
12 Best Financial Advisors in San Diego, CA | 2019 Ranking

2019 RANKING & REVIEWS BEST FINANCIAL ADVISORS IN SAN DIEGO

2019's Ranking of the Top Financial Advisors & Wealth Management Firms in San Diego, CA

From the scenic coastal communities to a world-famous Zoo to hubs of scientific innovation, San Diego has an eclectic population and one that also reflects the varied styles of the top financial advisors and wealth managers in the city.

If you're looking to chart a strong financial path forward and help meet your future goals, one of the best ways to do that is by partnering with a top-rated wealth manager or financial planner in San Diego.

People's financial dreams are as unique as they are. You may dream of traveling the world during retirement, saving for your dream home, or just being able to fund a child's education to whichever college they choose. Wherever your financial goals lead, a financial planner can help you chart the right course to make them happen.

But, with so many options in San Diego, CA for financial advisors, how do you begin to narrow down the list? It could mean a lot of research for you... or you could take a shortcut and read through our list of the best wealth management firms in San Diego.

We've gone through multiple firms to narrow down your choices to 12 amazing firms that have some excellent qualities that make them trusted financial advisors. San Diego is particularly rich with 5-star firms.

While looking through the list, here are a few key points you'll want to consider so you can find the best San Diego financial advisor for your unique needs:

- Are they fee-only or fee-based? (we'll explain below)
- Do they work with everyone or only high-net-worth clients?
- Do they have specialties, such as working with certain client types?
- What is their firm personality like, button-up or more laid back?
- Do they offer additional services, like tax planning or accounting?

As you go through these top contenders for your perfect financial advisor in San Diego, consider those points above and how they match your own financial needs, preferences, and future goals.



Award Emblem: Top 12 Best Financial Advisors in San Diego

Top 12 Financial Advisors in San Diego, CA | Brief Comparison & Ranking

Best Financial Advisors in San Diego	2019 Ratings
AWM Global Advisors	5
Blankinship & Foster	5
Creative Capital Management Investments	5
Delphi Private Advisors	5
Dowling & Yahnke, LLC	5
EP Wealth Advisors	5
HoyleCohen	5
Pure Financial Advisors	5
Reilly Financial Advisors	5
Rowling & Associates	5

Sensible Financial® Planning	5
WorthPointe	5

Table: Top 12 Best Financial Advisors in San Diego | Above list is sorted alphabetically

What’s the Difference Between Fee-Only vs Fee-Based Financial Advisors in San Diego?

Is it better to work with a “fee-only” or “fee-based” San Diego wealth management firm? The two terms are similar but have very different meanings.

In order to choose the best financial planning firm in San Diego, CA that fits your desired level of trust and transparency, you’ll want to understand the difference between those two terms and what fiduciary means. Here’s a run-down of each term.

Fee-Only

When a financial advisor in San Diego states that they are "[fee-only](#)," that means that they do not accept commissions or third-party referral payments from companies that sell financial products.

This is the most desirable fee structure because it means there aren’t conflicts of interest due to an advisor earning a commission on a particular financial product. The advisor’s only source of income comes from the client, so you know they’re making completely unbiased recommendations.

Fee-Based

[Fee-based](#) firms do accept commissions from the companies who provide their financial products, in addition to their client fees.

A fee-based structure can create some potential conflict of interest due to advisors having an extra incentive to recommend one product over another. This is why many fee-based San Diego financial planners are also fiduciaries, which often counteracts the potential for conflict.

Fiduciary

Both fee-only and fee-based San Diego financial advisors can choose to be fiduciaries. This means that they take on a legal obligation to always act in their client’s best interest and to be completely transparent regarding fees and commissions.



Top-Rated Wealth Management Firms in San Diego, CA

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 Wealth Management Firms in San Diego

Below, please find the detailed review of each firm on our list of 2019 best wealth management firms in San Diego, CA. We have highlighted some of the factors that allowed these financial advisors in San Diego 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.

