a new house or new car, the death of a spouse, and more.

Depending on how your portfolio is performing and the specific life events that you're undergoing, the A.I.M. process will repeat. The process will continue doing so in order to maximize your investments and help you avoid as much risk as possible.

Long-Term Relationships:

Another thing we liked about Cambridge, that put it on our list of top financial planners in Omaha, was its focus on long-term relationships.

The advisors at Cambridge are not interested in helping you get rich quick or to simply make money for a short period of time. Instead, they want to help you reach all your goals. This includes the ones five years from now as well as the goals 30 years down the line.

To that end, Cambridge purposely limits the number of clients that each advisor takes on. This enables the team at Cambridge to build long-term relationships based on trust and individualized attention.

Designations & Ongoing Education:

As a firm, Cambridge emphasizes ongoing education as demonstrated in the plethora of professional industry designations represented among its advisors. Some of these designations include:

- Chartered Financial Analyst (CFA)
- Chartered Financial Consultant (ChFC)
- Chartered Market Technician (CMT)
- Certified Public Accountant (CPA)
- Master of Business Administration (MBA)
- Master of Finance (MFin)

Services:

Cambridge offers a suite of services to meet the needs of a diverse clientele. These services are as follows:

- **Investment management:** Cambridge orchestrates workflow between your existing consultants and advisors in order to maximize your investment strategy.
- **Comprehensive financial planning:** This includes an analysis of your current financial posture and can go on to include planning for retirement, educational needs, insurance, tax efficiency, charitable giving, and more. As a bonus, clients who fail to meet the minimum AUM may take advantage of Cambridge's comprehensive financial planning services à la carte for \$2,500.
- **Retirement planning**

- **Retirement plans:** These are available for medical practices, professional offices, and small businesses.
- **Investment plans for not-for-profit organizations**

Team Approach:

Cambridge features an investment committee that meets three times each week to discuss securities owned by the firm, markets, and overall economy. It also discusses securities that it considers to be potential buys.

From there, it analyzes these securities by incorporating an array of sources and tools at its disposal. It is able to understand these securities and the implications for its clients thanks to the team effort that is put into reviewing them.

In this way, each advisor's knowledge, expertise, and experience is shared among the staff for the betterment of Cambridge's clients.

Curnes Financial Group Review

Curnes Financial Group is an Omaha wealth management firm that has its roots in Omaha, NE as far back as 1960.

Terry Curnes is the firm's current president, and along with several partners in the firm, has been with Curnes Financial Group for more than 3 decades.

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

Listed below are some features of this firm that we believe make for a quality financial advisor.

Independent Advisory Firm:

Curnes Financial Group is an independent advisory firm. As such, its advisors are not forced to meet sales quotas or push certain products or services. However, Curnes does describe itself as fee-based, implying

that the firm may charge more than its management fee for additional products or services.

Team Approach & Experience:

The team of financial advisors at Curnes combines for **over 175 years of experience**. Since they work as a team, this amassed expertise is distributed among all the financial advisors.

In this way, the advisors at Curnes provide you with multiple perspectives that are deepened by the team approach that went into them. You benefit in a way that you wouldn't with only a single advisor reviewing your plan.

Wealth of Services:

Curnes makes available many of the services that high-net-worth clients look for in top Omaha Registered Investment Advisors. Some of these services include:

- Wealth management
- Retirement planning
- Estate planning
- Education planning
- Insurance planning
- Small business retirement planning
- Investment management for medical professionals

Great Resources Page:

Curnes goes above and beyond most financial advisor websites in the sheer number of helpful resources that it makes available to clients. Everything from financial calculators and educational videos to articles of interest are available to educate and enlighten investors.

Foster Group Review

Foster Group is an Omaha financial planner. The firm was founded more than 27 years ago by Jerry Foster in 1989.

As of 2014, Foster Group boasts a client roster numbering almost 1,000 clients. Its current amount of **assets under management exceeds \$1.5 billion**.

Foster Group services high-net-worth clients and their families. In addition, the firm also assists institutions, non-profits, corporations, and company retirement plans. As a measure of its success, Foster Group **has enjoyed a 97% average rate** of client retention for each of the past 5 years.

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

Listed below are some features of this firm that we believe make for a quality financial advisor.

