
12 Best Financial Advisors in D.C., Maryland, & Virginia (Tri-State) | 2019 Ranking

2019 RANKING & REVIEWS BEST FINANCIAL ADVISORS IN THE TRI-STATE AREA

Ranking 2019's Top Wealth Management Firms in D.C., Maryland, and Virginia (Tri-State)

The tri-state area of Washington D.C., Maryland, and Virginia has a varied population, including young professionals, federal workers, and wealthy retirees. All with unique financial needs, depending upon their stage in life.

The top financial advisors in D.C., Maryland, and Virginia help investors navigate through multiple obstacles in life, creating a financial strategy to help them meet their dreams and financial objectives.

Whether you're saving for a vacation home, building towards a stable retirement, saving for a college education, or any combination of financial goals, the help of a dedicated D.C., Virginia, or Maryland wealth management firm can often help you with a customized financial plan.

But, even though working with a financial planner in the tri-state area sounds good to many, going through the process of finding one that you can entrust your money and future to can be an arduous task. With so many to choose from, where do you begin?

How can you narrow down your search to find an MD, VA, or DC financial advisor that you'll feel good about sharing so much personal information with?

That's where AdvisoryHQ comes in. We spend our days researching the top financial advisors and wealth management firms throughout the U.S. and UK, rating the best in each area.

We rank top financial management firms on their commitment to serving their clients, reputation, and the services they offer, to help you narrow your search and make your life easier.

In this ranking of the best Washington D.C., Maryland, and Virginia financial planners, we've got twelve excellent options to consider. We'll begin by giving you some tips on how to evaluate a wealth management firm and choose the one that fits your needs best.



Award: Top 12 Best Financial Advisors in the Tri-State Area

Top 12 Best Financial Advisors in the Tri-State Area | Brief Comparison & Ranking

Best Financial Advisors in the DC/MD/VA Tri-State Area	2019 Ratings
Burt Wealth Advisors	5
Cassaday and Company	5
Centurion Wealth Management	5
FAI Wealth Management	5
Glassman Wealth Services	5
Halpern Financial	5
Kendall Capital	5
McLean Asset Management	5
SageVest Wealth Management	5
The Family Firm, Inc.	5

FBB Capital Partners	3
Harbour Capital Advisors	3

Table: Top 12 Best Wealth Management Firms in D.C., Maryland, and Virginia (Tri-State) Area | Above list is sorted by rating

Tips for Choosing the Best Financial Advisors in D.C., Maryland, & Virginia

While at first glance, it may seem as if all wealth management firms in D.C., Virginia, and Maryland look the same, there are some distinct differences between them that will help you narrow down your options.

Keep these in mind while looking through this top-rated DC, VA, MD financial advisors list, and as you're reading through each firm summary it will help you zero in on your best matches.

Do they work with my asset level?

One of the first indicators of whether a D.C., Maryland, or Virginia investment management firm is for you is whether or not they have a minimum investable asset level they work with.

Some firms welcome all client types and wealth levels, while others only work with high-net-worth clients.

Do their specialties match my financial objectives?

If you're saving for retirement, then you want your Maryland, Virginia, or Washington D.C. financial advisor to list retirement planning on their website to show they work with those types of investors.

Likewise, if you have generational wealth, you may want a firm that offers family office services, or if you're a federal worker, you may be looking for a financial advisor in DC that understands the pension and benefits system to help you make the most of it.

Are they fee-only or fee-based?

This is an important designation for any Virginia, D.C., or Maryland financial planning firm as it denotes how they get paid.

A "fee-only" financial advisor does not accept any commissions from 3rd party providers of financial products, thus they avoid potential conflicts of interest.

A “fee-based” financial advisor is free to accept incentives or commissions for sales of financial products. To counteract the natural conflict of interest that comes with this fee structure, many are also fiduciaries, meaning they take on a legal obligation to act in the best interests of their clients.



2019 Top-Rated Wealth Management Firms in D.C., Virginia, & Maryland

2019 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 D.C., Maryland, and Virginia (Tri-State Area)

Below, please find the detailed review of each firm on our list of 2019 best wealth management firms in the tri-state area. We have highlighted some of the factors that allowed these financial advisors in D.C., Maryland, and Virginia to score so high in our selection ranking.

