

---

# Top 11 Financial Advisors & Wealth Management Firms in Florida | 2018 Ranking

---

## RANKING & REVIEWS BEST FINANCIAL ADVISORS IN FLORIDA

---

### 2018 Ranking: The Best Financial Advisors in Florida (Statewide)

Florida is known for its glam and its luxury, which means there is a lot of money circulating through the Sunshine State.

But if you want to keep the good times going without going bust, you'll need professionals to expertly manage your money. This is where finding the best financial advisors in Florida comes in.

A wealth management firm in Florida can help you figure out how to live the lifestyle you want while also ensuring there is money left over to live comfortably in your old age.

That said, trusting your life's earnings to just anyone is not the smartest move to make. Instead, it takes time and effort to find a Florida financial advisor that is qualified *and* trustworthy.

We've rounded up the best wealth management firms in Florida so that you can protect what you have, identify what you want, and diligently work towards achieving your financial goals.



*Award Emblem: Top 11 Financial Advisors in Florida*

## **Top 11 Best Financial Advisors in Florida | Brief Comparison & Ranking**

<b>Financial Advisors in Florida</b>	<b>Highlighted Features</b>	<b>Ratings</b>
Cathy Pareto & Associates	Financial planning services for women	5
Certified Financial Group	Social Security planning	5
Evensky & Katz/ Foldes Financial	Financial planning & portfolio construction and management for high net worth clients	5
Investor Solutions, LLC	Advisory services for non-profit organizations	5
Lassus Wherley	Family office services	5

Moisand Fitzgerald Tamayo, LLC	Client-centric value proposition	5
Occidental Asset Management, LLC	Unique focus on the psychology behind effective money management	5
Resource Consulting Group	Well-defined philosophies & business practices	5
SingerXenos	Advisory services for women & millennials	5
WaterOak Advisors	1:1 ratio of clients to advisors	5
FirsTrust	Innovative approach to estate planning & retirement planning	3

*Table: Top 11 Best Financial Advisors in Florida | Above list is sorted by rating*

---

## Fee-Based vs Fee-Only Financial Planners in Florida

When it comes to evaluating local financial advisors in Florida, there are typically two types of firms to consider: fee-only and fee-based advisors.

How do you know which type of Florida financial advisor is right for you?

Below, we'll provide you with a brief overview of everything you need to know about the differences between fee-only and fee-based Florida financial advisors.

### Fee-Only Pricing Structure

When an investment firm or a financial advisor in Florida says that they are "fee-only," this means that they *do not* accept commissions or third-party referral payments.

Because an advisor's only source of income comes from the client, a fee-only pricing structure minimizes the inherent conflicts of interest that come along with recommending and selling investment products.

In short, a fee-only financial planner in Florida is in a better position to act solely in the interest of their clients.

### Fee-Based Pricing Structure

Fee-based firms will receive *some* direct compensation from clients but are free to accept commissions from the companies who provide their financial products.

While a fee-based structure does create some potential conflict, many fee-based investment firms are also fiduciaries, which often counteracts the potential for conflict.

As a fiduciary, a Florida financial planner is legally responsible to fully disclose any conflicts of interest and are required to put the interests of their clients ahead of their own.



*Best Financial Advisors in Florida*

---

## **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 – Best Financial Advisors in Florida

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

Click any of the names below to go directly to the review section for that firm.

- [Cathy Pareto & Associates Inc.](#)
- [Certified Financial Group](#)
- [Evensky & Katz/Foldes Financial](#)
- [FirsTrust](#)
- [Investor Solutions RIA](#)
- [Lassus Wherley](#)
- [Moisand Fitzgerald Tamayo, LLC](#)
- [Occidental Asset Management, LLC](#)
- [Resource Consulting Group](#)
- [SingerXenos](#)
- [WaterOak Advisors](#)

Click below for last year's ranking:

- **2017 Ranking:** [Top 13 Financial Advisors in Florida](#)

---

### Cathy Pareto & Associates Review

---

Based in Coral Gables, [Cathy Pareto & Associates](#) is a [fee-only](#) wealth management firm in Florida. Its founder, Cathy Pareto, was recognized by Forbes as one of the Top 10 Most Dependable Wealth Managers for Women in the U.S.

