
11 Best Financial Advisors in Kansas City, Leawood & Overland Park | 2019 Ranking

2019 RANKING & REVIEWS BEST FINANCIAL ADVISORS IN KANSAS AND MISSOURI

2019 Ranking of the Top Financial Advisors in Kansas City, Leawood & Overland Park

When it comes to growing your money, many turn to investing and the stock market. But, if you're not an experienced investor or unsure of the differences between mutual funds, ETFs, and other investment products, you can be taking more risk than you wish.

That's why many people in Kansas and Missouri turn to top financial advisors who have the expertise to guide them through the complexities of wealth management.

While the Heartland of America may be far removed from Wall Street geographically, the best Kansas City, MO and Overland Park, KS financial planning firms have their finger on the heartbeat of not only the markets in the U.S. but also internationally.

Wealth management professionals can help with a multitude of financial needs, such as retirement and estate planning, saving for a child's education, and generational family wealth services.

Once you've decided to seek out the services of a top-rated Missouri or Kansas financial advisor, the next step is to evaluate the firms in your area. You'll want to know which ones cater to your distinct needs and which ones work with your level of investable assets.

Our goal is to make your search for a great wealth management firm in Kansas City, MO, Overland Park, KS, Leawood and the surrounding areas easier. We've ranked the top 11 financial advisory firms in Kansas and Missouri to give you a starting point.

The overview of each financial planner below will include things like their fee structure, philosophy, and the types of clients they work with. By the time you've finished reading, you should have some excellent options for a financial advisor that can help you reach your future goals.



Award Emblem: Top 11 Financial Advisors in Kansas and Missouri

Top 11 Financial Advisors in Kansas and Missouri | Brief Comparison & Ranking

Financial Advisors in Missouri	2019 Ratings
Atwood & Palmer, Inc	5
Buttonwood Financial Group	5
Fortune Financial	5
Frontier Wealth Management, LLC	5
Searcy Financial	5
Sound Stewardship, LLC	5
Stepp & Rothwell	5
Sunrise Advisors, Inc.	5
The Retirement Planning Group	5
Windward Private Wealth Management	5
Sterneck Capital Management	3

Table: Top 11 Best Financial Advisors in Kansas and Missouri | Above list is sorted by rating

What is the Difference? | Fee-Only vs Fee-Based Financial Advisors in Kansas City, Overland Park & Leawood

It's important to understand two key terms that relate to how a financial advisor in Kansas City, Leawood, or Overland Park is paid. These terms are "fee-only" and "fee-based."

Which one should you look for in your own financial planner?

We'll give you a brief overview below of everything you need to know about the differences between fee-based and fee-only financial advisors in Kansas and Missouri.

Fee-Only Pricing Structure

When a financial advisor in Missouri or Kansas states that they are "[fee-only](#)," this means that they are paid only by client fees. They do not accept any commissions or referral incentives from companies that sell financial products.

Because an advisor's only source of income comes from the client, the fee-only pricing structure minimizes any potential conflicts of interest or hidden agendas that come with the financial guidance being given.

In short, a fee-only financial planner in Kansas City or the surrounding areas is in a better position to act solely in the best interest of their clients.

Fee-Based Pricing Structure

On the other hand, "[fee-based](#)" firms do accept commissions or incentives from companies that sell financial products, in addition to the client fees they receive.

Since a fee-based structure can create some potential conflict of interest, many fee-based investment firms are also fiduciaries, which often counteracts the potential for conflict.

As a fiduciary, Kansas City and Overland Park wealth management firms are legally responsible to fully disclose any conflicts of interest, be completely transparent about the compensation they receive and are required to put the interests of their clients ahead of their own.

Fee-only firms are also often fiduciaries.



Top-Rated Overland Park, Leawood, & Kansas City Financial Advisors

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 Kansas and Missouri

Below, please find the detailed review of each firm on our list of 2019 top wealth management firms in Kansas City and the surrounding areas. We have highlighted some of the factors that allowed these financial advisors in Kansas and Missouri 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.