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

- [Burt Wealth Advisors](#)
- [Cassaday & Company](#)
- [Centurion Wealth Management](#)
- [FAI Wealth Management](#)
- [Glassman Wealth Services](#)
- [Halpern Financial](#)
- [Kendall Capital](#)
- [McLean Asset Management](#)
- [SageVest Wealth Management](#)
- [The Family Firm, Inc.](#)
- [FBB Capital Partners](#)
- [Harbour Capital Advisors](#)

Click below for previous years' rankings:

- **2018 Review:** [10 Best Financial Advisors in D.C., Maryland, & Virginia \(Tri-State\)](#)
- **2017 Review:** [Top 11 Best Financial Advisors in D.C., Maryland, & Virginia](#)
- **2016 Review:** [Top 12 Best Financial Advisors in D.C., Maryland, & Virginia](#)

Burt Wealth Advisors Review

[Burt Wealth Advisors](#) is a boutique financial advisory firm in Rockville, Maryland that takes a conservative, balanced, and disciplined approach to wealth management.

This Maryland financial planner works with individuals, retirement plans, trusts, corporate accounts, and endowment funds that have at least \$1 million in investable assets.

They are a [fee-only](#) financial advisor that has been serving the greater Baltimore – Washington D.C. metro area for over 25 years. In addition to being fee-only, they also are a fiduciary, taking on a legal obligation to put their clients' needs ahead of their own.

Key Factors That Enabled Burt Wealth Advisors to Rank as One of the Top Financial Advisors in Maryland, Virginia, & D.C.

Investment Approach

If you're looking for a methodical, disciplined, and customized approach, you'll enjoy the one adopted by these wealth managers in Maryland. There are four primary components to how they work with every client:

- Personalized Service: Each client relationship begins by taking a thoughtful, collaborative approach to goals, needs, timelines, risk tolerance, and tax considerations.
- Portfolio Construction: Each portfolio is created and diversified across sectors, industries, and countries to reflect the perfect mix of investments based on client objectives.
- Rigorous Oversight: The analysts at this tri-state investment management firm follow a carefully disciplined process to find top money managers, offering stringent supervision and making adjustments as necessary.
- Reporting: Quarterly progress reports and long-term progress analysis look at asset allocation, interest and dividends, gains and losses, rate of return on an annualized basis, and portfolio balance.

Comprehensive Services

Working with this leading Maryland financial advisor gives clients one touch point for multiple financial services, saving them time and ensuring an integrated financial plan,

Burt Wealth Advisors offers an array of services to help clients have peace of mind and a streamlined financial management process.

Services include:

- Financial Planning: Retirement planning, tax reduction, business planning, and funding for education
- Estate Planning: Distribution, minimizing expenses, and estate tax planning
- Wealth Management: Investment strategies that address complex situations, plans for the estate, tax, and business owners, and intergenerational wealth transfer
- Tax Planning: Monitor tax changes and rulings and adjust strategies accordingly, work closely with client accountants
- Charitable Planning: Gifting strategies both during one's lifetime and through an estate

- Investment Strategies for Women: Focused unique financial planning needs of women, including a longer lifespan, wage disparities, and fewer working years

Incorporated into the above services of this Maryland financial planner are investment management, portfolio construction, and portfolio management.

Rating Summary

With a disciplined and experienced approach, Burt Wealth Advisors offers a much sought after boutique experience to high-net-worth investors that puts their financial strategies for the future on solid ground.

With a fee-only structure and a fiduciary commitment, customized portfolios, and a rigorous process for portfolio construction, Burt Wealth Advisors scores a 5-star rating as one of the best financial advisors in Maryland, D.C., and Virginia to consider partnering with in 2019.

See Also: Best Advisors and Wealth Managers in Ohio

Cassaday & Company, Inc. Review

Fully independent and employee-owned, [Cassaday & Company, Inc.](#) is a top financial planning firm in McLean Virginia. They work with clients that have a minimum of \$1 million in investable assets (not including real estate, life insurance, or personal assets).

This Virginia wealth management firm is [fee-based](#) and is also a fiduciary, making a strong commitment to upholding key pillars of trust, including honesty, integrity, judgment, and service to their clients.

Key Factors That Enabled Cassaday & Company, Inc. to Rank as One of the Top Wealth Management Firms in D.C., Virginia, & Maryland

Professional Certifications

The quality of the Cassaday & Company team is impressive. Compared to competing financial advisors in Washington D.C., Maryland, and Virginia, these top financial advisors boast an impressive number of industry certifications.

