

Top 8 Best Financial Advisors in San Antonio and New Braunfels, TX | 2017 Ranking | San Antonio and New Braunfels Wealth Managers

2017 RANKING & REVIEWS TOP FINANCIAL ADVISORS IN SAN ANTONIO AND NEW BRAUNFELS

Finding the Top Financial Advisors in San Antonio and New Braunfels, Texas

To some, retirement seems like a far-off destination while to others, it's the beginning of their golden years, sitting just months or even days away.

Whether you are just starting out on your retirement planning journey or you're almost at the finish line, having a knowledgeable financial advisor at your side can help you make the most of your assets. The question is, out of all of the financial advisors in San Antonio and New Braunfels, which one should you choose?

San Antonio is a major metropolitan hub with a population of over 1.4 million people, and New Braunfels sits close by. So, it is no wonder that these areas contain a large number of financial advisors.

The sheer quantity of financial advisors in San Antonio and New Braunfels increases the challenges that consumers face when selecting one. By developing a clear awareness of the services you are looking for and conducting proper research, the answers to the following questions will soon become clear:

- Where can I find the best financial planning, wealth management, and asset management services in San Antonio?
- Where should I go if I am looking for additional services, like risk management, estate planning, and tax reduction?

- What types of fees do financial planners in San Antonio and New Braunfels charge, and which financial advisor is best for me?

While the final decision rests in your hands, we have assembled a list of the top financial advisors in San Antonio and New Braunfels, Texas to help give you a leg up on your way to financial success.



Award Emblem: Top 8 Best Financial Advisors in San Antonio and New Braunfels, Texas

AdvisoryHQ's List of the Top 8 Best Financial Advisors in San Antonio and New Braunfels

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

- [CIS Wealth Management Group](#)
- [Cross Financial Services](#)
- [Cypress Wealth Advisors](#)
- [Financial Life Advisors](#)
- [MHD Financial](#)
- [Netting & Pace](#)
- [PAX Financial Group](#)
- [Strategic Financial Concepts \(SFC\)](#)

Top 8 Best Financial Advisors in San Antonio and New Braunfels, Texas | Brief Comparison

Financial Advisors in San Antonio and New Braunfels	Highlighted Features
CIS Wealth Management Group	Christian financial planning
Cross Financial Services	401(k) fiduciary consulting for employers
Cypress Wealth Advisors	Income tax planning
Financial Life Advisors	Risk analysis
MHD Financial	Expertise in risk management
Netting & Pace	Expert retirement planning
PAX Financial Group	Business solutions
Strategic Financial Concepts (SFC)	Team-based planning

Table: Top 8 Financial Advisors in San Antonio and New Braunfels | Above list is sorted alphabetically

AdvisoryHQ's Selection Methodology

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

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

Detailed Review – Top Ranking Best Wealth Management Firms in San Antonio and New Braunfels

Below, please find the detailed review of each firm on our list of the best wealth management firms in San Antonio and San Braunfels. We have highlighted some of the factors that allowed these financial advisors in Texas to score so high in our selection ranking.

[See Also: Best Financial Advisors in Minneapolis, MN | Ranking | Minneapolis, Edina Area Wealth Managers](#)

CIS Wealth Management Group Review

[CIS Wealth Management Group](#), also known as Christian Investment Services Wealth Management Group, is a wealth management firm in New Braunfels, Texas.

The firm’s philosophy is founded on a steadfast belief of abiding by Christian values in every aspect of life. It uses its advisory, financial planning, and investment management experience to help its clients engage in biblically responsible investing.

CIS Wealth Management utilizes a comprehensive team approach in its delivery of excellent personal service. The firm is comprised of an expert team of financial planners and Registered Investment Advisors.

This wealth management firm in New Braunfels also partners with attorneys and CPAs to help its clients achieve their financial goals and dreams.