- [AWM Global Advisors](#)
- [Blankinship & Foster](#)
- [Creative Capital Management Investments](#)
- [Delphi Private Advisors](#)

- [Dowling & Yahnke, LLC](#)
- [EP Wealth Advisors](#)
- [HoyleCohen](#)
- [Pure Financial Advisors](#)
- [Reilly Financial Advisors](#)
- [Rowling & Associates](#)
- [Sensible Financial® Planning](#)
- [WorthPointe](#)

Click below for previous years' rankings:

- **2018 Review:** [Top 10 Best Financial Advisors in San Diego, CA](#)
- **2017 Review:** [Top 10 Best Financial Advisors in San Diego](#)
- **2016 Review:** [Top 10 Best Financial Advisors in San Diego](#)

AWM Global Advisors Review

[AWM Global](#) is led by a talented team with over 60 years of combined experience providing financial advisory services in San Diego, CA. They believe in developing long-term relationships, and many of their clients have been with them for over a decade.

This wealth management firm in San Diego is [fee-only](#) meaning they do not accept 3rd party commissions for recommending a product or service.

Key Factors That Enabled AWM Global Advisors to Rank as a Top Wealth Management Firm in San Diego

Wide Range of Helpful Services

If you'd like to work with just a single financial advisor in San Diego for multiple financial services beyond just investing, then you'll be happy with AWM's wide range of services.

They work with the U.S. and international clients as well as multinationals on a variety of financial planning and wealth management needs, which makes them an excellent San Diego advisor to use for multiple specialized requirements.

Here is an overview of some of the many financial services AWM offers:

- Asset Management & Protection
- Cash Balance & 401k Plans
- Cash Flow Management

- Education Planning
- Family Governance
- FATCA & CRS
- Income Protection
- Insurance & Risk Management
- Legal Residency
- Partnership Solutions
- Philanthropy
- Pre-immigration Planning
- Ransom Insurance
- Retirement Planning
- Trust & Estate Planning
- Wealth Migration

Free Portfolio Risk Analysis

An excellent way to get to know a potential San Diego financial planning firm is through a free portfolio analysis. This allows you to get a feel for the type of expertise they have and how you feel about working with them in person.

AWM Global Advisors allows you to “try them for free” so to speak with their Free Portfolio Risk Analysis that can help you identify whether or not your risk tolerance is being reflected in your current portfolio assets.

It’s easy to get started with their free risk analysis, just visit this San Diego investment management firm’s website and scroll down until you see the mention of riskalyze.

Rating Summary

The unique international services offered by AWM Global Advisors shows that they definitely stand up to their name. Its wide range of services offers exceptional value, especially to clients that are dealing with cross-border financial situations.

The fact that they make a fiduciary commitment to put their client’s needs first offers potential clients a foundation of trust.

Its global expertise and the wide range of financial offerings, along with a client-facing philosophy have earned AWM Global Advisors a 5-star rating as one of the best San Diego financial advisory firms to consider working with in 2019.

See Also: Top Financial Advisors in Charlotte, North Carolina

Blankinship & Foster Review

[Blankinship & Foster](#) is a San Diego financial advisor that specializes in the financial needs of pre-retirees, retirees, and women in transition. The firm was founded in 1974 to change the paradigm of financial planning from product sales to being client-focused counselors.

This wealth management firm in San Diego, CA is [fee-only](#) fiduciary, upholding a high standard of commitment to their clients.

Key Factors That Enabled Blankinship & Foster to Rank as a Top Wealth Management Firm in San Diego

Financial Services for Women in Transition

Blankinship & Foster has a long history of providing financial guidance to women who are experiencing significant life transitions, like divorce, death of a spouse, inheritance, and more.

It's more common for women to undergo significant life changes than men, which led this wealth management firm in San Diego to design a customized approach to guide the sensitive needs of their clients during these transitions.