- [Atwood & Palmer, Inc.](#)

- [Buttonwood Financial Group](#)
- [Fortune Financial](#)
- [Frontier Wealth Management, LLC](#)
- [Searcy Financial](#)
- [Sound Stewardship, LLC](#)
- [Stepp & Rothwell](#)
- [Sunrise Advisors, Inc.](#)
- [The Retirement Planning Group](#)
- [Windward Private Wealth Management Inc.](#)
- [Sterneck Capital Management](#)

Click below for previous years' rankings:

- **2018 Review:** [10 Best Financial Advisors in Kansas City, Leawood & Overland Park](#)
- **2017 Review:** [Best 9 Investment Management Firms in Kansas City](#)
- **2016 Review:** [Top 9 Best Financial Advisors in Kansas City](#)

Atwood & Palmer, Inc. Review

Transparency and discretion are hallmarks of [Atwood & Palmer, Inc.](#) a boutique financial advisory firm located in Kansas City, MO. They've been serving individuals, families, pensions, charitable organizations, corporations, and others for nearly 30 years.

The firm does not explicitly state whether they are fee-based or fee-only, however, their [ADV](#) notes, "Atwood & Palmer, Inc. does NOT receive commissions or 12b-1 fee compensation," which would point to the firm being fee-only. They are also a fiduciary.

As always, we recommend that you confirm fee structure before partnering with any financial advisor in Missouri or Kansas, or anywhere else.

Key Factors That Enabled Atwood & Palmer, Inc. to Rank as a Top Kansas City Wealth Management Firm

Small & Powerful

As a boutique firm, this Kansas City financial advisory firm keeps a low client-to-advisor ratio that allows for personalized, one-on-one attention throughout the wealth management process.

Atwood & Palmer provides 24/7 concierge treatment, giving their clients a dedicated contact that knows them and everything about their account. This offers exceptional value to those clients who appreciate extra time and attention.

When you hire a Kansas City financial advisor at Atwood & Palmer to manage your wealth, you're hiring someone who will be there for you whenever you need assistance, rather than just meeting once or twice a year.

Credentialed & Experienced

The expert financial advisory team at Atwood & Palmer have over 120 years of combined experience. Along with their operations team, these Kansas financial planners bring a wealth of financial industry experience to the custom financial services they provide.

That experience is strengthened by their education and credentials, including MBA and CFA® designations.

Clients working with Atwood & Palmer, have access to top Kansas City financial advisors who have both the tenure and the expertise to effectively manage your wealth.

Rating Summary

The specialized concierge service and 24/7 accessibility make Atwood & Palmer one of the best financial advisors in Kansas City for clients who appreciate that extra attention.

This Kansas City firm notes that in addition to concierge investing and generational wealth management, they also provide services beyond just investing or financial counseling.

With a low client-to-advisor ratio and a fiduciary commitment to clients, Atwood & Palmer earns a 5-star rating as a top financial advisor in Kansas City, MO to consider partnering with in 2019.

See Also: Top Financial Advisors in Orlando, Florida

Buttonwood Financial Group Review

With a holistic team approach, [Buttonwood Financial Group](#) is a Kansas City financial advisor dedicated to proactive engagement with their clients.

They are a [fee-based](#) wealth management firm in Kansas City that acts as your “family CFO.” Although they are fee-based, they make a fiduciary commitment to their clients to always act in their best interest and to be completely transparent.

Key Factors That Enabled Buttonwood Financial Group to Rank as a Top Financial Advisor in Kansas City, MO

Tailored Plans Across Several Services

For those that enjoy multiple services and customized plans, Buttonwood will be a great fit. They offer comprehensive, detailed financial services, which include:

- Business Strategy
- Wealth Management
- Lifestyle Enhancement
- Family Continuity
- Insurance Planning
- Tax Strategy
- Lifecycle Roadmaps
- Estate & Legacy

Whichever service you choose, the Kansas City financial advisors at Buttonwood Financial Group can custom-tailor a plan to your needs and goals for the future.



Best Wealth Management Firms in Kansas City

Dynamic Approach to Financial Planning

As a top-rated financial advisor in Kansas City, MO, Buttonwood provides dynamic and holistic financial planning to set clients up for long-term success.

By partnering with these Kansas City financial advisors as your Family CFO, you'll benefit from the following:

- A better understanding of your current financial situation
- Being provided detailed information on how to achieve your goals
- The ability to have a flexible strategy when goals or financial conditions change
- Having the necessary resources set aside to fund your goals
- Plans that can weather the impact of unexpected life events

Rating Summary

Buttonwood Financial Group offers multiple financial services, allowing clients to work with one expert team for just about all of their financial needs. They also take the time to really get to know their clients and their unique needs.