CIS is a fee-based wealth management firm in New Braunfels. We typically prioritize fee-only wealth management firms on Advisory HQ, but we have

included CIS because of their wealth of services and for readers who may be seeking a Christian financial advisory firm.



Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in San Antonio and New Braunfels

Below are some of the main features that allowed CIS Wealth Management to rank as one of the top wealth management firms in San Antonio and New Braunfels.

Biblically Responsible Investing

Biblically responsible investing comes from socially responsible investing. It means investing in a way that supports businesses which operate in line with one's Christian values.

CIS Wealth Management can help its clients make informed decisions when it comes to their current and future investments. Its Christian financial advisors in New Braunfels will sit down with clients to determine where their convictions lie and how they can begin investing in a way that aligns with their Christian faith.

Comprehensive Services

CIS Wealth Management offers a full range of services for its clients. This Texas wealth management firm can help with a variety of financial milestones,

including wealth accumulation, distribution, risk management, inheritance, and legacy creation.

Its services are mission-focused, meaning it asks its clients what drives them and what they want to accomplish. CIS Wealth Management's goal is to provide its clients with an excellent source of information and advice.

Some of the life events and financial objectives the firm helps plan for are:

- Retirement
- Higher education
- Cash reserves
- Debt elimination
- Medical expenses
- Emergencies
- Charitable purposes

CIS Wealth Management's client collaboration process as a New Braunfels wealth management firm is to ask, design, collaborate, implement, and monitor.

Size and Experience

The founders, Bob and Rachael Barber started in the investment business in 1984 under the name Barber Investments.

Christian Investment Services was later founded in 1992 and is now one of the oldest and largest independent Wealth Management Firms started and headquartered in New Braunfels, TX. CIS Wealth Management Group serves clients in Texas and across the nation.

This Texas wealth management firm has a wide range of talent, both young and old, that will continue to serve current and future generations of clients for years to come.

Cross Financial Services Review

Founded in 1993, [Cross Financial Services](#) conducts its financial planning, investment management, business planning, exit planning, and 401(k) fiduciary consulting services with the mission of making a difference in its clients' lives.

As a financial advisor in San Antonio, Cross Financial Services has the expertise to help a wide range of clients, particularly those who own businesses.

Kirk Francis, the firm's president and CEO, is a Certified Financial Planner and an Accredited Investment Fiduciary™ with more than 35 years of experience in the financial services industry. He continually keeps the firm's focus on providing clients with objective and independent financial planning advice.

Cross Financial is a fee-based financial advisor in San Antonio, but we have included them on this list for the services that they offer.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in San Antonio and New Braunfels

Below are some of the main features that allowed Cross Financial Services to rank as one of the top wealth management firms in San Antonio and New Braunfels.

Customized Planning

Cross Financial Services understands that life is full of change. The wealth management firm in San Antonio creates customized and flexible plans for its clients that are easily updated and accessible through a personal website. If a client reports a change or asks a question, the firm can immediately adjust the client's plan and provide him or her with a solution.

Full Accountability

This San Antonio financial advisory firm's quarterly performance reports display portfolio performance based on a number of different time frames: quarterly, year-to-date, trailing three years, and since inception. This allows clients to easily see how they are doing financially.

Business and Exit Planning

Cross Financial Services is fully dedicated to helping individuals and business owners take control of their futures through financial planning. This financial advisory firm in San Antonio has specific experience in helping people transition out of their businesses.

This transition is a serious financial event that requires several years of planning and preparation for maximum success. With a client base of executives and business owners, Cross Financial Services understands the complex requirements of business ownership and can help design and [implement succession strategies](#) that provide clients and their families with the best possible results.

401(k) Fiduciary Consulting Employers

Cross Financial Services [helps 401\(k\) administrators](#) navigate the complexities of providing employees with benefits by helping them identify and oblige by their fiduciary requirements.

The firm advises employers using an established fiduciary procedure that takes into account ERISA requirements and other factors that are vital to the success of every retirement plan.