This financial advisor in Florida specializes in investment and financial management for individuals, physicians and dentists, small business owners, women, and modern families.

#### **Key Factors that Enabled Cathy Pareto & Associates to be Ranked as a Top Florida Financial Advisor**

##### **Focused Financial Planning**

With financial planning services, this wealth management firm in Florida can help you turn your dreams into goals by coming up with a step-by-step process of how to structure your spending, savings, and investing.

The Florida financial advisors at Cathy Pareto will take you through a meticulous process that helps you answer questions related to saving for retirement, retiring early, your risk tolerance, your current investments, and more.

The team of advisors at this wealth management firm in Florida can also help you figure out how to manage conflicting goals, like saving for your child's education vs. your dreams to retire early.

## **Financial Planning for Women**

Part of what makes Cathy Pareto & Associates such a dynamic Florida financial planner is the firm's commitment to providing financial services catered specifically to women.

Some of the unique financial challenges that women face include:

- Longer life spans
- Shorter and interrupted careers
- Earnings disparity
- Financial literacy
- Retirement systems that penalize women for temporary leaves of absence from the workforce
- High divorce rates and high probability of widowhood

As a top financial advisor in Florida, Cathy Pareto & Associates works with a wide range of women to create actionable financial plans, improving financial health over the long-term.

## **Life Event Planning**

Traditional financial planning makes some educated guesses about what direction your life will take. You may plan for children, retirement, buying a second home with a spouse, and more. But there are also times when life is unpredictable.

When the unexpected happens, this wealth management firm in Florida can help you sort out your finances and come out on top. They provide [financial guidance](#) in the event of divorce proceedings, loss of a spouse, and more.

## **Rating Summary**

For Florida-based clients looking for a personalized, comprehensive, and in-depth financial plan to bring them through multiple life stages, Cathy Pareto & Associates is a great fit.

Their focus on providing expert financial planning services for women demonstrates the firm's ability to adapt financial strategies to unique needs, earning the firm a 5-star rating overall.

***See Also: Best Financial Advisors in Toronto, Canada***

---

## **Certified Financial Group Review**

---

Located in Altamonte Springs, [Certified Financial Group](#) is a [fee-only](#) wealth management firm in Florida that understands the importance of having a solid financial plan to carry you through both good times and bad.

With a combined experience of close to 300 years, the team of Florida financial advisors at Certified Financial Group is more than ready to tackle a variety of financial planning and wealth management challenges.

### **Key Factors that Enabled Certified Financial Group to be Ranked as a Top Florida Financial Advisor**

#### **Social Security Planning**

There are a lot of misconceptions floating around about social security. A wealth management firm in Florida can help people sort through these misconceptions and figure out how to maximize their social security earnings.

According to Certified Financial Group, social security benefits make up approximately [20% - 50%](#) of a retiree's retirement income. It is also a very unique retirement asset.

A Florida wealth management firm like Certified Financial Group can help clients make smart financial decisions when it comes to Social Security benefits.

#### **Workshops**

A good wealth management firm in Florida will go out of its way to keep its clients educated. The financial advisors at Certified Financial Group organize regular workshops for their clients.

Proactive individuals can benefit from having an expert manage their finances *and* educate them about their finances. Upcoming workshops include:

- Everything You Want to Know About Mutual Funds
- When Can You Retire? Know Your Number
- Healthcare Options in Retirement
- Financial Basics for Life: Strategies for Success





*Certified Financial Group Florida*

### **Rating Summary**

With a fee-only structure and a focus on creating long-term client relationships, Certified Financial Group is one of the best financial advisors in Florida to consider partnering with this year.

Uniquely, the firm is also committed to helping their clients gain personal financial literacy, offering regular workshops and maintaining an online learning center.

This makes Certified Financial Group a great choice for those who are working with a Florida financial planner for the first time.

***Don't Miss: Top Financial Advisors in Charlotte, North Carolina***

---

## **Evensky Katz/Foldes Financial Review**

---

[Evensky & Katz/Foldes Financial](#) is a [fee-only](#) wealth management firm in Florida that has been providing financial advice and wealth management services for over thirty years.



