
13 Best Financial Advisors in San Francisco, Oakland, & Corte Madera (Bay Area) | 2019 Ranking

2019 RANKING & REVIEWS BEST FINANCIAL ADVISORS IN THE SAN FRANCISCO BAY AREA

2019 Ranking of the Top Financial Planning Firms in San Francisco, Oakland, Madera, & Across the Bay Area

Many enjoy living in the San Francisco Bay Area because of its unique mix of outdoor activities, great dining, technological innovations, and historic architecture. The area's residents may come from all walks of life, but many of them have similar financial dreams for the future.

Whether you're saving for your own business, planning for an active retirement, or trying to fit in child's college funding with caring for elderly parents, San Francisco's top financial advisors can help you chart a sound path to reach your financial goals.

However, there is often a lot of uncertainty when it comes to finding a financial planning firm in San Francisco, Oakland, Corte Madera or another town in the area. How do you know which firms are best for you? And how do you even begin your search?

The team at AdvisoryHQ works to make that process easier by ranking the best of the best when it comes to wealth management and financial planning firms. We review things like their fee structure, client services, and highlights of their offerings that make them stand out.

We've compiled this data into our list of the best financial advisors in the San Francisco Bay area and you can use this guide as a jumping off point for your own search for a financial planning firm to match your objectives and financial needs for the future.

Before we dive into a summary of each San Francisco wealth management firm, we'll go over some important terms you should know about fee structures before you choose a firm to work with.



Award Emblem: Top 13 Best San Francisco Bay Area Financial Advisors

Top 13 Financial Advisors in San Francisco, Oakland, & Corte Madera | Brief Comparison & Ranking

Top Financial Advisors in San Francisco	2019 Ratings
1919 Investment Counsel, LLC	5
B O S (Bingham, Osborn & Scarborough)	5
Bell Investment Advisors	5
Ensemble Capital Management	5
Financial Connections Group, Inc.	5
Morling Financial Advisors	5
Parallel Advisors	5
Private Ocean	5
Tiedemann Wealth Management	5
Wetherby Asset Management	5
Yeske Buie	5

Wescott Financial Advisory Group LLC	5
Cypress Wealth Advisors	3

Table: 13 Best California Financial Advisors in San Francisco | Above list is sorted by rating

Terms to Know: Fiduciary, Fee-Based, & Fee-Only Financial Planners in San Francisco, CA

There are three key terms you should familiarize yourself with before beginning your search for San Francisco, California financial advisors. These have to do with how they are paid and the type of commitment they make to their clients about transparency.

Below, we'll give you a brief overview of everything you need to know about fiduciary, fee-based, and fee-only San Francisco financial advisors.

Fiduciary

A fiduciary wealth management firm in San Francisco takes on a legal obligation to be completely transparent about any fees or compensation. They also are mandated to put the client's interest ahead of those of their firm or advisors.

Both fee-based and fee-only advisors can also take on fiduciary commitment, which gives their clients peace of mind that they're receiving unbiased financial advice with no hidden agendas.

Fee-Based

If a financial advisor in the Bay area is "fee-based" that means that in addition to being compensated from client fees, they can also receive some direct compensation from 3rd parties in the form of commissions or incentives for selling their financial products.

This creates an inherent conflict of interest, which can be offset if a fee-based financial planning firm is also a fiduciary.

Fee-Only

A wealth management firm in San Francisco that is "fee-only" does not accept any financial compensation or incentives from 3rd parties that sell financial products, and they are only compensated by client fees.

Fee-only, plus being a fiduciary is the gold standard when it comes to working with a firm that commits completely to their clients and working only in their best interests.



Top-Rated California Financial Advisors in San Francisco 2019

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 San Francisco Bay Area Wealth Management Firms

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

- [1919 Investment Counsel, LLC](#)

- [Bell Investment Advisors](#)
- [B|O|S \(Bingham, Osborn & Scarborough\)](#)
- [Ensemble Capital Management](#)
- [Financial Connections Group, Inc.](#)
- [Morling Financial Advisors](#)
- [Parallel Advisors](#)
- [Private Ocean](#)
- [Tiedemann Wealth Management](#)
- [Wescott Financial Advisory Group LLC](#)
- [Wetherby Asset Management](#)
- [Yeske Buie](#)
- [Cypress Wealth Advisors](#)

Click below for previous years' rankings:

- **2018 Review:** [11 Best Financial Advisors in San Francisco, Oakland, & Corte Madera \(Bay Area\)](#)
- **2017 Review:** [Best Rated 11 Best Financial Advisors in San Francisco](#)
- **2016 Review:** [Top 11 Financial Advisors in San Francisco](#)

1919 Investment Counsel Review

[1919 Investment Counsel](#) recently acquired top San Francisco financial advisory firm, Rand & Associates, bringing a new name to the Bay area. This 100-year old firm has locations in seven other cities throughout the country.