Independent & Privately-Held:

Foster Group is an independent, fiduciary, fee-only Omaha financial advisor. What can you expect from it as a result of these designations?

- **Independent:** Foster is independent and privately-held. This means its advisors make decisions about your account without being influenced by anyone outside the company. In fact, the ultimate and final influence on your account is you.
- **Fiduciary:** The firm is legally obligated to put your interests first. It is not allowed, at any time, to serve its own bottom line at the expense of your interests.
- **Fee-Only:** Foster does not sell any products or additional services, precluding commissions, incentives or bonuses. Due to this, you can be assured that the advice you receive from your Foster Group advisor does not come with conflicts of interest attached.

Committed to the Long-Term:

Foster Group wants to be a part of its clients' lives through retirement and beyond. To facilitate this, Foster nurtures a long-term relationship with each investor.

This process begins during the first interview. It is then that Foster advisors get to know their clients as well as their clients' values, financial

goals, relationships, and investment preferences. From there, the advisor makes recommendations and suggestions tailored to the client's emerging financial profile.

Not only that, but Foster also coordinates with your existing team of consultants. In this way, Foster Group can receive valuable input that will, in turn, help it make spot-on recommendations for your financial betterment.

Process & Approach:

Your Foster advisor will complete a complementary review of your existing portfolio, a review that Foster calls a second opinion service.

The recommendations that springboard from this second opinion into a finalized plan are based on more than 60 years' worth of academic research into the markets and successful investment strategies.

Foster believes this makes for quality, objective research that cannot be ignored. From this research, an evidence-based approach has arisen that helps Foster Group make recommendations with a higher chance of success than what is afforded by conventional portfolio theory.

Credentialed with Industry Designations:

Foster Group boasts several different industry designations among its advisory team. Some of these designations include:

- Certified Financial Planners® (CFP®)
- Certified Public Accountants (CPA)
- Chartered Financial Analysts (CFA®)
- Accredited Investment Fiduciaries (AIF®)
- Chartered Financial Consultants (ChFC)

Team Approach:

Foster likes to think of you as a client to its entire firm, not just any single advisor. Your financial plan will be reviewed and discussed among all the members of the Foster team. Due to this, your plan receives multiple feedback and insight that it would not have received otherwise.

Awards & Recognition:

Through the years, Foster Group has received many awards and been recognized by leaders in the finance industry. [Some of these include:](#)

- Charles Schwab’s Best-in-Business IMPACT Award for 2012. This IMPACT Award was given to Foster Group for its efforts at being “more than a wealth management firm.”
- Foster Group is CEFEX-certified. CEFEX (Centre for Fiduciary Excellence) is a global, independent assessment and certification organization recognizing conformity to fiduciary standards and practices. To date, CEFEX has certified no other registered investment advisory firm in Omaha or greater Nebraska since 2007.
- Listed as a CNBC Top 100 Fee-Only Wealth Management Firm
- *Financial Planning* magazine’s Top 100 RIA Firms for 2015

Community Outreach:

Foster Group stays actively involved in its community. It volunteers its time and resources to charities and community outreach organizations, some of which include:

- Bethany Christian Services
- Alzheimer’s Association
- Hope Center for Kids
- American Heart Association

Membership in Zero Alpha Group:



[Zero Alpha Group](#) (ZAG) is a nationwide ensemble of wealth managers who evidence a clear commitment to fiduciary practices. Members of ZAG are dedicated to maintaining their clients’ interests as the

centerpiece of their organizations. They strive to provide only the best, most objective, long-term financial advice supported by Modern Portfolio Theory and cutting-edge scholarly research.

Homan Wealth Advisors Review

[Homan Wealth Advisors](#) is a Registered Investment Advisor in Omaha founded by Richard Homan in 2003. It focuses on servicing high-net-worth individuals, families, foundations, and corporate retirement plans.

As of December 2014, Homan Wealth Advisors was [managing \\$24 billion](#) in assets under management.

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

Listed below are some features of this firm that we believe make for a quality financial advisor.

Unbiased, Objective Advice:

Homan Wealth Advisors is an independent wealth manager in Omaha committed to the fiduciary standard of financial advisory.

As a result, your Homan advisor won't recommend anything for your portfolio that isn't 100% right for you and your financial goals. The advice you receive is unbiased and without the self-serving interests that permeate sales-based firms.