With approximately [\\$1.6 billion](#) in assets under management and relationships with over 800 clients, Evensky & Katz/Foldes Financial is one of the largest—and best—firms offering wealth management in Florida.

## **Key Factors that Enabled Evensky Katz/Foldes Financial to be Ranked as a Top Florida Financial Advisor**

### **Financial Planning-Based Investment Management**

This wealth management firm in Florida aims to help clients grow their money, building a foundation to achieve their financial goals.

No matter what your goals may be, investing is easier when you have a clear idea of what you are working towards. As a result, these advisors provide financial planning-based investment management, also known as wealth management services.

These financial advisors in Florida begin with an in-depth conversation, developing an investment policy statement to reflect each individual investor's needs. This statement serves as the document of reference when it comes to figuring out what you are working towards, acting as a financial roadmap.

During the process, these Florida financial advisors also take important variables into consideration, like various investment options, taxation, costs, risks, and more.

### **Qualified Retirement Plans**

Along with individual investment advice, this wealth management firm in Florida provides financial advisory services for institutional retirement plans, specializing in 401(k) plans, SEP plans, and profit-sharing trusts.

Their institutional approach is similar to an individual approach in the sense that they help firms identify specific investments and present different investment models for qualified retirement plan participants to select.

Additionally, this Florida wealth management firm also provides written acknowledgement of their role as an ERISA fiduciary, instilling trust between advisors and their institutional clients.

### **Rating Summary**

With a dedicated focus to providing expert wealth management services and institutional financial planning, Evensky & Katz/Foldes Financial is a competitive choice among Florida wealth management firms.

Their team is also extremely qualified, with many advisors boasting multiple industry certifications, like CFP®, CFA, AIF®, and more.

With a detailed [brochure](#) to describe the full range of services and a fee-only pricing structure, Evensky & Katz/Foldes Financial is one of the best Florida financial advisors to consider partnering with this year.

***Related: Best Financial Advisors in Philadelphia, PA***

---

## **FirsTrust Review**

---

People often pay a lot for a financial advisor to push products rather than provide sound financial advice. [FirsTrust](#) rebels against this model by providing financial advice that serves to work in the best interests of its clients.

They preserve the objectivity of their firm's financial advice by working as a [fee-only](#), fiduciary wealth management firm in Florida.

### **Key Factors that Enabled FirsTrust to be Ranked as a Top Florida Financial Advisor**

#### **Retirement Planning**

Retirement planning is a key part of every financial plan. This wealth management firm in Florida impresses upon its clients that successful retirement planning is about more than simply waiting for savings to grow.

According to FirsTrust, effective retirement planning requires an understanding of specific variables, like your income needs in retirement and taxes to live comfortably.

This Florida financial advisory firm can help clients with the following specifics of [successful retirement planning](#):

- Creating a tax-efficient retirement strategy
- Setting a monthly budget to manage spending
- Using the web to monitor accounts and track progress
- Understand the potential impact you may have on yourself, your family, and your legacy

#### **Estate Planning**

In the same way that effective retirement planning is about more than just siphoning off some money into a savings account, estate planning is about more than just writing a will and locking it away.

This wealth management firm in Florida can help you do the following and more:

- Avoid financial conflicts within the family
- Protect heirs from spendthrift concerns
- Mitigate federal estate taxes
- Provide financial management in the event of disability
- Retain and protect family heirlooms
- Avoid postmortem legal proceedings
- Protect and/or dispose of business interests
- Ensure spouses are financially secure
- Guarantee future college educations

### **Rating Summary**

As a fee-only financial advisor in Florida, FirsTrust provides dynamic value to their clients through their fiduciary commitment, ensuring that all advice is truly unbiased.

FirsTrust also provides significantly comprehensive financial services, detailing each segment of wealth management and financial planning.

While the firm certainly has a great deal of expertise, their website is somewhat cluttered and difficult to read, which could make it challenging for potential clients to evaluate their services.

By updating their website to a more user-friendly format, FirsTrust could easily improve their ranking to a full five stars.