With Cassaday & Company, clients can benefit from partnering with a Virginia wealth management team that has worked hard to be leaders in their industry, as demonstrated by the following professional designations:

- Certified Financial Planner™ (CFP®)
- Certified Financial Analyst (CFA)
- Masters of Business Administration (MBA)
- Certified Fund Specialist (CFS)
- Certified Private Wealth Advisor (CPWA)
- Certified Investment Management Analyst (CIMA®)
- Chartered Mutual Fund Counselor (CMFC)
- Accredited Estate Planner (AEP®)
- Chartered Advisor in Philanthropy (CAP®)
- Chartered Retirement Planning Counselor (CRPC®)
- Certified Long-Term Care (CLTC)
- Certified Annuity Specialist (CAS®)
- Accredited Investment Fiduciary (AIF®)
- National Social Security Advisor (NSSA®)
- Certified Estate Specialist (CES)



Top Virginia Wealth Management Firms

Focus on Client Service

Serving their clients with effective and custom-tailored financial services throughout Virginia, D.C., and Maryland is important to Cassaday. The firm maintains a staff size that allows it to be flexible and agile during each client engagement.

Through a culture based on support and a client-centric philosophy, Cassaday & Company ensures that their client's interests remain at the center of everything it does through features like:

- A well-trained, experienced staff
- Online account access for clients

- Simple, comprehensive statements
- Straight forward, personal guidance for all clients
- Staff members can easily access top management
- No recordings, no robots, and no automated phone menus
- Continuing education and training for staff
- Regular communication and reporting to clients of their investment results

As a result of this client-centered culture, Cassaday & Company continues to gain positive industry recognition from leading financial publications like Barron's, Inc. 5000, Forbes, and more.

Rating Summary

Cassaday & Company balances their fee-based structure with a strong fiduciary commitment to honesty, transparency, trust, and integrity. This Virginia financial planner will only recommend the products that work best for clients, rather than selecting financial products based on industry affiliations or personal gain.

With a highly client-centric culture and a range of industry certifications that few firms can match, Cassaday & Company earns a 5-star rating as is one of the best financial advisors in Virginia, Maryland, and D.C. to consider partnering with this year.

Don't Miss: Top Financial Advisors and Best Wealth Managers in the US & UK | Top Ranking Lists

Centurion Wealth Management Review

[Centurion Wealth Management](#) is a forward-thinking financial advisor in northern Virginia that focuses on the fundamentals of financial planning and wealth management.

Centurion is an investment advisor representative of Spire Wealth Management, LLC, a [fee-based](#) Virginia financial planning firm that is also a fiduciary. They are a hybrid firm that's a parent to both an SEC RIA and FINRA member broker/dealer.

Centurion has locations in McLean, VA, and West Palm Beach, FL serving multiple client types.

Key Factors That Enabled Centurion Wealth Management to Rank as One of the Top Wealth Management Firms in D.C., Virginia, & Maryland

Comprehensive Investment & Financial Planning

Centurion takes a risk-averse and disciplined approach to create customized client portfolios. This top-rated Virginia, D.C., and Maryland financial advisor uses a blend of both passive and active strategies to ensure portfolios are optimized for growth and resiliency.

Through relationships with leaders in the industry, they're able to offer a wealth of comprehensive financial planning services to their clients. These include:

- Retirement Planning
- Tax Planning
- Education & College Planning
- Estate Planning
- Risk Management

This Virginia wealth management firm sees clients as more than just a balance sheet and stands beside them through all the ups and downs of their financial life, guiding them with a steady hand.

Client Education Resource Center

Promoting financial literacy and providing useful tools is the purpose of Centurion's Resource Center. There, clients will find multiple resources to learn more about a variety of financial topics as well as helpful assets such as tax resources and calculators.

Additional educational content is a value-added benefit of working with a top financial advisor in Virginia, Maryland or Washington, D.C. and is a sign they are focused on the financial health and well-being of their clients.

Centurion offers both articles and videos on topics such as:

- "4 Reasons for the Return of Market Volatility"
- "Budgeting After a Divorce"
- "Retirement Traps to Avoid"
- "The Latte Lie and Other Myths"

Rating Summary

Centurion Wealth Management is a firm that truly puts their client's best interest first, and even as a fee-based Virginia financial advisor, they pledge to be free from conflicts of interest and foster a client relationship built upon mutual respect and deep integrity.

Their connection to Spire Wealth Management allows them to offer additional value to clients and their disciplined portfolio strategy is welcome by many. These factors help solidify Centurion Wealth Management as a top Virginia financial advisor to consider working with this year with a 5-star rating.

FAI Wealth Management Review

[FAI Wealth Management](#) integrates world-class investment philosophies and personalized financial management. This top wealth management firm in Maryland was founded in 1987 and serves individuals, families, business executives, and industry professionals.