The firm is [fee-based](#), but also upholds a strong fiduciary commitment to clients, with an obligation to always put their best interests ahead of the firm's. They pride themselves on getting to know their clients on a personal basis so they can best help them reach their financial objectives.

Key Factors That Enabled 1919 Investment Counsel to Rank as a Top San Francisco Financial Advisor

Specialty Investment Departments

If you're looking for a firm that offers specialty investing, then 1919 Investment Counsel will be a top choice in San Francisco for your interests. They have specialty investment departments that cover three distinct investment types.

- Socially Responsive Investing: Dedicated to aligning your investments with your values that focus on environmental, social, and corporate governance or ESG investing.
- Global Total Return Investing: Focused on strategies for investing in companies serving rapidly expanding markets and capitalizing on anticipated themes
- Multi-Cap Core Equity Investing: Diversification with a concentration in U.S. small- and mid-cap stocks focused on superior growth rates over the long term



Top San Francisco Financial Advisors & Investment Management Firms

Investments Expertise

1919 Investment Counsel leverages the average of 32 years of experience of each of their portfolio managers to offer a broader range of investment expertise than you'll find at other San Francisco wealth management firms.

Three key areas of their investment expertise include:

- Fixed Income Investing: Seeks competitive performance for fixed income portfolios employing a total rate of return, disciplined, relative value approach
- Equity Investing: Takes a long-term view and invests as business owners, rather than short-term traders, seeking to minimize losses and maximize performance
- Alternative Strategies: Based upon a client's risk tolerance and financial situation, alternative strategies such as hedge funds, private equity, real estate, and more are explored

Rating Summary

With a long history of providing expert financial advisory services to clients across the U.S., 1919 Investment Counsel offers its clients exceptional value and an experienced team.

With a fiduciary commitment balancing their fee-based structure, multiple investment strategies, and a disciplined and personalized approach, 1919 Investment Counsel scores a 5-star rating as one of the top San Francisco wealth management firms to consider working with this year.

Don't Miss: Top Financial Advisors in D.C., Maryland, and Virginia (Tri-State)

Bell Investment Advisors Review

[Bell Investment Advisors](#) is committed to creating an atmosphere of warmth, respect, and comfort for their clients. This California Bay area financial planning firm is based in Oakland, CA with a satellite office in Santa Rosa.

The firm is both a fiduciary and [fee-only](#) Oakland financial advisor and has been helping clients with investment management, financial planning, and career/life coaching since 1991.

Key Factors That Enabled Bell Investment Advisors to Rank as a Top Oakland Wealth Management Firm

Career & Life Coaching

One completely unique service offered by this Oakland, CA wealth management firm is career & life coaching. Bell Investment Advisors believes that a career is a client's most important financial asset and thus should be a part of any integrated financial strategies.

With the career and life coaching, this Oakland financial planning firm can offer objective advice, tools, and support clients need when they feel they're not fully fulfilling their goals. These services help with:

- Personal and professional development
- Choices, changes, and decisions
- Interpersonal communication challenges
- Resume writing and editing
- Planning/transforming retirement

The Women's Roundtable

Since 2014, Bell Investment Advisors has been pleased to host The Women's Roundtable, an initiative to help women in the creation of a supportive community where they can share ideas that impact their lives.

As women grow increasingly successful in their careers and wealth management, the need for financial services that focus on the needs of women also rises.

The goal of the roundtable is to provide thoughtful commentary and to be a source of timely financial information through a series of educational seminars and quarterly wine and cheese gatherings.

Rating Summary

If you're looking for a Bay area financial advisor that creates a warm and welcoming environment that also has the expertise to help you reach your financial goals, Bell Investment Advisors is an excellent option.

Their career and life coaching services provide a great deal of value and are not something found at many other California wealth management firms.

With a fee-only structure, a focus on Women's financial needs, and a down-to-earth approach, Bell Investment Advisors scores a 5-star rating as one of the top Oakland wealth management firms to consider partnering with in 2019.

See Also: Top Financial Advisors in Orlando, Florida

B|O|S Review

Founded over three decades ago as Bingham, Osborn & Scarborough, [B|O|S](#) is focused on forming long-term relationships and creating portfolios that are based on efficient markets and managing risk.