This approach includes empowering women to take control of their finances through:

- Listening and understanding the nuances of your story to best serve your financial needs.
- Exploring options and providing you with the tools to make smart decisions for your future.
- Deciding the best path forward and weighing your emotional and financial considerations objectively.

Integrated Financial Planning

For the San Diego financial planners at Blankinship & Foster, successful wealth management includes carefully considering all aspects of your financial health.

Their proactive financial guidance takes into consideration areas of your financial wellbeing such as cash flow, taxes, risk management, and investment strategies.

Along with a comprehensive portfolio, clients can also benefit from the following strategies for wealth management in San Diego:

- Goal planning
- Retirement planning
- Income and expense planning
- Tax planning
- Estate planning
- Risk management and insurance planning
- Philanthropic and legacy planning
- Executive benefits
- Social Security and Medicare planning
- Mortgage planning

Rating Summary

The Blankinship & Foster team provides a safe haven for individuals that are looking to secure a comfortable retirement or women going through life transitions. Their fee-only, independent, and fiduciary services create a solid foundation of trust within the client-advisor relationship.

With a client-centric approach and fully integrated financial planning for all aspects of financial health, Blankinship & Foster is one of the top financial advisors in San Diego to consider partnering with this year and scores a 5-star rating.

Creative Capital Management Investments Review

With a mission to help clients articulate their financial dreams, [Creative Capital Management Investments](#) (CCMI) creates personalized strategies to make those dreams a reality for their clients.

The firm is a [fee-only](#) San Diego financial advisor that takes a proactive approach to wealth management and for more than 40 years has been assisting individuals, families, professionals, and business owners with their financial needs.

The firm specializes in providing proactive services for financial planning and wealth management in San Diego to families, individuals, and business owners alike.

Key Factors That Enabled CCMI to Rank as One of the Top Wealth Management Firms in San Diego

A Sound Financial Planning Process

To address their clients' unique needs in a meaningful way, CCMI has developed a 9-step process that allows them to identify, initiate, and execute all areas in each client's financial plan.

Financial planning services from this top-rated San Diego financial advisory firm include complete wealth management, retirement planning, investment planning, and more. Their process includes the following:

- Initial appointment to define your goals
- Written proposal detailing fees and objectives
- Meeting for information gathering
- Confirm planning assumptions and data
- An initial draft of the financial plan
- Meeting to review and discuss your plan
- Implement your strategy
- Monitor progress periodically
- Annual invitation to update your financial plan

Investment Management Services

From understanding your financial objectives to determining your tolerance for risk, CCMI looks at all critical portfolio options. This careful attention results in an investment portfolio that is regularly monitored and updated to ensure it's flexible to accommodate your needs and market changes.

Here are some examples of investment management services available through this San Diego financial advisor:

- Trading and rebalancing
- Ongoing investment research
- Account consolidation
- Customized asset allocation based on your risk tolerance
- Charitable giving strategies
- Annual investment policy review
- No-load mutual funds and ETFs
- Regular reporting of your investment results

Rating Summary

CCMI's comprehensive and proactive approach to financial planning offers a well-rounded strategy that takes risk and reward equally into consideration. As a fee-only, independent financial advisor in San Diego, Clients can trust that advice is unbiased.

The firm's more than four decades of experience also offer a lot of value to clients looking for informed and experienced financial advice. CCMI continues to be one of the

best wealth management firms in San Diego, CA to consider and we've awarded them with a 5-star rating.

Don't Miss: Best Financial Advisors in Philadelphia, PA

Delphi Private Advisors Review

[Delphi Private Advisors](#) was founded in 2009 to make institutional-caliber wealth management services accessible to individuals and families. They put a premium on personal relationships and providing exceptional service.

This San Diego financial advisory firm is both [fee-only](#) and a fiduciary, upholding a firm commitment to conduct business with the highest level of ethical standards.