Approach:

Homan is another financial advisor in Omaha that takes an evidence-based approach to investment management. It doesn't make investment decisions without incorporating facts about the market as well as peer-reviewed research that stretches back decades.

This means that it doesn't listen to Wall Street or follow trends in the media. Instead, it calibrates each client's portfolio to reflect diverse asset

allocation (including global assets), a synergistic blend of low-cost assets, and a calculated amount of responsible risk tolerance.

Homan's approach is holistic, and, as such, it addresses many other critical areas of your financial planning. This includes areas like tax efficiency, insurance planning, estate planning, and retirement planning.

Process & Custom Plans:

Homan makes customized plans that are centered on its clients' needs and goals. The process begins with the first meeting wherein your Homan advisor gets to know as much about you as possible. This helps your advisor know where you currently stand and some of the ways Homan might be able to help you get to where you want to be.

In addition to that, Homan will work in concert with your established team of advisors and consultants. This deepens Homan's ability to look into your finances and know how your portfolio should be shaped. It also helps you by ensuring that every piece of your financial puzzle fits into place to make a cohesive whole.

Once your custom plan is complete, Homan sets it into motion and manages it thereafter. During the management process, Homan closely monitors your portfolio's performance to make sure that each individual element is working as projected.

In addition, if your portfolio is underperforming or experiencing losses, your advisor will research your options and gain feedback from within the trusted Homan team. In this way, you can feel confident that your money is being managed every step of the way by a team of qualified, knowledgeable experts.

Transparency:

Homan isn't into tricking or surprising you with hidden fees. Instead, it discloses all fees from the start.

These fees won't ever derive from commissions, incentives, profit sharing, bonuses or kickbacks. You get complete transparency with your Homan advisor and the trust that you won't be gamed by the system.

BAM Alliance:

Homan is a member of the [BAM Alliance](#). BAM Alliance is a network of over [140 wealth management firms](#), and, just like Homan, these firms are independent and share Homan's desire to do what's best for their clients ahead of everything else.



What membership in the BAM Alliance does for Homan is provide direct access to some of the most established and reputable names in the financial services industry.

When you have a complex question or situation arise in your life that affects your portfolio, Homan is able to turn to fellow BAM Alliance members. They can “pick their brains,” so to speak, and collaborate on finding answers to your most difficult dilemmas.

Karstens Investment Counsel Review

[Karstens Investment Counsel](#) is a wealth management firm in Omaha.

The company was formed by Mike Karstens in 1993 with a focus on serving affluent clientele who have investable [assets of \\$500,000 or more](#).

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

Listed below are some features of this firm that we believe make for a quality financial advisor.

No Conflicts of Interest:

Karstens is a fiduciary financial planner that operates under a fee-only structure. It gets to know each client's wants and needs, thereafter designing an investment strategy that focuses entirely on meeting those very needs over the long term.

The advice from a Karstens advisor is conflict-free. Not only that, but because the firm is independent, it has the freedom to utilize thousands of asset opportunities without being swayed by outside relationships.

Karstens earns money based on a calculated percentage of assets under management for each client. This percentage is billed every quarter.

Thorough Process = Custom Plans:

Karstens utilizes a four-step process in crafting the most customizable plan for each client's unique needs.

- **Step 1: The Discovery Meeting:** Your financial health is reviewed during this opening stage. You also communicate your financial goals and how you hope to use your money in the future, such as buying a new home, paying for your children's education, and more. All relevant financial data is disclosed at this time, including tax info, insurance info, and the like.
- **Step 2: The Investment Plan Meeting:** After Step 1, your Karstens advisor uses your information to formulate your risk tolerance and determine tax implications. He/she also helps to further clarify your objectives and factor in all short- and long-term investment goals.
- **Step 3: Putting the Plan into Motion:** Karstens initiates the transfer of assets and oversees the implementation of your financial plan. It handles paperwork, documentation, and other administrative responsibilities to make sure that you won't feel overwhelmed during the process.
- **Step 4: Regular Progress Meetings:** From there, your Karstens advisor regularly monitors your portfolio and updates you when needed. Karstens will also inquire about changes in your circumstances. It does this to determine how these changes might affect your financial plan, allowing for modifications to your plan that help you stay on top of your goals.