With a focus on relationship-building, a commitment to the local community, and a commitment of trust and transparency, Buttonwood Financial Group earns a 5-star rating as one of the best Kansas City financial advisors to consider partnering with this year.

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

Fortune Financial Review

With a singular focus on people and their dreams, [Fortune Financial](#) is a financial advisor in Overland Park, KS, that provides a full spectrum of financial services for individuals, families and small businesses.

The firm is a [fee-only](#) Kansas wealth management firm that uses a focused and disciplined philosophy to financial planning that's complemented by years of talent and experience.

Key Factors That Enabled Fortune Financial to Rank as a Top Financial Advisor in Overland Park, KS

Full Suite of Financial Services

As one of the top-rated financial advisors in Overland Park, KS, Fortune Financial offers an impressive array of financial management services for individuals and businesses.

The full range of Personal, Business, and Retirement services provided by these Kansas financial planners include (but are not limited to):

- Personal Wealth & Retirement: Retirement planning, health care costs, Social Security planning, company stock benefits, ageing parent issues, and more
- Business Retirement Plans: Fiduciary services, designing an effective IPS, bundled vs unbundled services, structuring the investment committee
- Life Planning: Financial, career & goal setting, health & wellness, social perspectives, community connections
- Business Services & Workshops: Business workshops, business consulting

Strong Focus on 401(k) & Retirement

Comprehensive retirement planning for businesses is a key area of focus for Fortune Financial, encompassing several areas of service. As such, the Overland Park financial advisors at Fortune Financial include the following aspects into every corporate retirement plan:

- Plan analysis and design
- Creating an Investment Policy Statement
- Investment selection and ongoing monitoring
- Fee analysis and comparisons
- Financial educations and workshops
- Working with employees one-on-one
- Financial education and workshops
- Ongoing retirement plan statistics and reviews
- Explanation of all retirement fees
- Consulting on fee minimization
- Structuring retirement plans before going public

Rating Summary

Fortune Financial is a top Overland Park financial planning firm that excels at providing a full range of detailed financial services in an integrated way. Whether you're a business owner or individual, the firm offers exceptional value and transparency.

With a signature assessment process, a fee-only structure, and a commitment to helping clients realize their dreams, Fortune Financial earns a 5-star rating as a top financial advisor in Overland Park, KS to consider partnering with this year.

Related: Best Financial Advisors in Boston, Massachusetts

Frontier Wealth Management, LLC Review

[Frontier Wealth Management, LLC](#) was established in 2007 and they use a team-centric approach. This wealth management firm is located in Kansas City, MO, with additional offices in Wichita, St. Louis, and Denver.

The firm is a [fee-based](#) financial planner in Kansas City that is also a fiduciary. We have included them in our top Kansas City financial advisors list due to their client commitment, team-based approach, and a wide range of financial services.

Key Factors That Enabled Frontier Wealth Management, LLC to Rank as One of the Best Kansas City Financial Advisors

Work as a Team

When working with a firm like Frontier that takes a team-based approach, clients gain the added value of the additional perspective and experience from other team members. This makes for a more robust portfolio strategy.

From estate or tax planning to investment and insurance strategies, Frontier's team of financial advisors in Kansas City puts their collective knowledge to work to give you the best chance of success.

As a result, your plan will be a precise reflection of your financial needs and objectives while better serving you in reaching your goals.

Full Suite of Services

Clients working with this Kansas City wealth management firm have the benefit of multiple financial services under one roof.

To provide clients with a truly comprehensive wealth management plan, Frontier offers a full suite of services, including:

- **Financial Planning**: Your financial planner in Kansas City will build a solid foundation from learning your income, expenses, obligations, investments, risk tolerance, and more
- **Risk Management**: Implements insurance as a strategy to minimize risk and maximize your estate planning, business succession, and charitable giving

- Tax Planning & Services: Experienced and efficient tax guidance that keeps up with the ever-changing tax laws
- Alternative Investments: Includes private equity, venture capital, real estate, hedge funds, and more
- Corporate Retirement: Specialists provide experienced guidance to find customized investment solutions for employee-specific plans
- Investment Advisory: These financial advisors in Missouri take a personalized, long-term view of each client's goals to maximize investment success

Rating Summary

Frontier Wealth Management provides clients with the value of multiple services as well as a wealth of financial information and resources. Those considering this Kansas City financial advisor will enjoy the many financial literacy resources available on their website.