Key Factors That Enabled Delphi Private Advisors to Rank as a Top Wealth Management Firm in San Diego

Transparent & Collaborative Process

Delphi Private Advisors believes in working closely with clients to create thoughtfully designed and managed portfolios that reflect their life goals. Throughout their entire process, these wealth managers in San Diego strive to be both transparent and attentive to your needs.

When working with Delphi, you'll go through the following path:

- **Assessment**: This includes their listening and understanding of your entire financial landscape
- **Planning**: They begin mapping out your family's customized wealth management strategy
- **Management**: Your portfolio is meticulously constructed and managed and you have 24/7 access to your accounts
- **Coordination**: These San Diego financial advisors will work collaboratively with tax, legal, and estate planning professionals



Top Financial Planners in San Diego, California

Investment Insights

Through the Insights area of their website, this wealth management firm in San Diego, CA provides meaningful information on a variety of important financial topics. This offers an added value that provides a thoughtful perspective in an unpredictable world.

Topics cover a large area of the investment landscape, such as socially responsible investing, maximizing charitable gifting, characteristics of an effective 10b5-1, and more.

Rating Summary

Delphi's mission to bring top wealth management practices to a wide variety of people and their personal approach is exemplified by the fact that they keep their client-base limited to assure they can provide thoughtful, customized financial guidance.

With a fee-only commitment and dedication to values such as integrity, transparency, and excellence, Delphi Private Advisors solidifies their 5-star rating as one of the best financial advisors in San Diego to consider working with this year.

EP Wealth Advisors Review

[EP Wealth Advisors](#) is an independent financial advisor in San Diego that takes a comprehensive and integrated approach to wealth management, ensuring clients have the coordination they need to make successful financial decisions.

As a top-rated financial planner in San Diego, EP Wealth Advisors makes a fiduciary commitment to always put their client's best interest first and backs that up by being [fee-only](#).

Key Factors That Enabled EP Wealth Advisors, Inc. to Rank as a Top San Diego Financial Advisor

Experienced Team

EP Wealth Advisors has an extensive and talented team that serves clients at 10 locations in California, Washington state and Denver, CO. As a top San Diego financial planner, they offer expertise in a number of financial areas.

While each advisor acts as a "Personal Life Planner" for their clients, these San Diego wealth managers are also highly credentialed, including:

- CFP®—Certified Financial Planner
- RIA—Registered Investment Advisor
- RLP®—Registered Life Planner
- RMA®—Retirement Management Analyst
- CIMA—Certified Investment Management Analyst
- CPWA®—Certified Private Wealth Advisor
- 401(k) Specialist

Comprehensive Services

Financial goals and needs can change from one year to the next, meaning that a successful financial strategy should involve many different elements of financial planning and investment management.

At EP Wealth Advisors, clients have multiple services for wealth management in San Diego to choose from as their financial goals adjust and adapt over time. For individuals and families, these services include:

- Comprehensive Financial Life Planning
- Personal Goal Planning
- Investment Analysis & Management
- Retirement Planning
- Retirement Distribution Solutions
- Cash Flow Analysis & Budgeting
- Legacy & Estate Planning
- Integrated Tax Planning
- Risk Management Analysis

- College Savings Plans
- Stock Option Analysis

For corporations, these San Diego financial planners can assist with:

- Employee Benefit Plan Consulting
- Non-Qualified Deferred Compensation Plans
- Family Business Consulting
- Buy/Sell Insurance Consultation
- Key Man Insurance Consultation
- Corporate Benefits Consulting

Rating Summary

EP Wealth Advisors offers clients value-added services, such as informed investor events and a personal finance website.

Their focus on creating close personal relationships with clients offers individualized attention that clients often don't often receive from other San Diego financial advisors.

With a commitment to a transparent fee-only model and a wide range of comprehensive services, EP Wealth Advisors easily earns a 5-star rating as one of the best financial advisors to consider partnering with this year.

Related: Top Financial Advisors in Omaha, Nebraska

Dowling & Yahnke Review

Founded in 1991, [Dowling & Yahnke, LLC](#) was started to reduce the complexity of finances and leave clients free to focus on their passions. They are a wealth management firm in San Diego that works with a [fee-only](#), fiduciary, independent model.