Professional Designations:

Karstens advisors show a commitment to continuing education through their professional industry designations. Some of the designations to be found among Karstens' staff include:

- Certified Financial Planner (CFP®)
- Qualified Pension Administrator (QPA)
- Accredited Investment Fiduciary Analyst (AIFA®)
- Qualified 401(k) Administrator (QKA)

Lutz Financial Review

Lutz Financial is a fee-based Omaha wealth manager. Lutz Financial is an affiliate of Lutz, a CPA firm in the Midwest.

Lutz Financial was founded by Jim Boulay in 2001 to serve high-net-worth individuals and families. It also services foundations and endowments and assists with retirement plans for small- and medium-sized businesses.

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

Listed below are some features of this firm that we believe make for a quality financial advisor.

Transparent & Client-Focused:

Lutz Financial is a Registered Investment Advisor that handles each client account in a fiduciary capacity. At no time will Lutz or its advisors manipulate your portfolio in such a way as to benefit the firm. Everything Lutz does is for you, first and foremost.

Lutz has the freedom to do this thanks to its status as an independent RIA, meaning it doesn't answer to a parent company or external partnership.

It charges a flat fee that it discloses at the outset. The fee is for Lutz's financial planning and asset management. Lutz advisors do not earn commission or sales.

Furthermore, any conflicts of interest that crop up during your time with Lutz are immediately disclosed and managed.

No "One-Time Deals":

There are some financial advisors out there who are more than happy to draw up a financial plan for their clients, get paid for doing so, hand the plan over to the client, and then wave to the client as they walk out the door.

Likewise, there are certainly clients out there who don't mind this arrangement. All they want is an expert financial plan. They'll take the rest from there.

However, Lutz Financial doesn't do what it calls "one-time deals." Instead, it's interested in forming a solid relationship with you that stands the test of time. It wants to walk beside you down that long, uncertain path of investment management in order to see your financial goals come to fruition.

Ongoing Education:

Lutz impressed us with its approach to ongoing education. Advisors are required to undergo 30 hours of continuing education every two years. Furthermore, as a firm, they study tax, financial planning, and investment publications in order to stay abreast of ever-evolving regulations and investment strategies.

Process & Approach:

The process of building your customized financial plan with Lutz Financial involves three phases. These phases include:

- **Discovery Meeting:** During this initial meeting, your Lutz advisor will gather relevant facts regarding your financial health and goals. He/she will also ask you questions about your market preferences and philosophies when applicable.
- **The Process:** After your Discovery Meeting, Lutz Financial crafts a plan that takes into account both your short- and long-term goals.

Whereas many Omaha wealth managers and elsewhere will only show you the results after this process is finished, Lutz keeps you involved and engaged the entire way. This helps to ensure that your plan is specific to you while addressing all of your needs.

- **Financial Planning Meetings:** Since your Lutz advisor factors in a wide variety of data points and related information, you may require more time with your Lutz advisor than what one or two meetings allow. If that's the case, your advisor will continue meeting with you as many times as needed to guarantee that your plan is as good as it can be prior to implementation.

Conclusion – Top 8 Financial Advisory Firms in Omaha

Choosing a financial advisor in Omaha doesn't need to be a chore. For that matter, it doesn't need to be fraught with extra worry and anxiety than what is reasonable. This is your life's savings, after all, so a modicum of worry and anxiety is not only healthy but to be expected.

No doubt you've heard about investors who have experienced awful client service, poor-to-nonexistent gains on their portfolios or even devastating losses. Naturally, you don't want this to be you, and that's when the extra worry sets in.

You deserve to do business with a top financial advisor in Omaha. Therefore, sticking to the main ingredients for a good Omaha financial advisor, as laid out in our list, will buffer both you and your money against mistreatment.

What's even better is that all of these financial advisors in Omaha are ready to conduct an initial interview with you free of charge. If you don't like what you hear or something feels off, there's no commitment.

These advisors want you to feel comfortable working with them. Anything less makes for an inferior client-advisor relationship.

So why not give them a call and tell them your goals, dreams, and fears about your financial future? Let them show you what they have done for others and what they can do for you.

If you have questions, comments, or tips about this "Top 8 Financial Advisors in Omaha, Nebraska" article, send us an [email](#). Follow us on social media to be the first to hear about major economic news stories.

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Cheers,
AdvisoryHQ Team