***Popular Article: Top Financial Advisors in Cincinnati, Ohio***

---

## **Investor Solutions, Inc. Review**

---

[Investor Solutions, Inc.](#) is a [fee-only](#) wealth management firm in Florida provides guidance for individuals who wish to achieve financial independence and work towards specific life goals.

Financial peace of mind for its clients is Investor Solutions' primary objective, making the firm a great choice for Florida wealth management services.

**Key Factors that Enabled Investor Solutions, Inc. to be Ranked as a Top Florida Financial Advisor**

**Services for Non-Profit Organizations**

Smart management and strategic investing allows non-profit organizations to attract more donors, benefit from strong returns, reduce liability, and enhance the stature of their institution.

This wealth management firm in Florida can provide a wide range of solutions for non-profit organizations, including (but not limited to):

- Co-fiduciary services on every account
- Low-cost, well-diversified portfolio implementation
- Risk assessments
- Detailed investment policy statements
- Ongoing account monitoring
- Continuous advice
- Regular communication via in-person meetings and teleconferences

### **Generating Retirement Income**

Retirement planning is a tricky mix of strategizing and fortune telling, involving balancing factors that you can predict against those that you have no way of planning for.

A wealth management firm in Florida can help you weigh several different scenarios for varying longevity, standards of living, and market conditions.

Investor Solutions takes things a step further by providing financial planning that is tied to different life stages. This financial planning firm divides financial planning into the [following stages](#) of your life:

- Getting Started
- Mid-Career
- Changing Jobs
- Near Retirement
- In Retirement



*Investor Solutions Florida*

## **Rating Summary**

As a top-rated Florida wealth management firm, Investor Solutions certainly lives up to its name—clients can find a wealth of expert, tailored investment solutions to keep their portfolio performing at optimum levels.

Their fee-only structure only adds to the firm's value, making Investor Solutions one of the best Florida financial planners to consider partnering with this year.

***Read More: Top Financial Advisors in Wisconsin (Milwaukee, Pewaukee, Waukesha, Cedarburg, and Mequon)***

---

## **Lassus Wherley Review**

---

[Lassus Wherley](#) is a wealth management firm in Florida that's been serving individuals, couples, families, and more for over thirty years using a team-based approach.

As a [fee-only](#) wealth management firm in Florida, their team has expertise in financial planning, tax preparation, trust services, and more.

**Key Factors that Enabled Lassus Wherley to be Ranked as a Top Florida Financial Advisor**

## **Tax Preparation**

Gathering all the necessary paperwork, collecting relevant data, and keeping up to date with relevant tax legislation is a tedious task that can result in serious penalties if done incorrectly.

This financial planning firm in Florida offers [tax preparation](#) services for interested parties. In fact, the team of Florida financial advisors at Lassus Wherley can even work alongside existing tax professionals to seamlessly integrate financial planning and wealth management strategies.

This kind of collaborative approach ensures you are receiving a comprehensive financial advisory experience while working with these advisors.

Specific services from this Florida wealth management firm include:

- Strategies to reduce tax obligations
- Reviews by licensed Certified Public Accountants
- Year-round tax advice
- Representation during audits or letters of inquiry

## **Family Office Support**

Managing your extensive finances and assets on your own can be time-consuming, especially when you are juggling a family and a busy career.

This wealth management firm in Florida offers family office support for those families who want to turn over their household finances to professional hands.

They offer a full-range of family office services, including:

- Oversight of elderly parents by working with healthcare providers
- Paying bills and reporting on financial transactions
- Monitoring personal assets
- Coordination of home maintenance which includes the supervision of contractors
- Managing the sale of a home
- Tax payments
- Estate administration

## **Rating Summary**

For clients in need of a dependable, trustworthy financial advisor in Florida, Lassus Wherley is an excellent choice.

Not only does the firm provide expert financial services, but these Florida financial advisors pride themselves on delivering these services from a strong foundation of principles and ethics.

With a fee-only structure and a commitment to always act in their clients' best interests, Lassus Wherley earns a 5-star rating among the best financial advisors in Florida.