FAI is a [fee-only](#) financial advisory firm in Maryland, meaning they do not accept any commissions, referral fees or other compensation from outside sources and promise completely unbiased advice.

Key Factors That Enabled FAI Wealth Management to Rank as One of the Top Wealth Management Firms in D.C., Virginia, & Maryland

Comprehensive Four-Stage Process

Working with a financial planning firm, especially for the first time, can be an intimidating experience. To help clients feel more at ease, these Maryland financial advisors use a four-stage introductory process.

FAI designed their intro process to be as simple and inviting as possible with the client's objectives as the center. The process includes:

- **Goals:** The Maryland financial advisors at FAI take time to understand each client's individual vision, goals, and priorities
- **Strategy:** This collaborative process integrates all potential resources to design a unique and effective strategic plan, acting as the foundation for all future meetings
- **Implementation:** With strategy as the foundation, portfolio recommendations are implemented, and parameters for tracking progress and accountability are established
- **Monitoring:** Ongoing monitoring is upheld through mutually agreed-upon benchmarks, updating annually to ensure that goals are being achieved and to make any necessary adjustments



Best Wealth Management Firms in Maryland

Broad Range of Services for Individuals & Families

Life is made easier if you can go to one professional for multiple financial needs. This Maryland wealth management firm boasts an impressive range of financial planning services for individuals and families. They specialize in guiding clients through significant life transitions.

Available services include:

- Marriage
- Divorce
- Widowhood
- Special Needs Planning
- Estate/Legacy Planning
- Aging Parents
- Encore Careers
- Engineers
- Personal Retirement Planning
- Age Milestones
- New Wealth
- Real Estate

Rating Summary

As a fee-only, fiduciary firm FAI wealth management offers clients the peace of mind knowing their financial advisors are looking out for their best interests with no hidden agendas.

With a focus on long-term relationships and a straight-forward approach designed to take the anxiety out of financial planning, FAI Wealth Management scores a 5-star rating as one of the best financial advisors in Maryland, D.C., and Virginia to consider working with this year.

Related: Top Financial Advisors in Wisconsin (Milwaukee, Pewaukee, Waukesha, Cedarburg, and Mequon)

Glassman Wealth Services Review

With a focus on families, not pie charts, [Glassman Wealth Services](#) is a top-rated boutique financial advisory firm with offices in Vienna, VA and North Bethesda, MD. They work with high-net-worth clients with a minimum of \$2 million in investible assets.

Glassman is a [fee-only](#) financial advisor in Virginia and Maryland that also upholds a fiduciary standard to always put their clients' interest first.

Key Factors That Enabled Glassman Wealth Services to Rank as One of the Top Wealth Management Firms in D.C., Maryland, & Virginia

Client-Centric Focus

Listening, communicating, and caring are all core philosophies of the best Virginia wealth management firms. For Glassman Wealth Services, the client experience is paramount, demonstrated through the following commitments:

- **We Listen More:** These D.C., Maryland and Virginia financial advisors take the time to listen, ask questions and get to know each client before designing an investment plan
- **We Help You Understand More:** Financial matters are often complex, but Glassman Wealth Services goes the extra mile to ensure that clients truly understand and have all their questions answered
- **We Reach Out More:** As a boutique firm, the Virginia financial advisors at Glassman Wealth Services take the initiative when providing one-on-one attention
- **We Take It Personally:** Above all else, the firm prioritizes personal service for each client, defining success by meeting unique needs

Dynamic Firm Culture

A vital part of a successful wealth management relationship is how the firm sets their advisors up for success, a factor which is often missed by competing financial advisors in VA, MD, and DC.

In contrast, Glassman Wealth Services places a high priority on helping their advisors achieve success by maintaining a positive and encouraging office culture through:

- **Transparency:** As a fee-only advisor with a fiduciary commitment, Glassman Wealth Services upholds the highest standards of transparency, eliminating conflicts of interest and expecting advisors to put clients first and foremost
- **Curiosity:** The team is challenged to continually explore new scenarios, consider alternative strategies, and to be intellectually curious in every client engagement
- **Managed Growth:** Not only does Glassman Wealth Services limit the ratio of clients to advisors, but the firm also promotes time for reflection and thought, keeping advisors renewed and refreshed

This strong firm culture has a history of attracting and retaining top financial advisory talent within the area.

Rating Summary

When it comes to healthy client-advisor relationships Glassman Wealth Services goes the extra mile to promote positive, long-term financial management by supporting both clients and advisors through a nurturing firm culture.