With a fiduciary commitment, independent structure, and a full range of complimentary financial services, Frontier Wealth Management solidifies their 5-star rating as one of the best Kansas City financial planners to consider working with in 2019.

Popular Article: Top Best Financial Advisors in Houston, Texas

Searcy Financial Review

Located in Overland Park, KS and Naples, FL, [Searcy Financial](#) serves successful individuals and families, business owners, and retirement plan sponsors.

The firm is a [fee-only](#) financial advisor that was founded in 1976, and they have a passion for viewing wealth management from their clients' perspectives and helping them achieve success on their own terms.

Key Factors That Enabled Searcy Financial to Rank as a Top Financial Advisor in Overland Park, KS

Personal Wealth Services

Successfully managing personal wealth means taking inventory of your resources and determining how to properly allocate them for protection and growth. This top-rated

financial advisor in Kansas has the experience and expertise to facilitate a successful financial plan.

Searcy Financial offers financial services and strategies to identify each client's life goals and ensure that they can comfortably work toward reaching them, including:

- Wealth Planning
- Investment Management
- Retirement Plans
- Physician Services
- Generational and Family Financial Planning
- Special Solutions for Special Needs Families
- Retirement Planning
- Business & Practice Consulting
- End-of-Life Planning
- Situational Planning

Financial Solutions for Special Needs Families

When a family has special needs to consider financial planning can take on a whole new dimension.

While multiple firms can assist families with many standard financial services, Searcy Financial is one of the few Overland Park financial advisors to explicitly address helping family members create long-term financial support for those with special needs.

As a top Overland Park financial advisor, Searcy Financial assists families with locating resources they need and supports them through the process of navigating Special Needs Trusts and asset protection.

Their objective is two-fold: securing their future and giving clients the peace of mind to enjoy their time with their family stress-free without needing to worry about financial resources.



Best Financial Advisory Firms Overland Park, KS

Rating Summary

Searcy Financial offers clients a foundation built on integrity and trust, which come with an independent, fee-only structure. They excel at creating a collaborative atmosphere that invited client participation.

Their unique financial services, such as Special Needs Planning and Physicians Services, offer excellent value to many clients. These factors and others help solidify a 5-star rating for Searcy Financial as a top Overland Park financial advisor to consider working with this year.

Read More: Best Financial Advisors in San Francisco, Oakland, Corte Madera, CA

Sound Stewardship, LLC Review

Founded in 2004, [Sound Stewardship, LLC](#) takes a holistic approach to wealth management to help clients reach their financial goals. They are located in Overland Park, Kansas and simplify the financial planning process by charging a flat-fee based upon net worth.

The firm is a [fee-only](#) financial advisor in Overland Park, KS that has an investment approach that's driven by faith and grounded in objective research.

Key Factors That Enabled Sound Stewardship, LLC to Rank as a Top Financial Advisor in Overland Park, KS

Comprehensive, Customized Financial Planning

For those that don't want to have the "cookie-cutter" approach that some financial advisors in Kansas might use, Sound Stewardship offers unique and customized financial planning services.

To create a fully comprehensive experience, the Overland Park financial advisors at Sound Stewardship will evaluate your financial health and create a tailored plan based on the following components:

- Cash flow & emergency reserves
- Net worth
- Major purchases & liquidations
- Retirement planning
- Tax planning
- Investment strategy, analysis, and management
- Insurance analysis
- Education planning
- Estate planning, including survivor support & wealth transfer
- Special needs planning for loved ones who have disabilities
- Philanthropic giving
- Credit review, including identity theft considerations
- Business planning, including succession
- Disaster preparedness

This is one of the most comprehensive and detailed approaches we've seen with any Kansas or Missouri financial advisory firms.

Sound Stewardship Principles

At Sound Stewardship, the basic principles of sound money management are at the core of their philosophy. This Kansas financial advisory firm ensures each client's financial plan is crafted according to the same ideas.

Sound Stewardship calls these ideas *Sound Stewardship Principles*. They are:

- Live within your means
- Avoid using debt
- Build an emergency reserve
- Have a long-term plan
- Be diversified
- Think beyond yourself
- Give generously

Rating Summary

For clients that would like to partner with a firm that shares their faith-based values, Sound Stewardship is a perfect fit. For all clients, these Overland Park financial advisors provide a solid foundation based upon the core principals of money management.

