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# Top 8 Best Financial Advisors in Omaha, NE | 2019 Ranking

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## 2019 RANKING & REVIEWS BEST WEALTH MANAGEMENT FIRMS IN OMAHA, NEBRASKA

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### 2019 Ranking of the Leading Financial Advisors in Omaha, Nebraska

Known for its pioneering history and for being the “Gateway to the West,” Omaha, Nebraska is home to nearly half a million people. It’s also home to some of the best financial advisors and wealth management firms in the Midwest.

Finding a financial professional in Omaha that will help guide you towards a financially successful future can make it much easier to plan for things like retirement, a child’s education, or a major purchase you want to make, like your dream home.

However, finding and working with an Omaha financial advisor is an intimidating prospect for many due to the anxiety of the unknown and uncertainty of what future economic markets may bring.

Many individuals, families, businesses, and institutions that receive wealth management guidance from a top financial advisor in Omaha, NE find that they’re actually able to feel much better about their finances and feel that they’re on solid footing no matter what the future or market conditions may bring.

A few things to consider when researching Omaha wealth management firms to help narrow down your options are:

- Do they have a minimum investable asset level for clients?
- Do you feel good about them after speaking with them on the phone or in person?
- Do their financial specialties match up with your distinct financial objectives?
- Do they receive commissions from sales of financial products (fee-based) or not (fee-only)?
- Are the services that they offer robust enough for your needs?

In this AdvisoryHQ ranking of the top 8 Omaha, Nebraska wealth management and financial planning firms, we’ve helped do some of the research for you by reviewing the reputation, services, and capabilities of these top financial firms.

Using this guide as a starting point, you can begin your search for your Omaha financial advisory “in the know” about things like financial advisor fee-structures, the types of services and client support to expect, as well as details on each of the top firms in this area.



*Award Emblem: Top 8 Best Financial Advisors in Omaha, Nebraska*

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## **Top 8 Best Financial Advisors in Omaha, Nebraska | Brief Comparison & Ranking**

<b>Best Financial Advisors in Omaha</b>	<b>2019 Ratings</b>
America First Investment Advisors, LLC	5

Cambridge Advisors, Inc.	5
Curnes Financial Group	5
Foster Group	5
HK Financial Services (HKFS)	5
Karsten Investments	5
Homan Wealth Advisors	3
Lutz Financial	3

*Table: Top 8 Best Financial Advisors in Omaha | Above list is sorted by rating*

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## **What's the Difference Between Fee-Based and Fee-Only Omaha Financial Advisors?**

When you're reviewing wealth management firms in Omaha, Nebraska, there are two terms that will give you important information about how a firm is paid and how unbiased their advice may be.

These terms are "fee-based" and "fee-only." While the two may sound very similar, they mean completely different things when it comes to your relationship with a top financial advisor in Omaha.

### **Fee-Based Financial Advisors**

If an Omaha financial planning firm notes that they are "fee-based," this means that in addition to receiving client fees, they can also receive compensation in the form of commissions or incentives from companies that sell financial products.

This type of arrangement can cause a conflict of interest in the financial advice they are giving clients. If you're working with a fee-based Omaha financial advisor, you'll want to ask if they're also a fiduciary, as this can counteract the natural conflict that comes from a fee-based fee structure.

A fiduciary, which can be a fee-based or fee-only firm, takes on a legal obligation to complete transparency about fees or commissions and to always put their client's best interests first and foremost.

### **Fee-Only Financial Advisors**

A wealth management firm in Omaha, NE that states they is working on a "fee-only basis" is letting clients know that their only form of compensation comes directly from client fees. They do not accept any 3<sup>rd</sup> party commissions or financial incentives from sales of financial products.

This type of fee structure is the "gold standard" as it eliminates the inherent conflict that can come from accepting commissions from financial product sales.



*Best Financial Advisory Firms in Omaha, Nebraska*

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## 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.

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## Detailed Review—Best Omaha Financial Planners & Wealth Management Firms

Below, please find the detailed review of each firm on our list of 2019 best Omaha wealth management firms. We have highlighted some of the factors that allowed these Omaha 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.

- [America First Investment Advisors, LLC](#)
- [Cambridge Advisors Inc.](#)
- [Curnes Financial Group](#)
- [Foster Group](#)
- [HK Financial Services \(HKFS\)](#)
- [Karstens Investments Counsel](#)
- [Homan Wealth Advisors](#)
- [Lutz Financial](#)

Click below for previous years' rankings:

- **2018 Review:** [Top 9 Best Financial Advisors in Omaha, NE](#)
- **2017 Review:** [Top 8 Best Financial Advisors in Omaha](#)
- **2016 Review:** [Top 8 Best Financial Advisors in Omaha](#)

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## America First Investment Advisors, LLC Review

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Dedicated to "old school" values and building long-term client relationships, [America First Investment Advisors, LLC](#) (AFIA) provides financial planning and wealth

management services in Omaha to clients with at least \$300,000 for long-term investing.

The firm is a [fee-only](#) Omaha financial advisor that believes in a disciplined philosophy to investing that includes independent research and good judgment. They pride themselves on taking a rational approach to help clients build their wealth over time.