With a wide range of services, a boutique environment, and a commitment to transparency, Glassman Wealth Services solidifies their 5-star rating as one of the best financial advisors in Maryland, D.C., and Virginia to consider partnering with in 2019.

Read More: Best Financial Advisors in Iowa (Des Moines, Ames, Dubuque, and Davenport)

Halpern Financial Review

[Halpern Financial](#) has been providing expert financial advisory services to high-net-worth individuals and families from their offices in Ashburn, VA and Rockville, MD since 1998.

They are a fiduciary, independent, [fee-only](#) wealth management firm in DC, MD, and VA that is dedicated to helping their clients navigate a successful path to financial success.

Key Factors That Enabled Halpern Financial to Rank as a Top Financial Advisor in Washington D.C., Maryland, & Virginia

Broad Range of Financial Services

For many clients, locating the best Virginia or Maryland financial planning firm includes finding a “one-stop shop”, aka a firm that can handle multiple different financial needs.

As situations and objectives can fluctuate over time, Halpern Financial offers value through an impressive range of financial planning services, including:

- Retirement Planning: Running the numbers on your retirement readiness, tracking progress 24/7, using tax-efficient withdrawal strategies
- Investment Planning: Create and implement customized allocations, access to Institutional share class funds, open architecture
- Cash Flow Planning: Efficient spending plans, management of cash reserves to improve the net worth, help with buy vs. lease dilemmas
- College Planning: Fit college funding in with other financial goals, tax-efficient funding and distribution plan
- Tax Efficiency: Taxes are taken into account for every portfolio transaction, balance after-tax/pre-tax retirement income, coordinate with tax professionals
- Estate Planning: Estate Planning Fundamentals, Coordination with Estate Planning Attorney, Multi-Generational Wealth Transfer
- Charitable Planning: Customized philanthropic strategies, legacy giving
- Risk Management: Review insurance needs, identify personal or business liabilities

Professional Affiliations

As one of the top wealth management firms in Maryland, Virginia, and D.C., Halpern Financial holds membership in a number of well-respected professional organizations, including:

- National Association of Personal Financial Advisors (NAPFA): Requires that firms meet demanding and rigorous standards for fiduciary duties
- Fee Only Network: Requires that firms avoid conflicts of interest and are fee-only

- Financial Planning Association: Provides networking and continuing education for financial industry professionals
- International Association of Registered Financial Consultants: Recognizes firms that have an exemplary ethics record free from disputes, regulatory events, and/or criminal misdemeanors or felonies



Maryland, D.C., Virginia Top Financial Planning Firms

Rating Summary

Halpern Financial provides its clients with a strong foundation of trust and transparency, giving them peace of mind they're working with a Maryland and Virginia financial advisor that will uphold the strongest ethical standards.

With a wide range of services, a client-first focus, and a highly qualified team, Halpern Financial scores a 5-star rating as one of the best financial advisors in Washington D.C., Maryland, and Virginia to consider partnering with this year.

Related: Best Financial Advisors in Cincinnati, Ohio

Kendall Capital Management Review

With a focus on serving their local Rockville, MD community, [Kendall Capital Management](#) offers uniquely tailored investment management services to clients they call “middle-class millionaires.”

As a [fee-only](#) Maryland wealth management firm, Kendall Capital Management upholds strong fiduciary standards to always act in the best interest of their clients and be completely transparent.

Key Factors That Enabled Kendall Capital Management to Rank as One of the Top Financial Advisors in Maryland, D.C., & Virginia

Middle-Class Millionaire®

While many investment advisors in the D.C. metro area work with high-net-worth individuals and wealthy families, in the \$1 million and \$2 million minimum range, Kendall focuses on their "middle-class millionaires."

The Middle-Class Millionaire® is an investor with \$500,000 in investable assets. And while they may not have yet hit the million-dollar mark, they have financial needs that are just as important.

This Maryland financial advisor offers expert wealth management services to provide access to unique opportunities and investment strategies that can help them preserve and grow their wealth.

Wealth Management Services

Leveraging their experience and wide network of financial and legal professionals allows Kendall Capital to offer value-added wealth management services.

Wealth management solutions provided by this Maryland financial advisor include:

- Cash flow projections that show the potential impact on net worth
- Educational funding projections and strategies
- Retirement requirements, funding, and the development of viable strategies
- Customized investment portfolios and allocation
- Strategic income tax planning
- Wealth transfer and estate planning
- Trust management
- Social Security evaluation

- Philanthropic and giving planning

Rating Summary

The boutique approach of Kendall Capital gives its clients personalized attention coupled with tailored portfolio construction. This is something that sets them apart from other D.C., MD, and VA area financial planning firms.