This [fee-only](#) wealth management firm has offices in both San Francisco and Redwood City, California. B|O|S works with individuals, trusts, institutions, and endowments and makes a fiduciary commitment to their clients to always serve their best interests.

Key Factors That Enabled B|O|S to Rank as One of the Best Financial Advisors in San Francisco

Focus on Fundamental Principals

As a top-rated San Francisco financial planner, B|O|S has always emphasized building lasting client relationships and believes in personalized and completely unbiased advice.

The key principles upheld by their team include:

- No Bias or Conflict of Interest: These San Francisco financial planners charge a percentage of assets under management as their sole source of compensation, so there are no hidden agendas.
- The Advisory Relationship & Integrated Approach: Financial planning and wealth management are included in a fully integrated strategy to ensure clients can protect and grow their wealth simultaneously.
- Modern Portfolio Theory & Efficient Markets: This investment management firm in San Francisco places emphasis on managing risk and diversification, rather than making risky investments based upon unpredictable markets.



San Francisco's Best Wealth Management Firms

Financial Services for Attorneys

For those pursuing careers as attorneys, B|O|S will be of special interest. To meet the growing financial needs of Bay Area lawyers, B|O|S provides sophisticated planning and investment advice targeted to the career aspects that attorneys often face.

Some of the financial challenges that these San Francisco financial advisors can help attorneys with include:

- Developing and managing a budget
- Paying off school debt
- Saving for retirement
- Saving to establish their own firm in the future
- Tax-efficient investment strategies
- Establishment of an estate plan
- Work with a CPA to estimate/adjust quarterly tax payments
- Establish insurance and charitable giving plans

Rating Summary

The financial planning and investment approach by B|O|S is unified, unbiased, and data-driven. Their team approach and focus on long-term client relationships make them a perfect financial partner for residents in the San Francisco area.

The specialized focus on financial services for attorneys also increases their value, and the firm's straight-forward approach, industry recognition, and integrated services help to solidify B|O|S as one of the best financial advisors in San Francisco with a 5-star rating.

Don't Miss: Top Financial Advisors in Phoenix and Scottsdale, Arizona

Ensemble Capital Management Review

Offering a high level of personalized service, [Ensemble Capital Management](#) is located in Burlingame, California, just south of San Francisco. This financial advisory firm serves individuals, families, trusts, foundations, and nonprofits with assets ranging from \$2 million to over \$100 million.

The firm is a [fee-only](#) financial advisor in California and a full-service fiduciary investment manager taking a principled and rigorous approach to the investment process.

Key Factors That Enabled Ensemble Capital Management to Rank as a Top San Francisco Bay Area Wealth Management Firm

Wealth Management Process

Ensemble Capital Management has a comprehensive 6-step wealth management process centered around client relations and customization and based on the Financial Planning Practice Standards of the CFP® Board. The process is as follows:

- Define the Planning Relationship: This step helps clients understand the planning process and determine their financial goals.
- Refine Goals & Collect Data: Goals for the future are discussed and data is collected for the creation of a strategic plan.
- Analyze Financial Situation: These Bay Area financial advisors perform a detailed analysis of the client's current situation.
- Present Recommendations: Ensemble creates a series of recommendations to help clients with a path toward reaching their financial objectives.
- Implement Recommendations: Actions are taken by Ensemble's expert Bay Area wealth management team and other professionals such as accountants, attorneys or insurance agents.
- Monitor Progress: Ensemble's team monitors each client's progress, taking into consideration any life changes that require portfolio adjustments.

Flexible Communication

These top-rated San Francisco area financial advisors use technology to make each client's life easier. Examples of their streamlined communication include online meetings, text and email correspondence, secure online document sharing, and social media interaction.

For those clients that would prefer meeting in person and receiving their quarterly reports in the mail, Ensemble can accommodate those needs as well.

This type of flexibility demonstrates a unique focus on customer support, which is particularly important with today's busy lifestyles.

Rating Summary

Ensemble Capital Management aligns their interests with those of their clients to provide disciplined and highly personalized investment management services to high-net-worth clients.

With a comprehensive investment process, client-centric philosophy, and a wide range of financial services, Ensemble Capital Management earns a 5-star rating as one of the best Bay Area financial advisors to consider partnering with this year.

Related: Top Financial Advisors in Boston, Massachusetts

Financial Connections Group, Inc. Review

Founded in 1994, [Financial Connections Group, Inc.](#) helps individuals and families secure a stronger financial future. These top California financial advisors have offices in Corte Madera, Berkeley, and San Francisco.

This is a [fee-only](#) wealth management firm with a purpose to aspire, empower, and achieve. They take on a fiduciary obligation to their clients and promote open, two-way communication.