***Related: Best Financial Advisors in Indianapolis, Indiana***

---

## **Moisand Fitzgerald Tamayo, LLC Review**

---

Located in Orlando and Melbourne, [Moisand Fitzgerald Tamayo](#)'s objective is to provide financial confidence, security, and peace of mind as "A Sanctuary from the Noise®."

Moisand Fitzgerald Tamayo, LLC is a [fee-only](#) wealth management firm in Florida.

### **Key Factors that Enabled Moisand Fitzgerald Tamayo to be Ranked as a Top Florida Financial Advisor**

#### **Client-Centric Value Proposition**

For many Florida residents, part of finding the best Florida financial advisor means evaluating how their personal financial life can be improved.

Moisand Fitzgerald Tamayo makes it easy for potential clients to evaluate their services by listing the benefits that their clients have seen. By working with this Florida wealth management firm, clients are:

- **Protected**—A fiduciary commitment ensures that these Florida financial advisors are always working in their client's best interest.
- **Educated**—The firm works hard to help clients understand their financial plan and how it relates to their success.
- **Up-to-Date**—The team of Florida financial advisors is continuously learning about industry trends, changes, and ideas.
- **Efficient**—Moisand Fitzgerald Tamayo prides itself on possessing the skills, knowledge, and determination to tackle a variety of client needs.
- **Organized**—Your financial advisor in Florida will help you keep your financial affairs in order.
- **Confident**—Sound planning and preparation is key to making good financial decisions through an ever-changing future.



## **Straightforward Service Offerings**

In keeping with the firm's mission to cut through the noise of complicated financial topics, Moisand Fitzgerald Tamayo keeps their service offerings as straightforward as possible.

Not only does this exemplify the firm's mission, but it also makes wealth management in Florida much more approachable, as all services are free from confusing or irrelevant financial jargon.

These service offerings include:

- Specific Tax Planning—The firm has three IRS Enrolled Agents to assist clients with taxes.
- Real Financial Planning—Holistic planning that considers all aspects of a client's life.
- Objective Implementation—Proactively seeking and suggesting the best investment strategies and choices.
- Ongoing and Proactive Monitoring—Full transparency, open communication, and constant monitoring of client accounts.



*Moisand Fitzgerald Tamayo*

## **Rating Summary**

As a top financial advisor in Florida, Moisand Fitzgerald Tamayo stands out for their dedication to providing wealth management and financial planning services that are equal parts efficient and straightforward.

The firm also demonstrates a strong commitment to putting clients first through their fee-only structure, approachability, and client-centric approach, earning a 5-star rating overall.

***Don't Miss: Top Financial Advisors in Chicago, Illinois (Ranking)***

---

## **Occidental Asset Management, LLC Review**

---

Founded in 2001, [Occidental Asset Management, LLC](#) is a fee-only Florida wealth management firm that specializes in helping clients build positive relationships with money through behavioral finance and financial psychology.

This unique focus allows Occidental Asset Management to help clients come to a holistic understanding of how they view financial management, supporting long-lasting transformation.

### **Key Factors that Enabled Occidental Asset Management to be Ranked as a Top Florida Financial Advisor**

#### **Your Mental Wealth® Discovery Process**

To better help clients understand their personal approach to financial decision-making, this top Florida financial advisor has created the Mental Wealth® Discovery Process.

Co-founded by [Dr. Brad Klontz](#), this three-step system consists of:

- [How's My Financial Health?](#) —Takes a comprehensive look at financial health through measuring your financial psychology, financial behaviors, unique risk profile, and more.
- [Where do I Want to Be?](#) —Identifies values and clarifies goals, setting clients up to properly prioritize and align financial goals with their personal values.
- [How do I get There?](#) —The team of Florida financial advisors at Occidental Asset Management will create a Personalized Financial Life Plan and Investment Recommendations

With a unique focus on integrating behavioral finance principles, clients can uncover their unconscious beliefs about money, ultimately changing their mindset and laying the foundation for a successful long-term financial plan.