With a wide range of value-added services, a fee-only, independent structure and services for both mid and high-net-worth clients, Kendall Capital earns a 5-star rating as one of the top financial advisors in Maryland to consider partnering with this year.

Popular Article: Top Financial Advisors in Pittsburgh, Pennsylvania

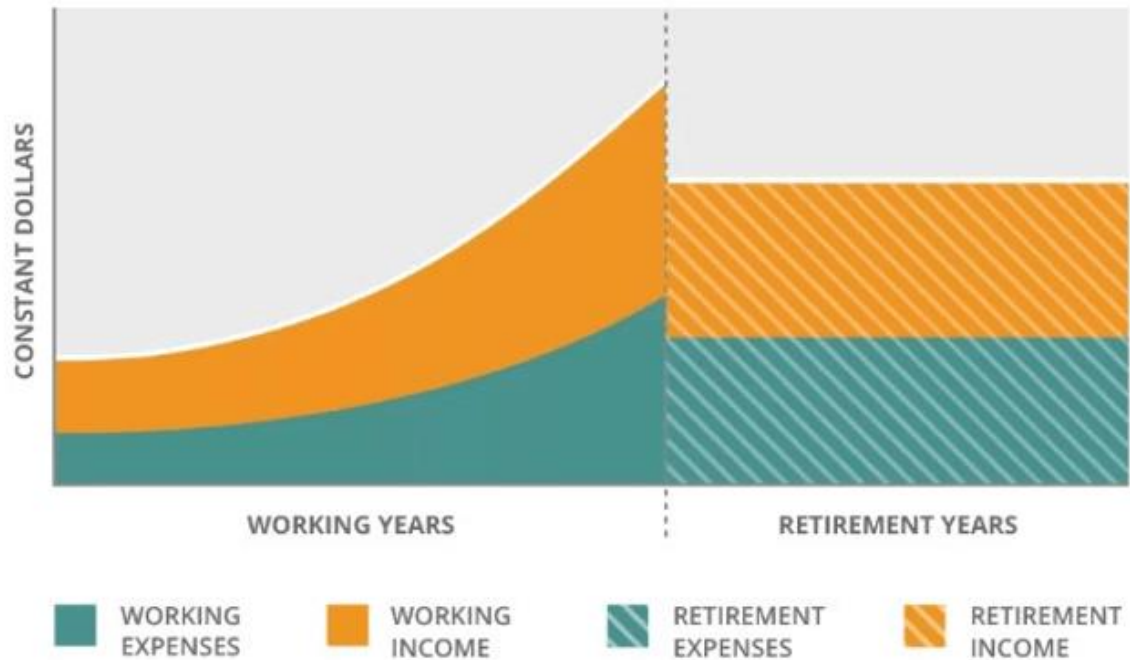
McLean Asset Management Review

[McLean Asset Management](#) provides expert wealth management and financial planning services with offices in McLean, VA and Bedford, NH. They offer a pioneering approach to retirement incoming planning.

Although McLean Asset Management is a [fee-based](#) Virginia financial advisor, their fiduciary commitment, unique approach, and advanced financial solutions stood out to us, which is why we've included them in our top ranking.

Key Factors That Enabled McLean Asset Management to Rank as One of the Top Maryland, D.C., & Virginia Wealth Management Firms

Creating a predictable retirement income.



Virginia's Best Wealth Management Firms 2019

Distinctive Approach

McLean prides itself on taking a unique approach to retirement planning and their advisors consider themselves trailblazers in this area. This Virginia wealth management firm conducts an in-depth discovery process to get the necessary client input and combines that with thorough, evidence-based analysis.

The discovery process at McLean is driven by the details. It begins with a risk questionnaire and a face-to-face meeting to learn more about the client's preferences, goals, values, and future life situations that could impact their financial needs.

InStream SolutionsSM

No matter how busy life gets, clients will always have the peace of mind that comes with knowing their top-rated financial advisors at McLean are constantly monitoring their financial situation.

Portfolios and strategies are assessed and monitored continuously. Advisors use [InStream SolutionsSM](#), a signature platform created by the company to alert them of changes in client accounts so they can make timely adjustments as needed.

U.S. and global events are also constantly monitored, so if a client's portfolio could be impacted the portfolio can be adjusted accordingly.

Rating Summary

McLean provides comprehensive financial planning and wealth management services designed to take the stress and frustration out of seeking financial services. Their constant monitoring of client portfolios and world events, ensure they're on top of every nuance that might impact their client's financial plans.

