

Top 9 Best Financial Advisors in San Antonio and New Braunfels, Texas

2016 RANKING OF TOP WEALTH ADVISORS

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 financial journey or 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. However, by developing a clear awareness of the services you are looking for and doing 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.



List of the Best Financial Advisors in San Antonio and New Braunfels

- **Brent Forrest & Associates, LLC**
- **CIS Wealth Management Group**
- **Cross Financial Services**
- **Cypress Wealth Advisors**
- **Financial Life Advisors**
- **MHD Financial**
- **Netting & Pace**
- **PAX Financial Group**
- **Strategic Financial Concepts (SFC)**

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

Top 9 Best Financial Advisors in San Antonio and New Braunfels, Texas

(List is sorted alphabetically)

No.	Firm	Location
1	Brent Forrest & Associates, LLC	San Antonio
2	CIS Wealth Management Group	New Braunfels
3	Cross Financial Services	San Antonio
4	Cypress Wealth Advisors	San Antonio
5	Financial Life Advisors	San Antonio
6	MHD Financial	New Braunfels
7	Netting & Pace	San Antonio
8	PAX Financial Group	San Antonio
9	Strategic Financial Concepts (SFC)	San Antonio

Methodology for Finding Top Financial Advisors in San Antonio and New Braunfels

What methodology did we use in selecting this list of best San Antonio and New Braunfels financial advisors and top wealth managers in Texas?

Using publicly available sources, we identified a wide range of financial advisors, asset and wealth managers, and financial planners that provide services in San Antonio 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 San Antonio, Texas.



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

Detailed Review – Top San Antonio Wealth Managers and Financial Planners

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

Brent Forrest & Associates Review

Brent Forrest & Associates, LLC is an independent boutique investment advisory firm in San Antonio that is composed of two Registered Investment Advisors and three support staff members. The firm provides a select group of clients with highly personalized investment management services. Its clients include retirees, working professionals, and women who are on their own.

These people do not have the time or desire to manage their portfolios and, therefore, rely on Brent Forrest & Associates to make their financial lives easier.

Brent Forrest & Associates places a large emphasis on trust and communication in its relationships with clients. The firm's independence and depth of experience give it the leeway to continually place its clients' interests above all else.

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

Below are some fundamental factors that allowed Brent Forrest & Associates to rank as a top 2016 investment advisory firm in San Antonio.

Commitment to Clients

Brent Forrest & Associates has been managing client assets since 1987. Over the past two decades, the firm's investment advisors have maintained a strong commitment to helping clients succeed financially.

This commitment is why Brent Forrest & Associates does not work for any bank, insurance company or investment firm. Its status as an

independent Registered Investment Advisor holds the company to the highest fiduciary standards.

Additionally, the firm delivers its personalized services for fees much lower than the industry average – another sign that it truly cares about its clients’ success.

Clear Communication

Brent Forrest & Associates believes that even the most complex investment principles can be simplified into plain English. It communicates with its clients by using clear language and with absolutely no sales agenda. The firm already has a well-established clientele and, therefore, has no need or desire to pressure new clients into doing business with it.

Brent Forrest & Associates’ only objective is to support current clients and help potential clients thrive in their financial lives.

Firm Investment Strategy

The firm implements a strong and disciplined investment strategy. It believes in fundamental value investing and does not rely on tactical “bets” or market timing for portfolio success.

Brent Forrest & Associates creates, monitors, and rebalances client portfolios using institutional mutual funds. Its narrow list of professional portfolio managers is hand-picked based on time-tested principles. The firm’s client portfolios are:

- Diversified with a range of non-correlating assets and across geography
- Balanced between value and growth
- Actively managed and rebalanced as markets evolve
- Managed for tax efficiency

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, TX. 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. It also partners with attorneys and CPAs to help its clients achieve their financial goals and dreams.

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

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.

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 and avoiding businesses that engage in activities prohibited by the Bible.

CIS Wealth Management can help its clients make informed decisions when it comes to their current and future investments. Its Christian financial advisors 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. The 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 main emphasis in all of its offerings 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
- Unforeseen emergencies
- Charitable purposes

CIS Wealth Management's client collaboration process is to ask, design, collaborate, implement, and monitor.

Size and Experience

The company was founded by Bob and Rachael Barber in 1984. It is now the largest and oldest wealth management firm in New Braunfels. One of the firm's mottos is "Large enough to serve but small enough to care." It 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.