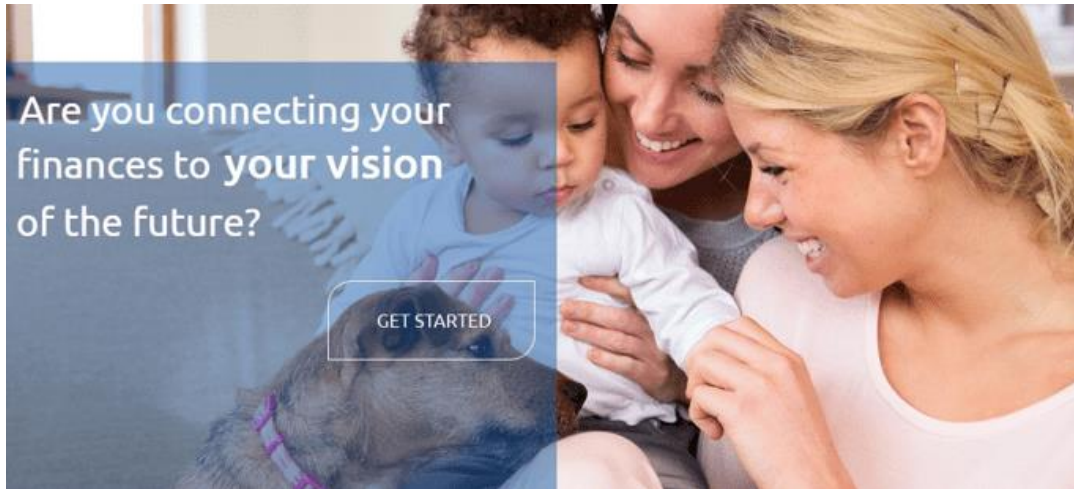
Key Factors That Enabled Financial Connections Group, Inc. to Rank as a Top San Francisco Bay Area Wealth Management Firm

Financial Planning for LGBTQ, Singles, & Non-Traditional Families

A core mission of Financial Connections is to provide Bay Area wealth management and financial planning that is both inclusive and accessible to a wide variety of clients.

This San Francisco financial advisor offers three segments of financial planning to serve families that are often underserved. They welcome as clients same-sex couples, singles, and non-traditional families:

- **LGBTQ Clients**: Whether married or in a domestic partnership, Financial Connections will create a financial plan that is supportive of your family's needs and goals.
- **Unmarried Clients**: Single people are often left out of the financial planning process, and this section of Bay Area financial planning can help you decide who should be involved in healthcare decisions and estate planning, keeping in mind that many singles feel their friends are their family.
- **Non-Traditional Families**: People adopt their own family model, and Financial Connections helps articulate what you want to accomplish in life with your financial reality and dreams for the future.



Best Wealth Management Firms in San Francisco Area 2019

Sustainable and Responsible Investing

Financial Connections helps clients design portfolios that include mutual funds classified as Sustainable and Responsible Investing (SRI) and Environmental, Social and Governance (ESG).

With these funds, this San Francisco wealth management firm can assist socially and environmentally conscious clients with designing portfolios that adhere to their beliefs and values.

Criteria for such portfolios meet at least some of the following criteria:

- Pro-choice
- Non-discriminatory based on gender, race, and lifestyle
- LGBTQ friendly
- Environmentally responsible
- Supportive of community involvement
- Promote product safety
- Promote positive employee and workplace policies

Rating Summary

With a welcoming and inclusive atmosphere, Financial Connections is a top choice for a financial advisor in the San Francisco area for many types of families, both traditional and non-traditional.

With a focus on socially responsible investing, a fee-only structure, and a fiduciary commitment, Financial Connections Group, Inc. solidifies their 5-star rating as one of the top financial advisors in San Francisco to consider partnering with in 2019.

Morling Financial Advisors Review

Founded in 1999 with the purpose to help clients maximize their financial well-being, [Morling Financial Advisors, LLC](#) is a Bay area financial advisor with offices in San Francisco and Fremont, California.

This wealth management firm in San Francisco is [fee-based](#), however, due to their fiduciary commitment to put their client's best interest first and their wide range of helpful services, we've included them in our top financial advisors ranking.