With a strong fiduciary commitment, a unique approach, and comprehensive financial solutions, McLean is one of the best Virginia financial advisors to consider partnering with in 2019 and scores a 5-star rating.

SageVest Wealth Management Review

Based in McLean, Virginia, [SageVest Wealth Management](#) is focused on bringing a new level of excellence to wealth management. They work with individuals, families, business owners, women, retirees, and federal employees with a minimum of \$1 million in investible assets.

They are a [fee-only](#) Virginia financial advisor that is a fiduciary. Their comprehensive approach is designed to go above and beyond the services of traditional wealth management firms.

Key Factors That Enabled SageVest Wealth Management to Rank as One of the Top Wealth Management Firms in D.C., Virginia, & Maryland

Real Life Solutions

One thing that makes the financial advisory services of SageVest unique is their integration of real-life solutions with their financial planning and investment management services.

These Virginia financial planners aren't just going to give you a "cookie-cutter" portfolio, they believe in fully integrated financial strategies that put your real life situation, goals, and needs at the center. In this way, they can help you plan for a successful future.

SageVest believes that great financial management doesn't need to be complicated and they use technology to help simplify the process for their clients, giving them a simple way to review accounts, their net worth, planning projections, recommendations, and more.

Retirement Planning Resources

If you have questions about saving for a comfortable retirement, SageVest has the answers. They offer retirement resources on their website to help investors get a handle on what their ideal retirement may look like and how to get there.

Resources include multiple articles related to retirement benefits, healthcare, housing and more, in addition to the answers to several retirement questions. These financial advisors in Virginia answer questions such as:

- How much do I need to save for retirement?
- Can I retire early?
- When should I begin Social Security?
- What are Required Minimum Distributions (RMDs)?
- How do I enroll in Medicare?

Rating Summary

SageVest brings a wholly unique approach to wealth management and financial planning that brings multiple aspects of a client's financial life under one umbrella. They believe in going above and beyond for their clients to support their life objectives.

With an experienced team, value-added resources like SageVest Kids, and a completely personalized approach, SageVest Wealth Management earns a 5-star rating as one of the top financial advisors in Virginia, Maryland, and D.C. to partner with this year.

The Family Firm, Inc. Review

With a results-driven philosophy, [The Family Firm](#) is based in Bethesda, Maryland and provides comprehensive financial planning services to many client types helping them build an investment plan that reflects their life situation, hopes, and personal needs.

The Family Firm is an independent [fee-only](#) financial advisor in Washington D.C. and Maryland that offers a broad range of financial services, from investment management to educational planning to asset protection.

Key Factors That Enabled The Family Firm to Rank as a Top Financial Advisor in Washington D.C., Virginia, and Maryland

Interactive Process

The Family Firm is dedicated to making each client's strategy as unique as they are. In developing a successful financial portfolio, this Maryland wealth management firm uses a guided process built around four separate meetings with clients.

Their process is highly interactive, and advisors meet with clients to discuss and assess their financial activities and the road ahead. Clients of this top-rated Maryland wealth management firm can expect the following key meetings:

- Meeting 1: Discuss big picture and their overall financial security
- Meeting 2: Advisors begin crafting your investment plan and make recommendations
- Meeting 3: Estate planning and asset protection are discussed
- Meeting 4: Follow up and review of where you are and looking forward



D.C., Virginia, & Maryland's Top-Rated Financial Advisory Firms

Personalized Investment Philosophy

This top financial planning firm in Maryland uses a situation-based investment philosophy, guided by the following principles:

- A Focus on Results: Advisors work to minimize unnecessary costs, including transaction fees, while creating strategies that consider tax implications.
- Diversification: The financial professionals at this top Maryland financial advisory firm design a well-diversified portfolio based on both domestic and foreign stocks as well as bonds, cash, and other investments.
- Independent thinking: Rather than being distracted by short-term trends or fads, this financial advisor in Washington D.C. bases investments on facts, valuations, and research.
- Risk management: These Maryland financial advisors create strategies based on profitability and long-term goals to weather unpredictable markets.

Rating Summary

With a results-driven approach, The Family Firm gives clients completely customized financial strategies based upon their needs, changing financial situations, and dreams for the future.

With a talented team of financial professionals, a strong commitment trust and transparency, and a healthy range of financial services, The Family Firm solidifies their 5-star rating as one of the best financial planners in D.C. and Maryland to consider partnering with in 2019.