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

Below are a few of the dominant features that helped Cross Financial Services rank as one of the top financial planning firms in San Antonio.

Customized Planning

Cross Financial Services understands that life is full of change. The firm 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

The 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 answer the question of how they are doing financially.

Cross Financial Services is fully dedicated to helping individuals and business owners take control of their futures through financial planning.

The firm has specific experience in helping people transition out of their businesses – a 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) Planning for Employers

Cross Financial Services considers the best way of helping 401(k) administrators navigate the complexities of providing employees with 401(k) benefits is to aid administrators in the identification of their fiduciary requirements and obligations. 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.

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. The firm's focus on the big picture and 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.

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

Below are a few of the central features that helped Cypress Wealth Advisors rank as one of the top wealth management firms in San Antonio.

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. The firm 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. Cypress is continually searching for the finest performers and actively swaps managers in and out of the firm's network.

Economically Aligned

A unique aspect of the firm is that Cypress's founding principles put money in all of the investments that the firm recommends to clients. The firm believes that a personal stake in each investment speaks volumes about its conviction in the quality of the advice it provides.

Comprehensive Services

The firm maintains a wide-ranging network of connections with experienced and respected attorneys, investment managers, and other specialists of exceptional expertise to help its clients. With this network of experts, Cypress can craft the governance and portfolios needed to make sure each client's assets complete his/her intended purpose – whether clients want to share with their children or fulfill a philanthropic objective.

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. The firm is a strong believer in the beneficial diversification that alternative assets can provide.

Tax Expertise

Cypress Wealth Advisors' approach to tax planning is based on the idea that consistent communication with a wealth advisor is key to a successful tax strategy that reduces alternative minimum tax as well as gift and inheritance taxes. The 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 a fee-only 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.

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

Below are some of the fundamental features that helped Financial Life Advisors rank as one of the top wealth management firms in San Antonio.

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. The 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 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. The 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 futures.

Wide Range of Experience

The firm works with a diversity of clients, from transitioning retirees and busy professionals to those looking for help with generational wealth transfer and/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.

The 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.

MHD Financial Review

As one of the top financial advisors in New Braunfels, [MHD Financial](#) knows that monetary decisions have a huge impact on people's lives. That is why the 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 firm's logo signifies abundance, prosperity, and limitless creativity – values which MHD Financial adheres to in everything it does for its clients.

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

Below are some central factors that allowed MHD Financial to rank as a top 2016 investment advisory firm in New Braunfels.

Personal Approach

The firm understands that every person has financial goals and dreams that are unique to him/her. 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 he/she expects 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:

Define and establish the client-advisor relationship.

1. Gather data & form expectations and objectives.
2. Analyze and evaluate the client's financial status.
3. Develop & present the plan.
4. Implement the advisor's recommendations.
5. 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 instances of 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, and MHD Financial 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. The fee-only firm has CPA wealth managers which 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.

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

Below are some major factors that allowed Netting & Pace to rank as a top 2016 investment advisory firm in San Antonio.

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 as it does. The firm 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. The 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 have been waiting for. The firm understands 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. The 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.

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.

The 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.

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

Below are some vital factors that permitted PAX Financial Group to rank as one of the top 2016 investment advisory firms in San Antonio.

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, the 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

The 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

Client Resources

The firm offers a variety of client resources that show a commitment to helping its clients build a foundation for financial literacy. These resources include a client center on its website that has financial calculators, weekly newsletters, an FAQ section, and more. Additionally, the firm sends out monthly economic updates and hosts financial literacy events, such as “Social Security Workshop,” “Come Learn More About Annuities,” and “Small Business – Big Pressure,” to further connect with its clientele.

Strategic Financial Concepts (SFC) Review

Based in San Antonio, [Strategic Financial Concepts](#) (SFC) was created to preserve, protect, and accumulate wealth for its clients. The 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. The firm includes financial advisors and support staff that assist clients in 40 states all over the United States.

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

Below are some central factors that helped Strategic Financial Concepts rank as one of the best 2016 investment advisory firms in San Antonio.

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 much 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. The firm believes that an all-inclusive financial plan leads to solutions that are more complete 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. The 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. The 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 9 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 advisor 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 make yet another step towards a better financial future.

If you have questions, comments, or tips about this "Top 9 Best Financial Advisors in San Antonio and New Braunfels, Texas" 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

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