With a client-centric approach and a comprehensive financial planning strategy, Sound Stewardship earns a 5-star rating as one of the best financial advisors in Overland Park, KS to consider partnering with this year.

Related: Top Wealth Managers and Advisors in Florida

Stepp & Rothwell Capital Management Review

Providing objective and conflict-free advice, [Stepp & Rothwell Capital Management](#) is a Kansas financial advisor based in Overland Park. They typically serve clients in the \$1 million to \$5 million net worth range however they don't require a minimum portfolio size.

The firm is a [fee-only](#) investment advisory firm in Kansas that creates client-specific strategies to encompass all facets of their financial planning needs.

Key Factors That Enabled Stepp & Rothwell Capital Management to Rank as a Top Kansas City Wealth Management Firm

Comprehensive Approach

The top-rated Kansas financial advisors at Stepp & Rothwell believe that a financial plan should be completely integrated to give it the best chance of meeting each client's needs and goals for the future.

Their comprehensive approach includes five key components:

- Complete financial evaluation
- Concise written recommendations
- Expert analysis and discussion
- Objective feedback
- Continuous review

This top wealth management firm in Overland, KS doesn't stop at creating a fully customized plan, they continually review your financial picture in order to make any

needed adjustments based upon factors like gifting, educational funding, tax concerns, and more.

Conflict-Free Financial Planning

Stepp & Rothwell advisors pride themselves on giving results-oriented and completely unbiased advice. They are fee-only, meaning they don't accept any commissions or financial incentives from selling financial products.

These Kansas wealth managers are focused on client happiness first and foremost and are completely transparent about their fees. Their financial guidance is entirely conflict-free so families can trust that their advice is always made in their best interests.

Additionally, Stepp & Rothwell offers all of their services as part of their comprehensive financial planning service, with no commissions. So, the client only pays the annual retainer fee, regardless of how actively their account is traded.



2019's Top-Rated Kansas & Missouri Financial Planning Firms

Rating Summary

With a strong commitment to offering client-centered, unbiased financial advice, clients working with Stepp & Rothwell can rest assured that each decision is made with their needs and interests first.

With a transparent fee structure, completely customized financial plans, and a team that are thought-leaders in their industry, Stepp & Rothwell Capital Management scores a 5-star rating as one of the best financial advisors in Kansas or Missouri to partner with this year.

Don't Miss: Best Financial Advisors in San Diego, California

Sunrise Advisors, Inc. Review

Founded in 1975, [Sunrise Advisors, Inc.](#) is an independent Leawood, KS wealth management firm that serves individuals, families, business owners, associations, foundations, and businesses.

This Registered Investment Advisor (RIA) is [fee-only](#) and a fiduciary. Their mission is to enrich their clients' lives by helping them fulfil their goals, hopes, and dreams.

Key Factors That Enabled Sunrise Advisors, Inc. to Rank as a Top Wealth Management Firm in Kansas

Fee-Only & Fiduciary

Sunrise Advisors prides itself on acting in the best interest of their clients always. They operate according to the fiduciary standard and receive their compensation through a fee-only structure.

From a client's perspective, when you work with Sunrise, you are hiring a wealth management firm in Kansas that provides trust, transparency, and is there for their clients whenever they need them. They take on a legal obligation to benefit you, not to line their own pockets at your expense.

To that end, with Sunrise Advisors, you can be assured that you are partnering with a Kansas financial advisor who is unbiased and upfront with you every step of the way.

Range of Financial Planning Services

Sunrise offers a comprehensive range of financial planning services. This approach offers clients more value because their wealth management firm can act as a “one-stop shop” for financial advice.

Some of the specific services that Sunrise offers their clients include:

- Investment management
- Retirement planning
- Pension maximization
- Social Security optimization
- Estate planning
- Tax planning
- Healthcare & Medicare
- Insurance-needs analysis

Plans are crafted through the collaborative expertise of Certified Financial Planners, Chartered Retirement Planning Counselors, attorneys, and advisors to ensure that all angles are thoroughly considered.

Rating Summary

Sunrise Advisors goes the extra mile for their clients and backs up their guidance with a fiduciary commitment and dedication to client trust and transparency.

With a broad array of expert financial services, an integrated approach, and an experienced team, Sunrise Advisors earns a 5-star rating as one of the best financial advisors in Kansas to consider working with in 2019.