Key Factors That Enabled Morling Financial Advisors to Rank as a Top San Francisco Financial Advisor

Clear Investment Philosophy

Morling Financial Advisors implements a comprehensive investment philosophy when creating customized strategies tailored to their clients' unique investment needs. The philosophy is comprised of four factors:

- **Risk Management**: Although investors must take on risk to generate returns, monitoring and creating the optimal balance between risk and return is key.
- **Intelligent Implementation**: This San Francisco investment management firm evaluates and monitors each asset class according to market conditions to determine the best options.
- **Tax-Awareness**: The firm considers both short and long-term tax concerns.
- **Cost-Awareness**: These San Francisco financial planners understand that cost is an important factor in determining of net returns.

Comprehensive Experience

The team at Morling Financial Advisors believes in the power of collaboration to provide a full range of knowledge and experience to guide clients to the best financial decisions. Their expert advice touches on a broad range of topics, including taxes, investments, real estate, and insurance.

The San Francisco financial advisors at Morling act as personal CFOs to their clients with the objective of simplifying their lives and providing financial clarity.

The firm also works closely with tax and accounting firm Morling & Company so that mutual clients can take advantage of the smooth collaboration that comes from their long-term partnership.

Rating Summary

Morling Financial Advisors offers clients the personalized attention of a boutique wealth management firm and fosters long-term relationships with their clients in San Francisco and the surrounding areas.

With a fiduciary commitment, an integrated financial management process, and tailored financial solutions, Morling Financial Advisors scores a 5-star rating as one of the best San Francisco wealth management firms to partner with this year.

Read More: Top Wealth Managers and Advisors in Florida

Parallel Advisors Review

Taking an innovative and well-rounded approach to wealth management, [Parallel Advisors](#) is one of the larger financial advisors on our list with 49 team members and offices in San Francisco, Denver, Honolulu, Dayton, and Oklahoma City.

They are a [fee-only](#) financial advisor in San Francisco that also makes a fiduciary commitment to their clients of transparency and trust.

Key Factors That Enabled Parallel Advisors to Rank as a Top Financial Advisor in San Francisco

Holistic Approach to Financial Planning

The San Francisco financial advisors at Parallel understand that to build for a successful future all aspects of your financial world should be aligned and working together. They take the time to understand your assets and your aspirations.

Their disciplined yet flexible approach to wealth management encompasses four key components:

- **Getting to Know You**: These San Francisco financial advisors learn about your entire financial picture as well as future objectives
- **Recommending a Plan**: Using financial tools and their extensive knowledge they create an actional roadmap to help you meet your objectives

- Putting the Plan into Action: This includes collaboration as needed with your outside advisors and implementing appropriate taxable vs tax-deferred structures
- Ongoing Monitoring and Review: Your financial plan is updated as needed to ensure it stays on track, performance is compared to relative benchmarks

Active Asset Allocation

Parallel constructs portfolios that are in sync with their clients' objectives, income and liquidity needs, time horizon, and risk tolerance. This ensures that all important factors in their financial life are fully reflected in their portfolio assets.

Using both qualitative and quantitative analyses allows these top-rated San Francisco wealth managers to offer the best chance for protecting and growing wealth for their clients.

Portfolios are continually monitored to adjust to changing financial situations as well as take advantage of opportunities in financial markets and economic trends.



San Francisco Bay Area Top Financial Advisors

Rating Summary

For those investors looking for a strategic and disciplined approach that is also nimble and elastic, Parallel Advisors offers an excellent option as your wealth management partner in San Francisco.

With a comprehensive and holistic approach, the ability to adjust asset allocation as market opportunities arise, and a fee-only structure, Parallel Advisors scores a 5-star rating and is one of the top financial advisory firms in San Francisco to consider partnering with in 2019.

Private Ocean Review

[Private Ocean](#) was founded in 2009 from the combination of two of the Bay area's oldest privately-held wealth management firms. They recently expanded farther by acquiring Mosaic Financial Partners in San Francisco and Walnut Creek and Lakeview Financial in Seattle.

This wealth management firm in the San Francisco Bay area is [fee-only](#) and takes on a fiduciary obligation to their clients to always be completely transparent and act in their best interests.

Key Factors That Enabled Private Ocean to Rank as a Top Financial Advisor in San Francisco

Wide Variety of Services

Private Ocean provides a wide array of financial planning and wealth management services. While they typically work with clients that have at least \$2 million in investible assets, they'll also work with clients who don't yet meet that but are on a path to get there.

These top-rated San Francisco financial advisors believe that assets are more than just numbers, they represent your time and dreams for yourself and your family. They help clients with a number of financial challenges, such as:

- Retirement Planning
- Owning a business
- Estate planning
- Life changes
- Philanthropy
- Funding an education

Sophisticated, Academic Investing Approach

The Bay area financial advisors at Private Ocean take an academic-based approach to investing that is similar to the disciplined approach of major institutions, and that is not usually available to individual investors.