Dowling & Yahnke has the distinction of being named to Barron's Top 100 Independent Financial Advisors list for eleven consecutive years. They serve individuals, families, endowments, and foundations and have over 1,000 clients.

Key Factors That Enabled Dowling & Yahnke to Rank as a Top San Diego Financial Advisor

Team Expertise

This team of San Diego financial advisors at Dowling & Yahnke has earned a variety of professional designations that offer clients the value of experience, ongoing education, and industry leadership.

Some of the professional certifications held by the talented team of wealth managers in San Diego include:

- CFA—Chartered Financial Analysts
- CFP®—Certified Financial Planner
- CDFA®—Chartered Divorce Financial Analyst
- CPA—Certified Public Accountant
- IACCP®—Investment Advisor Certified Compliance Professional
- ChFC®—Chartered Financial Consultant
- CPWA®—Certified Private Wealth Advisor
- CLU®—Chartered Life Underwriter

Support Services

Clients can enjoy additional support services along with traditional services for financial planning and wealth management in San Diego when working with Dowling & Yahnke.

These complimentary services include:

- Working with your pension administrator: In coordination with your plan, working with a third-party pension administrator they provide you with activities reporting and assistance in asset transfer.
- Consultation with your tax professional: When warranted, reviewing tax brackets, filings, and other data with your tax professional can answer a lot of questions and provide more efficient management of investments.
- Coordination with your trust & estate attorney: By partnering with your trust and estate attorneys, Dowling & Yahnke can ensure that all your most critical documents are in order, eliminating any surprises down the road.
- Ongoing Communication: This financial advisor in San Diego conducts ongoing client meetings to ensure your portfolio is still serving your current financial needs and adjusts for any changes in your life.



San Diego, CA Top Wealth Management Firms

Rating Summary

If you have a variety of financial planning and wealth management needs, Dowling & Yahnke's experienced team of highly-credentialed advisors offer a one-stop-shop for multiple financial requirements.

Their wide array of traditional and supportive financial services along with a mission to simplify the financial planning process for clients solidifies Dowling & Yahnke as a top-rated San Diego financial advisor and scores them a 5-star rating.

Popular Article: Best Financial Advisors in Indianapolis, Indiana

HoyleCohen Review

With over 300 years of combined industry experience, [HoyleCohen](#) is a fiduciary and **fee-only** financial advisor in San Diego, Santa Monica, and Sacramento that was founded in 2001.

The firm prides itself on a client relationship that feels like family and works with over 1,000 households managing approximately \$1.76 billion in assets. They serve clients in Southern California and across the U.S.

Key Factors That Enabled HoyleCohen to Rank as a Top Wealth Management Firm in San Diego

Women's Practice

HoyleCohen is tuned in to the specific needs of women and their families when it comes to creating a financially successful life.

They've identified several needs for this type of specialized financial advisory service in San Diego and around the country, such as the fact that only 18% of women feel confident about maintaining their lifestyle during retirement.

That's why this wealth management firm in San Diego created offerings customized to cater to the needs of financially independent women. Service considerations include:

- Creating financial balance
- Taking a holistic approach to women's needs
- Fostering financial confidence

Wealth by DesignSM Financial Planning

HoyleCohen understands that accomplishing financial objectives in life doesn't happen by chance, it happens by design. Their Wealth by DesignSM financial planning process was created to take a holistic and integrated approach to wealth management to create a strategy that works for each client.

Each San Diego financial planner at HoyleCohen approaches financial planning through a goal-based approach that includes:

- Deep Discover: They gain a full understanding of each client's needs, financial situation, and goals for the future.
- Clear Vision: By helping you craft a clear vision of your wants, these financial advisors in San Diego can model a variety of scenarios and outcomes to guide thoughtful decisions.
- Awareness & Understanding: These advisors don't ignore your underlying financial concerns, they work to understand them so they can be fully addressed.