FBB Capital Partners Review

With a high level of flexibility and personal attention, FBB Capital Partners uses a team approach to exceed the expectations of their clients. They have four offices in the tri-state area, three in Maryland and one in Virginia.

The firm operates as a fiduciary with a fee-only structure and has been helping affluent individuals, families, foundations, and endowments grown and sustain wealth for over 30 years.

Key Factors That Enabled FBB Capital Partners to Rank as One of the Top Wealth Management Firms in D.C., Virginia, & Maryland

Client-Centric Process

Since the firm's founding in 1989, this top financial advisor in Maryland, D.C., and Virginia has been focused on providing sophisticated wealth management with a completely personalized approach.

This is achieved by looking at each individual situation and adjusting strategies over time as their client's life evolves and financial and investment market environments inevitably change.

Flexibility

As a top financial advisor in the D.C., Maryland, and Virginia metro area, FBB sets itself apart with its flexible portfolio management strategies.

Each FBB client works with their own dedicated portfolio manager. Rather than receiving a one-size-fits-all portfolio, clients will find that everything is based on their goals, risk preferences, tax situation, and timeline.

Rating Summary

FBB Capital Partners is a great option for those investors looking for elasticity and customization in their financial strategies. They also offer additional value for their investment management clients through a wide range of certifications and industry expertise.

Compared to competing financial advisors in the Virginia, Maryland, and D.C. area, however, FBB Capital Partners provides less specific details on what each step of their investment management process entails, which is why they've been rated with 3-stars.

Adding a more detailed explanation of what clients can expect could easily improve their ranking. Ultimately, FBB Capital Partners remains one of the best Maryland and Virginia financial planners to consider working with this year.

Popular Article: Best Financial Advisors in Miami and Coral Gables, Florida

Harbour Capital Advisors Review

[Harbour Capital Advisors](#) takes a holistic financial planning approach, providing investment management solutions to individuals, families, and Charitable Foundations. They are based in McLean, Virginia.

As a [fee-only](#) and fiduciary Virginia financial planner, Harbour helps clients address both current and future challenges, lending their expertise in every area from private banking to advanced wealth and tax planning.

Key Factors That Enabled Harbour Capital Advisors to Rank as One of the Top D.C., Maryland, & Virginia Financial Advisors

Personal CFO Approach

More than just a financial advisor, Harbour Capital Advisors considers itself as a “Personal CFO” for each of their clients.

As such, these Virginia, D.C., and Maryland financial advisors look beyond the surface and take the time to fully understand each client’s objectives and priorities in order to provide successful, tailored financial strategies.

As part of the Personal CFO approach, this boutique Virginia financial advisory firm offers clients with the benefit of working closely with a dedicated, familiar team.

Objective Investment Advisory

The Virginia financial advisors at Harbour Capital are active, objective, and flexible in their approach. Decisions are based on well-researched assessments, years of expertise, and observation of global economies.

This top Virginia wealth manager’s Investment Advisory services include the following:

- Active management of portfolios
- Implementation governed by a customized Investment Policy Statement
- Advice is independent
- Top-down macro analysis of both market and larger economic drivers
- There is a sense of flexibility, allowing trading strategy evolution based on changing circumstances
- Clients receive the benefit of full reporting across all providers
- Investment advisors will work in conjunction with wealth and tax planning teams

Rating Summary

With a fee-only structure and a fiduciary commitment, Harbour Capital Advisors offers clients a solid foundation of trust and unbiased, flexible financial guidance.

While they offer much value, potential clients may have difficulty navigating their slightly outdated website, especially on mobile devices, which is why we’ve awarded them with 3-stars. A mobile-friendly update could definitely help their ranking in the future.

With a robust range of investment advisory, wealth planning, and family office services, and an objective approach, Harbor Capital Advisors remains a top choice as one of the best Virginia financial advisors to consider partnering with this year.



Best Wealth Management Firms in D.C., Maryland, & Virginia

Don't Miss: Best Financial Advisors in San Antonio and New Braunfels, Texas

Conclusion — 2019 Top 12 Financial Advisors in D.C., Maryland, and Virginia (Tri-State)

If you're looking for your perfect financial advisors in the Washington D.C., Maryland, and Virginia area, you'll want to consider several factors as you narrow down your list of potential candidates.

Some of the most relevant considerations include the wealth levels they work with, their fees and fee structure, their financial specialties, and how you feel about them once you've met in person.

No matter whether you are looking for expert help planning for retirement or a firm that can handle intergenerational wealth needs, you'll want to use this guide as your starting point and take the time to find your perfect financial advisor match for a bright future.

Rate Table Disclaimer

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

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