The stress-tested approach employed by this wealth management firm in San Francisco includes the following fundamental principles:

- Thoughtful financial planning that drives investment choices

- Use of rigorous academic research rather than Wall Street trends
- Invest for the long term
- Create globally-diversified portfolios to reduce risk and improve returns
- Minimize costs, taxes, and turnover

Rating Summary

High-net-worth investors looking for a grounded investment philosophy that's been proven over time will find Private Ocean a great match for their long-term financial needs. Their fee-only structure also lays a foundation of trust and transparency.

With a wide range of financial planning and investment services, a team of seasoned professionals, and strong community commitment, Private Ocean earns a 5-star rating as one of the best San Francisco financial advisors to consider partnering with this year.

Related: Top Financial Advisors in San Diego, California

Tiedemann Wealth Management Review

[Tiedemann Wealth Management](#) was founded with a mission to provide financial advisory services with an open architecture and flexibility. This San Francisco financial planning firm has eight offices throughout the country, including in San Francisco.

While they state they are [fee-based](#), they also state in their [ADV](#) that “no brokerage commissions, transfer fees or other remuneration will be paid to the Adviser,” which points to a fee-only structure.

We always suggest clarifying fee structure with a San Francisco financial advisor before contracting their services.

Key Factors That Enabled Tiedemann Wealth Management to Rank as a Top San Francisco Financial Advisor

Strong Investment Process

Tiedemann Wealth Management's process ensures that each client has a portfolio that is personalized to their specific preferences and risk tolerance.

The four tenets of Tiedemann's Investment Process are:

- Macro Strategy: Comprehensive, top-down annual forecasts of global macroeconomic trends and valuation level trends create a robust economic outlook.
- Manager Research: Qualitative and quantitative research identifies and evaluates managers based on specific portfolio targets, management experience, and business stability.
- Portfolio Construction: Asset allocation is outlined for each portfolio based on each client's financial needs and future objectives.
- Client Risk Tolerance: Portfolios are also customized for each client using agreed-upon risk tolerance and return objectives.

Comprehensive Wealth Planning Services

While investment management may be a core service, Tiedemann understands the importance of comprehensive wealth management to help clients secure a successful future.

As such, this financial advisor in San Francisco extends their services to provide integrated wealth planning, including (but not limited to):

- Reviewing and analyzing estate and succession plans
- Developing a comprehensive timeline for all financial goals
- Overseeing tax compliance issues
- Reviewing budget and income-expense analyses
- Managing liquidity and spending goals
- Coordinating and managing family meetings



Top-Rated Wealth Management Firms in San Francisco Bay Area

Rating Summary

Tiedemann Wealth Management brings flexibility and strategic expertise to each client's portfolio and financial planning needs, offering excellent value to individuals, families, endowments, and foundations.

The firm also places strong emphasis on putting their clients' interests first, offering truly objective advice and earning Tiedemann Wealth Management a 5-star rating as one of the best financial advisors in San Francisco to partner with in 2019.

Popular Article: Best Financial Advisors in Charlotte, North Carolina

Wescott Financial Advisory Group LLC Review

Founded in 1987, [Wescott Financial Advisory Group](#) takes a unique approach in helping its clients achieve their financial goals. They service clients across the country from offices in San Francisco, Philadelphia, Miami, Fort Washington, and Boca Raton.

As a [fee-only](#) financial advisor in San Francisco, Wescott Financial Advisory Group believes that good financial planning incorporates not only the financial, but also the psychological and emotional context of a client's mindset.

Key Factors That Enabled Wescott Financial Advisory Group LLC to Rank as One of the Top Wealth Management Firms in San Francisco

Proactive Wealth Management

Both life and the markets can be unpredictable, but good wealth management can ensure individuals are prepared financially for whatever life throws at them.

These financial advisors in San Francisco focus on providing a personalized, strategic, and interactive wealth management experience through:

- Customized, strategic asset allocation
- Ongoing investment manager selection
- Monitoring and performance measurement
- Performance and transaction analysis
- Market research, perspectives, and reports on strategic investment topics

Life-Minded Wealth™ Approach

Westcott has developed the Life-Minded Wealth™ Approach, which fully integrates a client's mindset, financial circumstances, and emotions about financial management.

By using a comprehensive approach that considers a client's unique financial circumstances and mindset, these San Francisco financial planners can create a financial strategy that will encompass all these factors, giving clients a better chance for success.

Clients and non-clients alike can take the [Life-Minded Quiz](#) to identify whether their financial assets and their financial mindset are properly balanced for success.