Rating Summary

HoyleCohen's holistic and personalized approach to financial planning is one that ensures all a client's needs, fears, and hopes for the future are taken into consideration when crafting their financial strategy.

Their specialty in women's financial services and customized approach to wealth management provide excellent value backed by a trusted fee-only structure. These

factors and more earn HoyleCohen 5-stars as one of the best San Diego financial advisory firms to consider partnering with in 2019.

Read More: Top Financial Advisors in Chicago, Illinois (Ranking)

Pure Financial Advisors Review

Proving a comprehensive and clear approach to retirement planning and tax-optimized investment management, [Pure Financial Advisors](#) serves all types of clients and requires no asset minimums, unlike many other wealth management firms in San Diego, CA.

They work on a [fee-only](#) model and serve over 2,000 clients from their offices in San Diego, Irvine, Brea, and Woodland Hills, California. They opened their doors in 2007 and today manage over \$1 billion in client assets.

Key Factors That Enabled Pure Financial Advisors to Rank as a Top Wealth Management Firm in San Diego

Financial Planning

You can find a variety of financial planning services from this top financial advisor in San Diego. Pure Financial's goal-based guidance founded in expertise includes the following planning services:

- **Retirement Planning**: Proper retirement planning that allows you to reach your goals by determining crucial factors that impact your retirement, choosing a sustainable distribution rate, and more.
- **Cash Flow Analysis**: These San Diego financial advisors help address and alleviate common fears about running out of money too soon, including factoring in things such as healthcare costs and increased life expectancy.
- **Tax Planning**: With the utilization of tax diversification, Roth conversion strategies, tax-loss harvesting, and more, you can minimize your overall exposure to tax associated risks.
- **Risk Management**: These San Diego financial advisors can reduce your overall risk by helping you properly prepare for the unexpected.
- **Estate Planning**: Pure Financial can assist in planning for your estate (no matter what the size), creating or upgrading your living will, creating a trust, and more.



Top-Rated San Diego Wealth Management Firms 2019

High Industry Standards

As a leading San Diego financial advisor, Pure Financial Advisors holds its staff to high industry standards of experience, education, and business practices.

When working with any of the advisors at Pure, you know you're dealing with a top professional that meets the firm's standards for excellence.

All San Diego financial advisors at the firm must meet the following criteria:

- CFP® designation
- AIF® credential
- Minimum of 5 years of experience in the financial industry

Rating Summary

If you're looking for a team of highly experienced, knowledgeable, and unbiased San Diego wealth managers, the team at Pure Financial Advisors is an excellent choice.

Another unique value you'll find working with Pure is their "Your Money, Your Wealth®" series of podcast and TV episodes to answer financial questions that really matter to investors.

With a fiduciary commitment and an open-door policy for all asset levels Pure Financial Advisors earns a perfect 5-star rating and is one of the top financial advisors in San Diego to consider partnering with this year.

Related: Top Financial Advisors and Wealth Managers in Los Angeles, California

Reilly Financial Advisors Review

Serving clients across the U.S. and the world, [Reilly Financial Advisors](#) (RFA) has offices in San Diego, Orange County, Europe, and the Middle East. They specialize in life transitions, with many clients coming to them for assistance with retirement, divorce, recent family deaths, and other transitional events that impact their finances.

They are a [fee-only](#) San Diego financial advisory firm that also upholds a fiduciary commitment to always act in their client's best interests and provide complete transparency.

Key Factors That Enabled Reilly Financial Advisors to Rank as a Top Wealth Management Firm in San Diego

Investment Committee

Thorough investment management is at the core of what Reilly Financial Advisors does, which is why the firm maintains an Investment Committee, which is a team of experienced financial experts dedicated to identifying economic trends that will impact their client portfolios.

Comprised of CFA and CFP® professionals, a Ph.D., and the firm's founders, this laser-focused team brings over 100 years of collective experience in diverse areas of investment management. This team offers exceptional added value to RFA clients.