[Don't Miss: Best Financial Advisors in Indianapolis, IN | Ranking | Indianapolis Wealth Managers](#)

Cypress Wealth Advisors Review

[Cypress Wealth Advisors](#) is a wealth management firm in San Antonio that is dedicated to serving all of its clients' investment, real estate, and business financial needs.

This Texas wealth management firm's focus is on the big picture. Its experienced team of senior Cypress principals provide clients with a reduced tax burden and the best conflict-free advice.

Cypress Wealth Advisors' promise of objectivity and commitment to understanding each client's individual and family goals, risk tolerance, and investment aims make it one of the top wealth managers in San Antonio.

Cyprus Wealth Advisors is a [fee-only](#) wealth management firm in San Antonio.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in San Antonio and New Braunfels

Below are some of the main features that allowed Cypress Wealth Advisors to rank as one of the top wealth management firms in San Antonio and New Braunfels.

Disciplined Approach

Cypress Wealth Advisors creates portfolios that comprise a wide array of investments to support each client's risk tolerance and goals. These include public equities, fixed-income, single-strategy hedge funds, real estate, and private equity in optimal combinations that are custom-fitted for each client.

This wealth management firm in San Antonio balances risk and return in the process of selecting each investment, and all decisions are grounded through a continuing discussion with the client.

Additionally, the firm's research process is all-encompassing. Cypress Wealth Advisors partners with the top investment managers in the industry rather than handling individual securities internally. This Texas wealth management firm is continually searching for the finest performers and actively swaps managers in and out of the firm's network.

Comprehensive Services

This San Antonio wealth management firm maintains a wide-ranging network of connections with experienced and respected attorneys, investment managers, and other specialists to help its clients. With this network of experts, Cypress can craft the portfolios needed to make sure each client's assets complete their intended purpose.

Cypress has an exclusive accounting and legal infrastructure that provides clients with the opportunity to directly invest in instruments that would otherwise be difficult to access.

The firm works with clients to provide access to everything from direct real estate and impact investments to venture capital and other non-traditional

assets. This wealth management firm in San Antonio is a strong believer in the beneficial diversification that alternative assets can provide.

Income Tax Planning

Cypress Wealth Advisors's offer income tax planning to ensure that clients are not paying more than they need to on their investments. Tax planning is an exceptionally important part of a healthy financial portfolio. This kind of preparation can minimize taxation people rarely think about like gift and inheritance taxes.

This San Antonio wealth management firm believes that proper planning is especially important for clients with significant stock grants or stock options and is well-qualified to help clients in such situations.

Financial Life Advisors Review

[Financial Life Advisors](#) is financial planning firm in San Antonio. The four-member firm is committed to providing comprehensive financial planning services to its clients.

After over 30 years of running a prosperous CPA practice, Jim Oliver started Financial Life Advisors in August of 2003 after realizing that his experience could help clients with more than just their typical accounting needs. He was joined by Ben Gurwitz, Angel Melgoza, and Jeff Santana over the years.

Together, the Financial Life Advisors team has the experience and expertise to help their clients with money management, so that they may lead successful financial lives.

Financial Life Advisors is a [fee-only](#) wealth management firm in San Antonio.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in San Antonio and New Braunfels

Below are some of the main features that allowed Financial Life Advisors to rank as one of the top wealth management firms in San Antonio and New Braunfels.

Focused Approach

Ignoring industry hype, Financial Life Advisors strategizes and manages low-cost, tax-efficient, well-diversified portfolios which help clients achieve their financial goals. This San Antonio wealth management firm always starts with what the client wants.

After establishing a preliminary financial picture, the Financial Life team can show clients what they can and cannot afford. From there, the San Antonio financial advisory firm can adjust the client's goals through a collaborative process to create a sustainable plan.