Rating Summary

The award-winning financial guidance offered by Wescott is unique in that it incorporates important psychological and emotional aspects into a strategic financial management plan and guides clients to making better financial decisions.

With an experienced team, research-driven strategies, and a client-first commitment, Wescott Financial Advisory Group earns a 5-star rating as one of the best financial advisors in San Francisco to consider working with this year.

Wetherby Asset Management Review

Founded on principles of passion, caring, and objectivity, [Wetherby Asset Management](#) has been serving clients since 1990. This top-rated financial advisor has offices in San Francisco, CA and New York, NY.

The firm is a [fee-only](#) financial advisor in San Francisco that is 100% privately owned with employee ownership. They strive to build long-term relationships with their clients, some of whom have been with the firm for 10, 15, 20 years and more.

Key Factors That Enabled Wetherby Asset Management to Rank as One of the Top Wealth Management Firms in San Francisco

Wide Range of Services

If you'd rather work with as few financial firms as possible and consolidate your needs under one roof, you'll appreciate the wide range of services offered by Wetherby. As a top San Francisco financial planner, the firm focuses on two primary areas of service: portfolio management and wealth planning.

Within these broad categories, these San Francisco financial advisors address an impressive range of specific financial challenges, including:

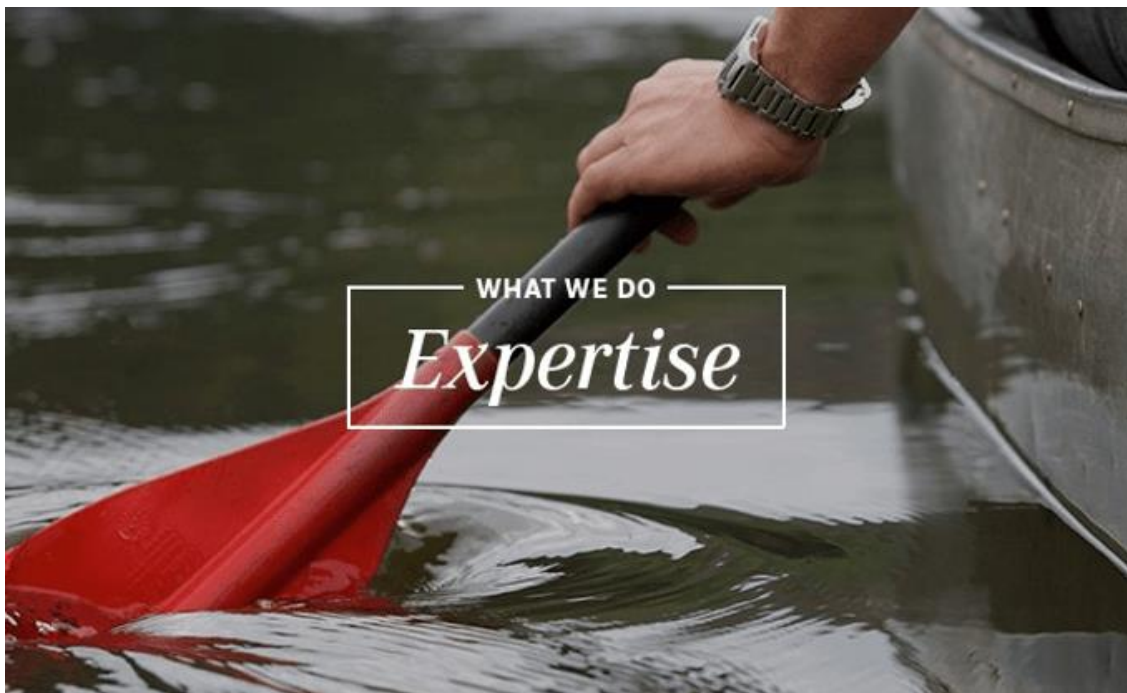
- Asset Allocation
- Manager Selection
- Cash Flow Analysis
- Tax & Estate Planning
- Intergenerational Wealth Transfer
- Impact Investing
- Retirement Planning
- Philanthropic Planning
- Education Funding
- Insurance Analysis
- Equity Ownership & Stock Option Advice
- Asset Allocation & Tax Efficiency

Impact Investing

Many investors want to put their money in companies that are in line with their values. This San Francisco financial advisor helps clients combine social responsibility and sustainability through investment strategies that are aligned both with values and competitive returns.