Three-Pronged Approach to Wealth Management

To be truly effective, wealth management should include all areas of a client's financial picture to ensure that each one is properly aligned to give client's an integrated financial strategy designed for success.

Clients can expect wealth management strategies to include the following components:

- **Tax Planning & Preparation**: Aligns investments and financial goals to create efficient and effective tax planning strategies
- **Estate Planning**: Lessens the impact of estate taxes and includes a benefit for clients with at least \$2 million in assets under management, which is that RFA will pay up to \$3,500 for an estate attorney to create professional trust documents

- **Financial Planning:** Ongoing process that helps clients define their financial needs and objectives while providing the framework to help accomplish their goals

Rating Summary

For those looking for world-class expertise in the investment arena, Reilly Financial Advisors has the experience, dedicated team, and global experience to ensure your portfolio construction is designed for success and resiliency.

With a fee-only approach and a highly trained and qualified team of experts, Reilly Financial Advisors is one of the top financial advisors in San Diego to consider partnering with this year and earns a 5-star rating.

Don't Miss: Top Financial Advisors in Tampa, St. Petersburg, and Palm Harbor, Florida

Rowling & Associates Review

Taking a unique and uncomplicated approach to financial management in San Diego, [Rowling & Associates](#) is an independent, [fee-only](#) financial advisor that specializes in tax-efficient strategies.

They believe in using teamwork to give their clients the benefit of their combined knowledge and expertise, and each one of these San Diego financial advisors actively engages in their client's success.

Key Factors That Enabled Rowling & Associates to Rank as a Top Wealth Management Firm in San Diego

Investment Management Options

Rowling welcomes clients at a variety of asset level, from those just starting out as your professionals to those nearing retirement. Clients have the flexibility of two options to choose from when it comes to their financial planning needs: Intricity and Wealth Management services.

Intricity combines professional guidance with a “do-it-yourself” approach for one flat, monthly fee, offering investors the chance to get expert guidance for a manageable cost. Highlights of Intricity are:

- You manage your portfolio

- They provide professional guidance
- You pay the same rate monthly
- Idea for your professionals

For those individuals looking for a more hands-on wealth management option, they offer “Wealth Management” which is their plan that allows you to sit back and let their experts handle everything. Their Wealth Management plan consists of:

- Rowling manages your portfolio
- They do everything for you
- Includes advanced year-end tax planning
- Ideal for retirees or executives

Tax Planning Advantage

Tax expertise is in the DNA of this San Diego financial advisory firm. With a team of CPAs and dedicated financial planners, clients have a wealth of knowledge at their disposal when it comes to all tax matters. Available tax planning services include:

- Income tax planning
- Tax strategies for stock options
- Charitable planning
- Tax preparation services

This wide range of tax planning expertise makes Rowling & Associates a great option for clients that want to streamline financial management and tax planning services.



Top Financial Advisors in San Diego, California

Rating Summary

Their whole-team approach and expertise in tax planning make Rowling & Associates a stand-out choice among San Diego wealth management firms.

With an inclusive financial planning strategy that allows clients to choose a monthly flat-rate option or more full-bodied services and a refreshing and welcoming atmosphere, Rowling & Associates scores a 5-star rating solidifying the firm's ranking as a top San Diego financial advisor.

Popular Article: Top Financial Advisors in Portland, Oregon

Sensible Financial® Planning Review

[Sensible Financial® Planning](#) was founded in 2002 with a mission of reaching out, especially to those that haven't been comfortable using a financial planner in San Diego or who didn't believe they could afford it.

This [fee-only](#) San Diego wealth management firm is dedicated to providing higher quality financial products at affordable prices to all types of investors.

Key Factors That Enabled Sensible Financial® Planning to Rank as a Top Wealth Management Firm in San Diego

Financial Planning

Sensible Financial® focuses on the fundamentals of saving and insurance when it comes to financial planning to create a plan that avoids disruptions to your family's standard of living.