## **Wide Range of Services**

As a top financial advisor in Florida, Occidental Asset Management provides their clients with a wide range of services to choose from. These include (but are not limited to):

- Financial Planning: Cash flow projections, business succession, retirement analysis, Social Security planning
- Trust & Estate Planning: Analysis and review of tax implications, coordination with tax accountants and estate attorneys
- Portfolio Management & Investments: Portfolio review and recommendations, wealth strategies, asset allocation, diversification
- Charitable Planning: Coordination with philanthropic goals and estate plan, donor advised funds
- Tax Coordination: Retirement plan optimization, account distribution strategies, coordination with attorneys and accountants

## **Rating Summary**

While it may seem surprising for a financial advisor in Florida to put so much emphasis on psychology and behavior finance, it's an emphasis that more advisors should be putting into practice.

Managing finances often comes with negative emotions like anxiety, frustration, or fear of the future, and uncovering the psychology behind personal finance helps keep clients on track for financial success over the long-term.

In fact, this approach is so successful that Dr. Brad Klontz has been cited as an authority in multiple industry publications, like The New York Times, The Wall Street Journal, Business Insider, and more.

With a wholly unique approach and a comprehensive suite of services, Occidental Asset Management earns a 5-star rating among the top financial advisors in Florida.

***Popular Article: Top Financial Advisors and Wealth Managers in Los Angeles, California***

---

# Resource Consulting Group Review

---

Based in Orlando, [Resource Consulting Group](#) prioritizes providing an accessible and comfortable experience for the client.

Rather than bogging down clients with industry jargon and indecipherable fine print, they emphasize streamlined advice that gets straight to the point.

Resource Consulting Group is a [fee-only](#) wealth management firm in Florida.

## **Key Factors that Enabled Resource Consulting Group to be Ranked as a Top Florida Financial Advisor**

### **The Seven Investment Fundamentals**

True to their promise of getting straight to the point, this wealth management firm in Florida clearly outlines their [Seven Investment Fundamentals](#) on their website:

- Have an appropriate allocation to equities
- Stay fully invested
- Keep costs down
- Use only short-term bonds
- Include small cap stocks
- Include value stocks
- Have broad diversification

This strategy is meant to help clients of this Florida financial advisory firm avoid the dangers of stock picking, high costs, market timing, and other get-rich-quick strategies that can seriously jeopardize the long-term growth and protection of assets.

### **Retirement Services**

A common misconception is that a good plan must be complex. This isn't the case. A well-done plan is easy to manage, follow, and understand.

These financial advisors in Florida help clients build a plan that is efficient and allows business owners to honor their fiduciary responsibilities.

Resource Consulting Group can address your unique retirement plan through the following areas:

- Simplicity
- Plan wellness
- Fiduciary assurance

- Investment strategies
- Transparency of fees
- Broad resources

## **Rating Summary**

As a top financial advisor in Florida, Resource Consulting Group follows through on making the process of financial planning and wealth management both streamlined and accessible.

Additionally, their financial philosophies, beliefs, and practices are clearly laid-out and well-defined, improving their transparency, allowing potential clients to quickly see the firm's value, and solidifying Resource Consulting Group's 5-star rating.

---

## **SingerXenos Review**

---

[SingerXenos](#) is a [fee-only](#) Florida financial advisory firm that uses its extensive resources and data driven, research-based approach to provide the best advice for its clients.

As one of the top financial advisors in Florida, the firm is consistently recognized as a Top Financial Advisor by Financial Times and was recognized as a Top 25 Women-Owned RIAs by WealthManagement.com.

### **Key Factors that Enabled SingerXenos to be Ranked as a Top Florida Financial Advisor**

#### **Unbiased, Unified Approach**

SingerXenos practices a deep commitment to providing careful and expert services for their clients, providing a valuable long-term foundation for financial planning and wealth management.

This commitment can be seen in their fee-only pricing structure. As a fee-only financial advisor in Florida, clients of SingerXenos have the advantage of knowing that all advice is given without bias, hidden costs, or incentives for personal gain.

Additionally, all advisors are Certified Financial Planners, allowing their expertise to expand into multiple industry sectors like tax planning, estate planning, business succession, charitable giving, and more.

#### **Women's Financial Services Division**

This wealth management firm in Florida addresses the financial needs of women, helping their clients plan for unique circumstances and scenarios, like early widowhood and longer lifespan.