Popular Article: Best Financial Advisors in Charlotte, North Carolina

The Retirement Planning Group Review

With a team that has over 147 years of combined experience, [The Retirement Planning Group](#) (TRPG) helps families and retiring couples achieve a happy and stress-free retirement. They have offices in Leawood, Kansas and St Louis and Springfield, Missouri.

TRPG doesn't explicitly state whether they are fee-based or fee-only, however their [ADV](#) states, 'Neither our firm, nor its advisors, accept compensation for the sale of securities

through commissions, marketing or distribution fees (such as 12B-1 fees), sales charges or service fees.”

This would point to them being fee-only, however, we always recommend you confirm fee structure with a financial advisory firm in Kansas or Missouri before contracting their services.

Key Factors That Enabled The Retirement Planning Group to Rank as a Top Financial Advisor in Overland Park, KS

Comprehensive Financial Planning

As a top-rated financial advisor in Kansas and Missouri, The Retirement Planning Group understands that financial planning is a stressful topic—and rightly so since it inherently requires an honest, detailed look at your long-term goals, needs, and priorities.

Their financial planning process includes using the Retirement Reality Check to create a customized plan to address financial challenges like:

- Debt planning
- Loss prevention
- Retirement income
- 401k & IRA distribution
- Charitable trust planning
- Gifting strategies
- Schwab trust capabilities
- Estate plan coordination
- Social Security planning
- Medicare planning
- Income planning & cash management
- Tax planning
- Insurance planning (health, LTC, life, and disability)
- Social Security analysis
- ESOP plan
- Death of spouse
- Divorce

Clients working with this Kansas/Missouri financial advisor can be assured that no facet of their financial life will go unplanned for.

Foundations Program

Investing at an early age is key to securing a comfortable retirement many years in the future, and TRPG strives to make the process as convenient and as beneficial as possible.

Their [Foundations program](#) encourages families and young professionals to start planning for their retirement as soon as possible. Their program includes:

- **Financial Planning Services**: Understanding your financial goals, needs, and risk tolerance
- **Investment Management**: Commission free, low-cost ETFs and mutual funds combine to create a customized portfolio
- **Ongoing Consultation**: Choose between meeting in-person, by phone, or online to touch base and discuss your financial progress

Through Foundations, clients form lifelong skills in areas such as cash flow and budgeting, debt and risk management, tax efficiency, college planning, investment strategies, and company benefits.



Best Financial Planners in Kansas & Missouri

Rating Summary

The Retirement Planning Group puts a focus on forming long-term relationships and being a partner in their client's success. They believe in building a strong foundation of good money management skills that will serve clients throughout their life.

With a highly qualified team, low-cost portfolios, and a strong dedication to providing high levels of client satisfaction, The Retirement Planning Group solidifies their 5-star rating as one of the best Overland Park financial advisors to consider partnering with this year.

Windward Private Wealth Management, Inc. Review

With a goal of helping their clients preserve and build their wealth, [Windward Private Wealth Management, Inc.](#) is a Registered Investment Advisor with offices in Overland Park, Kansas and North Kansas City, Missouri.

The firm is a [fee-only](#) KS and MO financial advisor that also takes on a fiduciary obligation to always acts in their client's best interests.

Key Factors That Enabled Windward Private Wealth Management, Inc. to Rank as a Top Financial Planner in Kansas City & Overland Park

Fee-Only, Fiduciary System

This wealth management firm in Missouri and Kansas is fee-only, meaning they receive no incentives, no commission, and no additional fees based on the recommendations you receive from the members of the Windward team.

This commitment to conflict-free advice helps you ensure that anything your financial advisor suggests for your portfolio or plan is recommended only with your best interests in mind.

Not only is Windward morally inclined to do this, but is legally obligated to as well, due to the fiduciary standard that holds them accountable when recommending products and strategies to clients.

The Windward Process

To guarantee that each area of your financial life is taken into consideration, this financial planner in Kansas City takes you through a 5-step plan to personalize your strategy to your distinct financial needs and future goals.

Each step involves a meeting with your Windward financial advisor and includes:

- Mutual Discovery Meeting: Your financial planner in Kansas City or Overland Park takes time to get know you, your values, goals, assets, and needs. You can ask questions and, together, you decide whether Windward is a good match.
- Investment Planning Meeting: Windward takes you through their investment management strategy, assesses your risk tolerance, and provides you with their recommended investment plan that's personalized to your needs.