Risk Analysis

Financial Life Advisors believes that timing is often everything with retirement. This San Antonio wealth management firm's software modeling not only mimics stock portfolio outcomes but also [tracks 10,000 simulations](#) with each client's specific goals.

In this way, clients can understand the resultant average returns, the strongest returns, and, most importantly, catastrophic market returns and how each outcome influences their financial future.

Wide Range of Experience

This San Antonio wealth management firm works with a wide range of clients, from transitioning retirees and busy professionals to those looking for help with generational wealth transfer, or charitable planning.

By providing clients with an all-inclusive financial plan, the Financial Life team can model and assess clients' retirement plans, enhance their tax and investment strategies, and answer any inquiries that clients have, such as whether their wealth will last as long as they expect to live.

This San Antonio wealth management firm's expertise removes the complexity and speculation of tax compliance, due diligence, and investment management from its clients' lives. Financial Life Advisors strives to understand its clients' financial objectives – both immediate and long-term – to guide them through the process of achievement.

[Related: Best Financial Advisors in Pittsburgh, PA | Ranking | Pittsburgh Wealth Management Firms](#)

MHD Financial Review

As one of the top financial advisors in San Antonio, [MHD Financial](#) knows that monetary decisions have a huge impact on people's lives. That is why this Texas wealth management firm creates unique strategies that fit into the lives of its clients rather than following trends set by large financial companies.

MHD was built through hard work and its solid commitment to providing clients with the service and expertise that they deserve. The wheat in the San Antonio financial advisory firm's logo signifies abundance, prosperity, and limitless creativity – values which this wealth management firm in San Antonio adheres to in everything it does for its clients.

MHD is a fee-based wealth management firm in San Antonio, nevertheless, we have included them on this list for the range of services they provide.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in San Antonio and New Braunfels

Below are some of the main features that allowed MHD Financial to rank as one of the top wealth management firms in San Antonio and New Braunfels.

Personal Approach

This wealth management firm in San Antonio understands that every person has financial goals and dreams that are unique to them. It believes that a fruitful client/advisor relationship begins with an honest dialogue.

MHD Financial's personal approach means that the firm truly wants to understand each client's financial vision, personal goals, and what they expect from the firm's services.

MHD wants clients to feel assured that the firm will put clients' interests first by utilizing respected research, analyzing data, and making recommendations according to a client's personal goals and financial objectives.

Wide Range of Experience

MHD Financial has a wide range of experience in advising clients in [areas such as](#):

- Retirement planning
- Benefitting from an early retirement package
- Strategizing and funding charitable contributions
- Handling an inheritance
- Financial impact of divorce
- Management of a large stock position
- Coping financially with an elderly parent
- Stock option exercise
- Birth of a child or grandchild
- Surviving financially after the death of a spouse or life partner
- Risk management

Clear Process

The [steps](#) the firm utilizes in building a solid financial blueprint for its clients are as follows:

1. Define and establish the client-advisor relationship.
2. Gather data & form expectations and objectives.
3. Analyze and evaluate the client's financial status.
4. Develop & present the plan.
5. Implement the advisor's recommendations.
6. Monitor the plan and make changes where needed.

Expertise in Risk Management

MHD Financial's risk management techniques help clients minimize losses that are potentially related to risks in a client's business, assets or health. Some area that involves risk are business ownership, professional and personal liability, disastrous illness, loss of property, disability or death. A client's best line of defense is to identify his or her causes of risk and then minimize exposure. MHD's financial advisors in San Antonio can help do that.

Netting & Pace Review

[Netting & Pace's](#) goal is to support its clients in the management of their wealth so that they can make the most of their accomplishments.

This wealth management firm in San Antonio has CPA wealth managers that operate with the overriding values of independence, transparency, commitment, and trust. The firm's financial professionals can help clients achieve the lifestyles they desire while securing wealth for the clients' future generations.

Netting & Pace works as a trusted financial planner for a variety of clients and may be the one for you with their personalized services, expertise in retirement planning, and personal financial planning experience.