Their impact investing addresses:

- What: Companies, organizations, and funds with the intention to generate positive social and environmental impact along with returns
- Why: The opportunity to advance social or environmental goals while enhancing returns
- Who: Best for both institutional and individual investors with a diverse range of goals and expectations for their returns
- How: Identifies a broad array of opportunities to use social and environmental solutions to generate returns



San Francisco's Best Financial Advisory Firms 2019

Rating Summary

With a robust choice of financial planning and investment services, Wetherby Asset Management helps clients adopt strategies for success. Their financial guidance includes long-term objectives and diverse solutions.

Their fee-only status ensures a foundation of trust and unbiased advice, and expertise in impact investing provides unique value, solidifying a 5-star rating for Wetherby Asset Management as a top San Francisco financial advisor to consider partnering with this year.

Yeske Buie Review

[Yeske Buie](#) brings over 60 years of combined experience from their two founders and is a top financial advisor in San Francisco with a belief that everyone is entitled to a limitless vision for their life.

The firm is a [fee-only](#) wealth management firm that has offices in the San Francisco Bay area and Washington, D.C. Metro Area. They bring a passion for helping clients transform their lives to every financial planning interaction.

Key Factors That Enabled Yeske Buie to Rank as a Top Financial Planner in San Francisco

Live Big®

Yeski Buie brings their Live Big® philosophy to their financial planning services, which is based upon helping clients define their own “Live Big life” and follow a plan to achieve it.

During their discovery process, this San Francisco wealth management firm seeks to uncover a client’s greatest hopes and dreams and what truly matters to them. This offers them a full 360-degree view of each client’s complete life and how their finances can support them now and in the future.

Their holistic approach to financial and investment management incorporates areas such as:

- Cash flow
- Tax planning
- Risk management
- Retirement
- Investment planning
- Estate planning

Life-Long View

Yeske Buie believes that successful wealth management comes from creating unique strategies that give its clients an edge over the market.

This San Francisco wealth management firm’s knowledge and expertise is founded on disciplined research and time-tested facts.

The firm views wealth management as a process that spans your entire life, providing clients with the creative solutions and earned wisdom needed to make the most of their life journeys.

Rating Summary

As a top financial advisor in San Francisco, Yeske Buie offers their clients an approachable and down-to-earth atmosphere, making this San Francisco financial planner a great choice for first time investors.

With a passion for helping clients achieve their dreams in life, a personalized and holistic approach, and fee-only structure, Yeske Buie scores a 5-star rating as a top financial advisor in San Francisco to consider partnering with this year.

Cypress Wealth Advisors Review

Taking a big picture approach to wealth management, [Cypress Wealth Advisors](#) is based in San Francisco and believes in helping their clients live life on their own terms.

This [fee-only](#) financial advisor in San Francisco takes a disciplined approach to investing that includes effective risk management and a mix of asset classes.

Key Factors That Enabled Cypress Wealth Advisors to Rank as a Top Financial Advisor in San Francisco

Value of Alternative Assets

Cypress Wealth management works to diversify their clients' portfolios using alternative assets, allowing investors to spread their risk across a wider range of investment options.

The alternative assets offered by this top San Francisco wealth management firm fall into three main categories:

- Convergent Assets: Typically include hedge funds consisting of stocks and bonds, they move up and down with the financial markets
- Divergent Assets: Largely immune to market volatility and can include commercial real estate, farmland, precious metals, or distressed debt

- Asymmetrical Assets: Typically, are lower performing but minimize downside if markets are falling, includes absolute return vehicles that protect investors from losses

Conflict-Free Advice

As a fee-only financial advisor in San Francisco, Cypress does not have any competing interest so they can always act in the best interest of their clients. They're "always on the same side of the table as you."

It's important to know that the financial advice you're being given, and portfolio assets being chosen are completely matched to your needs, rather than due to any commissions or incentives an advisor may be receiving.

Cypress brings that conflict-free peace of mind to every client relationship.

Rating Summary

With an experienced and disciplined approach to financial management, Cypress brings years of expertise and smart investment strategies to their clients, making them a top San Francisco wealth management firm to consider partnering with this year.

One factor that was the reason they were given a 3-star rating is the lack of detailed information on their website about their services and process. More details added would not only help potential clients in evaluating the firm but also improve their ranking in the future.

Conclusion – 2019 Top 10 Best Financial Advisors in San Francisco, Oakland, & Corte Madera, CA

These top financial advisors in San Francisco offer a wide range of opportunities for people looking to improve their finances and create a sound foundation for the future.

We'd suggest using this list as a guide and further narrowing down your options based upon the client types serviced and specialties offered by these San Francisco wealth management firms.

Once you've taken that first step and chosen a perfect financial planner to work with, you can breathe a little easier knowing you're laying the groundwork for a successful future.

Rate Table Disclaimer

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