- **Mutual Commitment Meeting:** One week later, you sign your contract with Windward along with the necessary paperwork to open your account and transfer your investments.
- **45-Day Follow-up Meeting:** Your KC or Overland Park financial advisor will provide your finalized investment plan. You'll also review the transfer of your assets, plan implementation, and brokerage statements.
- **Regular Progress Meeting:** In addition to reviewing the progress of your portfolio, your Kansas or Missouri financial advisor will assist you with any needed additional financial planning services like wealth transfer, philanthropic giving, and wealth protection, among others.

Ongoing, you will meet with your financial advisor at least once a year and you can meet with your advisor whenever you like. Otherwise, they remain available by phone or email.

Rating Summary

The advisors at Windward Private Wealth Management make it their mission to help their clients succeed. Their straight-forward process makes them a perfect financial advisor for those new to investing or financial management.

With a focus on forming long-term relationships, a wide range of financial services and a detailed approach, Windward Private Wealth Management solidifies their 5-star rating as one of the best financial advisors in Kansas City and Overland Park to consider partnering with this year.

Sterneck Capital Management Review

Backed by over 120 years of combined experience, [Sterneck Capital Management](#) is a Kansas wealth management firm founded in New York City in 1989 and based in Kansas City since 2001.

Sterneck Capital management doesn't specifically state whether they are a fee-based or fee-only firm. They do note on their [ADV](#) that the firm "receives no form of compensation resembling a sales commission," which may possibly point to fee-only, but without a more clear statement, it's difficult to know.

We recommend that you always confirm fee structure before partnering with any financial advisor in Kansas City and the surrounding areas.

Key Factors That Enabled Sterneck Capital Management to Rank as a Top Kansas City Wealth Management Firm

Fiduciary Standard

As a top-rated wealth management firm in Kansas City, Sterneck Capital holds itself to the fiduciary standard when managing your money, making all recommendations only in the best interest of their clients.

As a result, they are completely open and transparent—but most importantly, the fiduciary standard ensures that all financial advice comes without any hidden agendas or interest in personal gain.

Not only is this a moral code, but it is also a legally binding one, as the fiduciary standard ensures investment advisors are accountable for each and every recommendation they make, fostering a spirit of trust within the client-advisor relationship.

Personalized Process

Every person's needs are different, and their individual financial situation is as well. Because of this, what works for one client will not necessarily work for another when creating a plan for wealth management in Kansas City.

To ensure that each plan addresses each relevant area of a client's life, this Kansas City financial advisory firm helps them through a discovery process, which includes:

- Evaluating financial needs, assets, and existing portfolio
- Assessing risk tolerance and balancing tolerance to meet goals
- Crafting a customized portfolio and implementation plan
- Monitoring portfolios through active management and ongoing comprehensive reviews



Best Financial Planners in Missouri & Kansas

Rating Summary

Sterneck Capital Management works to build client relationships that are based on trust and that enable personalized strategies to help clients reach their goals.

One thing we found lacking during our review was a clear statement by Sterneck about their fee structure, specifically, whether they are fee-only or fee-based. This makes it more difficult for clients to fully evaluate the firm.

Additionally, although the staff brings decades of experience, we had difficulty finding any designations or certifications that many competing financial advisors in Kansas City hold. This lack of credentials poses a significant disadvantage and we've scored the firm with 3-stars.

By clearly stating their fee structure and committing to increasing the industry-specific certifications of the staff, Sterneck Capital Management could easily improve both their value proposition to clients and their rating as a top wealth management firm in Kansas City.

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

Conclusion – 2019 Top 11 Financial Advisory Firms in Kansas and Missouri

Kansas and Missouri offer some of the most client-centered financial advisory firms in the country. This means that clients can be assured their portfolios match their financial situation, needs, and future objectives perfectly.

With so many great firms to choose from, the next step would be to narrow down the list of top-rated Missouri and Kansas financial advisors to a handful that you want to explore further.

Many financial planning firms offer an initial complimentary consultation that allows you to learn more about them and see if they're a good fit for your needs. It's definitely worth the time meeting with more than one, so you'll have more options.

Once you land on the best Missouri or Kansas financial advisory firm for your distinct needs, you'll have taken an important step towards your future financial security.

Rate Table Disclaimer

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

Image sources:

- <https://pixabay.com/photos/kansas-city-kansas-1380036/>
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- <https://searcyfinancial.com/>
- <https://steppandrothwell.com/about/>
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