Netting & Pace is a [fee-only](#) wealth management firm in San Antonio, Texas.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in San Antonio and New Braunfels

Below are some of the main features that allowed Netting & Pace to rank as one of the top wealth management firms in San Antonio and New Braunfels.

Personalized Services

Netting & Pace understands that there are a variety of wealth management firms on the market, but is confident that no other firm will take on the responsibility of financial management the way it does.

This wealth management firm in San Antonio has named its approach "intensive client care." Netting & Pace's goal does not involve the sale of products since it operates on a fee-only basis.

The Netting & Pace team's only objective as Certified Financial Planners is to build relationships founded on understanding and trust. This San Antonio wealth management firm is dedicated to providing individual care to its clients and is enthusiastic about each client's financial success, working to save clients time, money, and hassle.

Currently, Netting & Pace specializes in the preservation of wealth and long-term accumulation of assets for [around 60 families](#).

Expert Retirement Planning

Netting & Pace will work with clients to produce a plan that allows clients to experience the retirement lifestyle that they desire. These San Antonio financial planners understand that retirement planning can be a time-consuming and frustrating process.



Therefore, the Netting & Pace team is prepared to help make the process as simple as possible so that clients can enjoy their retirements worry-free. Each plan is customized according to a client's personal situation, with most, if not all, of the [following factors](#) taken into account:

- Retirement expectations and goals
- 401(k) elections
- Budget and cash flow
- Long-term care
- Social Security timing analysis
- Probability analysis (Monte Carlo)
- Investment management

Personal Financial Planning

In the realm of personal financial planning, Netting & Pace helps clients create tailored plans that maintain income, lessen tax burden, and aim resources toward the attainment of particular financial objectives.

This San Antonio wealth management firm has the financial planning expertise that clients need to attain financial success. Netting & Pace's

experience allows it to provide well-informed service that is conveyed on time at a sensible cost.

Additionally, [three of the firm's CPAs](#) hold the select Personal Financial Specialist accreditation provided by the American Institute of CPAs. This means that the financial advisor is comprehensively educated and experienced in every aspect of personal financial planning.

Popular Article: [Best Financial Advisors in Atlanta, GA | Ranking | Atlanta Area Wealth Managers](#)

PAX Financial Group Review

[PAX Financial Group](#) was founded based on the concept that financial advisors must have the heart and passion of a teacher. Joseph Schuetze, Darryl Lyons, and Andres Gutierrez created PAX Financial Group in January of 2007.

These three people had a common desire to take an independent approach to financial advising and, therefore, left their careers at Fortune 100 businesses to build a firm that endeavors to reliably employ the best talent, provide for clients using the best technology, and create financial plans with an unbiased range of services and products.

The PAX Financial Group vision is a community of families that experience hope and live legacies. The mission is to bring generational change to America through principled leadership and independent financial guidance.

PAX Financial Group does not explicitly say whether they are a fee-only or fee-based wealth management firm in San Antonio. Their wording suggests that they are "fee-based". They [write](#) that in their introductory meeting customers are introduced to their "fee/commission structure". We advise anyone who chooses this firm to confirm their compensation structure.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in San Antonio and New Braunfels

Below are some of the main features that allowed PAX Financial Group to rank as one of the top wealth management firms in San Antonio and New Braunfels.

Comprehensive Services

For families and individual investors, PAX Financial Group strives to maintain an informative environment and always exhibit “the heart of a teacher” approach. Each client’s plan corresponds to the client’s risk tolerance and includes a final recommendation of an appropriate combination of assets to create a properly diversified portfolio.