These Florida financial advisors can provide guidance before, during, or after a major life change. Working with a professional can give you a firm financial foundation when your emotional life is in turmoil.

SingerXenos also offers a learning and networking opportunity called [SX Women's Group](#). It's a personalized client experience that makes SingerXenos stand out from other wealth management firms in Florida.



*SingerXenos Financial Advisors*

## **Rating Summary**

With a focus on both multi-generational trends, SingerXenos is one of the most innovative Florida financial advisors on our list.

Not only does SingerXenos offer specialized financial services for women, but they also specialize in Next Gen Wealth, serving the Millennial generation with expert guidance as baby boomers age out of the workplace.

The firm's commitment to providing fee-only services, coupled with a strong client-centric approach makes SingerXenos one of the best financial advisors in Florida, earning the firm a 5-star rating overall.

---

## WaterOak Advisors Review

---

[WaterOak Advisors](#) is a [fee-only](#) wealth management firm in Florida that boasts a large scale with a boutique feel, providing one-on-one support between clients and advisors.

More than a third of their full-time staff hold advanced degrees and designations, combining education and experience to help clients strategically and efficiently preserve their wealth.

### **Key Factors that Enabled WaterOak to be Ranked as a Top Florida Financial Advisor**

#### **Comprehensive Financial Services**

This Florida financial advisory firm provides clients with the kind of planning that ensures their money isn't just growing but being preserved as well.

Financial planning from this wealth management firm in Florida focuses on three essential areas: goals planning, tax planning, and estate planning.

Wealth management clients can benefit from strategies that financial advisors often overlook, like:

- [Economies of Scale](#)—Benefit from exclusive pricing based on WaterOak's buying power
- [Advanced Reporting](#)—Customized performance reporting and access to client portal
- [Tax Alpha](#)—Advanced tax management strategies
- [Retirement Planning](#)—Advanced spending and distribution strategies

#### **Diverse Portfolio Construction**

Rather than rely on traditional portfolio construction that relies solely on stocks and bonds, portfolios from WaterOak Advisors utilize global stocks, global bonds, and non-correlating alternatives to significantly enhance returns.



This approach allows individual investors to take advantage of portfolio strategies previously only available to institutional investors, leveling the playing field and adding dynamic investment value.

WaterOak Advisors uses two decades worth of innovation in portfolio management to produce a structured, evidence-based strategy, enhancing returns for Florida wealth management clients.



*Top Financial Advisors in Florida*

### **Rating Summary**

With a fee-only structure and a focus on client satisfaction, WaterOak Advisors is one of the top Florida financial advisors for potential clients to consider.

Uniquely, although WaterOak has a large and diverse client base, their internal structure allows the firm to maintain one-on-one interactions and relationships between clients and advisors.

This boutique approach enables clients to benefit from both expert financial services and personalized service, earning WaterOak Advisors a 5-star rating among the best financial advisors in Florida.

---

## Conclusion - Top 11 Best Financial Advisors in Florida

Finding a great financial advisor in Florida is the best way to ensure you're your financial future is secure. Being proactive and taking control of your finances early in life means you can enjoy life in the present while guaranteeing your comfort in the future.

Hiring a Florida wealth management firm isn't overwhelming. In fact, if the process seems uncomfortable it may be a sign that the firm you're choosing to work with is not a good fit.

The good news is that many firms offer a free initial consultation - in some cases, as you've read in our review, they'll send a sample wealth plan! - and this gives you an opportunity to get to know your advisor.

With this article as your starting point, you are well on your way to finding one of the best wealth management firms in Florida.

---

## Rate Table Disclaimer

Click here to read AdvisoryHQ's [disclaimer on the rate table\(s\) displayed](#) on this page.

---

Image sources:

- <https://pixabay.com/en/miami-florida-skyline-city-50553/>
- <http://financialgroup.com/the-firm/>
- <http://investorsolutions.com/>
- <https://moisandfitzgerald.com/>
- <http://singerxenos.com/firm/our-approach/>
- <http://www.wateroak.com/what-we-do/>