Their San Diego financial planning services have four main steps:

- **Share**: A two-part kickoff meeting either by phone or in person that allows your Sensible advisors to understand your financial goals.
- **Analyze**: Your San Diego financial planner reviews your objectives and situation to finalize the best strategy to fit your goals.
- **Propose**: Cost-effective investments are chosen, and asset allocation is settled for multiple accounts (including retirement).

- Act: Clients have the option of retaining this San Diego wealth management firm's services to regularly review and adjust their plan, they'll also refer you to insurance resources.

Integrated Financial Advisory Services

An added value beyond traditional investment services offered by this financial advisor in San Diego includes integrated financial services that combine basic financial planning with ongoing investment management.

Clients can expect these additional services to include:

- Ongoing financial consulting
- Retirement income planning & management
- Annual progress review
- Investment management

Uniquely, Sensible Financial® Planning also provides a full listing of their advisory fees and a helpful calculator so clients can easily determine their costs up front.

Rating Summary

As a top-rated San Diego financial advisor, Sensible Financial® Planning stands out for their focus of bringing quality and affordable financial management services to individuals who haven't typically thought they could afford them

With a transparent and flexible fee structure and a commitment to making financial health both integrated and easy to understand, Sensible Financial® Planning is one of the best San Diego financial advisors to consider partnering with this year and is awarded a 5-star rating.

WorthPointe Review

[WorthPointe](#) is a boutique wealth management firm in San Diego that tailors their portfolios to meet each individual client's needs. Their philosophy includes giving clients cost-efficient, tax-aware, and diversified investments for a resilient portfolio.

As a [fee-only](#) San Diego financial planner, WorthPointe puts their client's best interest first always and is not paid to sell any products, so you know their advice is completely unbiased.

Key Factors That Enabled WorthPointe to Rank as a Top Wealth Management Firm in San Diego

WorthPointe 360

Managing your finances and keeping up with a variety of accounts can quickly become overwhelming. To simplify the process, this San Diego financial advisor offers a completely unique tool called WorthPointe 360.

This is a streamlined, personalized dashboard that keeps every financial account organized and accessible in one place.

With WorthPointe 360, clients can:

- See investments, retirement accounts, insurance policies, reward miles, credit cards, and more
- Receive up-to-date progress reports on each account
- Access the dashboard 24/7 from a smartphone, tablet, or computer

Employer 401(k) Plans

While many business owners like to offer retirement benefits to their employees, managing and administering these plans can be a huge responsibility. WorthPointe is a top wealth management firm in San Diego that can take this burden off your shoulders.

WorthPointe provides the following assistance with employer 401(k) plans:

- Working with an ERISA 3 (38) fiduciary investment manager
- Providing prudent portfolios
- Insisting on fee transparency
- Optimizing plan design
- Educating, advising, and monitoring plans

Rating Summary

As a boutique San Diego financial management firm, WorthPointe offers a personalized approach that isn't found at all other wealth management firms. Additionally, their transparent, fee-only approach instills trust in the client-advisor relationship.

With a tax-aware focus and a fiduciary commitment, WorthPointe solidifies their 5-star rating and is one of the best financial advisors in San Diego to consider partnering with in 2019.

Conclusion – 2019 Top 12 Best Financial Advisors in San Diego, California

From high-net-worth to young professionals and those that don't typically see financial advisory services as an option, these top-rated San Diego wealth management firms have something to offer just about any type of individual.

The next step in your process for identifying the perfect financial advisor for your needs would be to choose about 3 or 4 for a consultation to get to know them better. Several of them offer free portfolio assessments which is a great way to start that “get to know you” process.

Once you do contact a San Diego financial planner or advisor, you'll want to be prepared. Bring relevant financial documents and make a list of questions you can refer to. Most importantly, feel confident in the fact that you're taking charge of a successful financial road to the future.

Rate Table Disclaimer

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

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