Once a plan is executed, this San Antonio wealth management firm works together with clients to achieve ongoing maintenance and regularly consults with clients to ensure that the plan remains consistent with the client’s objectives. Individual solutions [include](#):

- Retirement planning
- Insurance analysis
- Retirement analysis
- College planning
- Investment education
- Investment options
- Financial analysis

Simple Process

This San Antonio wealth management firm utilizes a [simple process](#) to help its clients achieve financial tranquility:

1. Streamline complex financial concepts
2. Comprehend where a client is and where he or she wants to be
3. Consolidate information using numerous resources to understand individual situations
4. Propose strategies based on goals and necessities
5. Implement the insurance, investment, and cash flow strategy
6. Review occasionally and make needed modifications

Business Solutions

A growing and thriving business is something to be immensely proud of, but it can also be a source of stress. The more successful your company becomes, the

more complicated things become financially. This is where a San Antonio wealth management firm can be tremendously helpful.

PAX Financial Group offers [business solutions](#) for employers who need a hand making sure their company's finances are in order. This team of San Antonio financial advisors are well-equipped to understand the unique circumstances of each company. They can assist employers with things like salaries, insurance, and employee benefits packages.

Strategic Financial Concepts (SFC) Review

Based in San Antonio, [Strategic Financial Concepts](#) (SFC) was created to preserve, protect, and accumulate wealth for its clients. This San Antonio wealth management firm is focused on financial planning, investment management, and insurance strategies for families, individuals, and businesses.

By using a distinctive model to provide programs and advice, Strategic Financial Concepts is able to address its clients' ever-shifting requirements. This wealth management firm in San Antonio includes financial advisors and support staff that assist clients in 40 states all over the United States.

Strategic Financial Concepts is a fee-based wealth management firm in San Antonio, Texas.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in San Antonio and New Braunfels

Below are some of the main features that allowed Strategic Financial Concepts to rank as one of the top wealth management firms in San Antonio and New Braunfels.

Team-Based Planning

Strategic Financial Concepts utilizes a [team-based](#) approach. Its comprehensive financial plans are created by multiple advisors that provide second and third opinions as to what is best for each client's situation. As a

result, clients receive a much more solid plan than if the process were less collaborative.

The Strategic Financial Concepts team takes a look at the total financial picture of each individual, combining personal and business factors and integrating its specialists into the process as a necessary part of truly comprehensive financial planning.

This San Antonio wealth management firm believes that an all-inclusive financial plan leads to solutions that are comprehensive and, therefore, more effective.

Industry Expertise

Strategic Financial Concepts has assembled something called, “[The SFC Living Library](#)”. The “library” is a strong network of financial services professionals with specific knowledge and expertise in every area of the financial services industry imaginable.

For many of the firm’s top executive clients, Strategic Financial Concepts provides an exclusive concierge level service that synchronizes all of the professionals that the clients have on their team to make the most of their resources.

This San Antonio wealth management firm takes the time to generate a single master financial plan and then serves as the CFO for the implementation and oversight of the plan.

Well-Rounded Approach



Strategic Financial Concepts gives clients access to a full range of services and products aimed to help them prosper. This San Antonio firm provides a variety of services such as wealth management, business planning, planning for individuals, and asset protection planning.

The firm then works with financial services and insurance companies to ensure that clients have access to everything they need to achieve their goals.

Conclusion - Top 8 Best Financial Advisors in San Antonio and New Braunfels, Texas

Financial planning has grown increasingly essential to financial success due to the uncertain global economy that we live in today. With innumerable options for investing and saving, it is easy to become overwhelmed.

Creating a solid financial plan with an experienced financial advisor in San Antonio can make it easier for you to secure your future financial well-being in a world that is anything but certain.

In reality, the answer to the question of which financial advisor or wealth manager in San Antonio and New Braunfels, Texas is the best depends on your individual goals, needs, and desires. Now that you have read this list of the top financial advisors in the area, you should be better prepared to answer these questions:

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

The next step to take is to choose a few firms from the list that seem to best suit your needs and set up appointments to meet the advisors. After that, you will have all of the information you need to make an informed decision and take yet another step towards a better financial future.

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.

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