## **Key Factors That Enabled America First Investment Advisors to Rank as a Top Omaha Wealth Management Firm**

### **Fiduciary & Independent Firm**

As a fiduciary, America First Investment Advisors will serve your best interests first and foremost. Fiduciaries are bound by law to always place their client's financial interests ahead of their own.

Because America First is an independent Omaha financial planning firm, it is free to select asset investments from a wide range of options. Advisors at America First are not bound to any parent firm's preferred product list, which means clients benefit from that freedom.

Whether the investment originates with a company on the other side of the world or just a state away, the Omaha financial advisors at America First can diversify your portfolio from a larger range of opportunities thanks to its independent nature.

This translates into advice you can trust to be unbiased and free of any hidden agendas, as their only objective is to assist your portfolio growth.





### *Top-Rated Wealth Management Firms in Omaha*

#### **Test for Stock Selection**

This Omaha investment management firm uses a test for selecting stocks, and that ensures the stocks chosen meet three primary requirements. Those requirements include:

- High returns: America First considers a stock for selection only if the company earns high returns and has a track record of success.
- Managers who think like owners: America First believes that the best companies to invest in with have managers that think and act like owners. They will reject any stock that is managed by executives who show less than a dedicated mentality.
- Favorable price: If the stock meets the first two requirements but it is not available at a favorable price, America First will dismiss the stock from consideration. The firm works to balance benefit with the price and looks for favorable prices for their clients.

## **Rating Summary**

With a detailed and rational approach, these Omaha financial advisors are a great match for investors looking for long-term guidance from a firm that is experienced and dedicated to their clients' success.

America First has a dedicated team of experts to assist clients, holding Certified Financial Planner™ (CFP®) credentials. They also believe that research of the market is the best way to ensure clients have a portfolio that is strong over the long-term, despite market fluctuations.

With a proactive approach, a philosophy of transparency and trust, and client-centered focus, America First Investment Advisors scores a 5-star rating as one of the best financial advisors in Omaha to consider partnering with in 2019.

***See Also: Top Advisors and Wealth Managers in Ohio***

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## **Cambridge Advisors, Inc. Review**

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[Cambridge Advisors Inc.](#) is an independent Omaha wealth management firm that focuses on being responsive to client needs. Their highly qualified team of professionals provides custom-tailored financial strategies designed to match a client's objectives.

For nearly 30 years, this [fee-only](#) Omaha financial advisor has been serving primary high-net-worth individuals with \$500,000 or more in available assets. Their goal is to bring clarity to the financial planning process with time-proven strategies.

### **Key Factors That Enabled Cambridge Advisors Inc. to Rank as a Top Omaha Wealth Management Firm**

#### **Registered Investment Advisor**

As one of the top-rated Registered Investment Advisors in Omaha, the advisors at Cambridge are legally required to serve your financial needs ahead of their own.

This is supported by the firm's status as a fiduciary. Investors can trust that the only revenue that Cambridge makes is derived from its up-front management fees and no 3<sup>rd</sup> party commissions.

This results in unbiased, client-focused advice that is not driven by company profits. Cambridge advisors earn no commissions or incentives, and the firm does not utilize revenue sharing.



The firm is transparent about their fees, with typical quarterly management fee of 0.25 percent of assets under management. For those whose investable assets do not meet their minimum, they offer services on a stand-alone basis for a fee of \$2,500.

## **Process & Customized Plans**

Clients that work with Cambridge will appreciate their personalized onboarding process. They use a proprietary [A.I.M.](#) process to create customized plans for each client while ensuring that portfolios are meeting unique client objectives.

This process involves the following steps:

- **Assess & Analyze**: During this initial step, Cambridge's Omaha financial advisors collect all necessary data points to get a clear, accurate picture of all your financial needs. This includes timelines, tax efficiency, account types, risk tolerance, and more. Your financial plan reflects this data as do any recommendations your advisor may make.
- **Implement**: Your customized plan is next put into action. These financial planners in Omaha don't use templates, your portfolio is completely unique, and your specific investment plan created just for you. To increase customization, your Omaha financial planner may implement the plan gradually.
- **Monitor & Make Adjustments**: Going forward, your Omaha financial advisor will monitor and adjust your portfolio as needed. Your advisor will also meet with you to discuss progress or when you experience big milestone events such as buying a new house or new car, the death of a spouse, and more.

Depending upon how your portfolio is performing and any life events that alter your financial plan, the A.I.M. process will continue to repeat to maximize your investments and help you avoid as much risk as possible.

## **Rating Summary**

Cambridge Advisors Inc. takes a comprehensive approach designed to deliver completely customized financial solutions that are flexible to adjust as life changes. This team of experts takes a long-term view to set clients up for a lifetime of protecting and growing their wealth.

With a strong emphasis on collaboration, a team approach, and a commitment to their clients' best interest, Cambridge Advisors Inc. earns a 5-star rating as one of the top financial advisors in Omaha to consider partnering with this year.

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

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## Curnes Financial Group Review

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[Curnes Financial Group](#) has been providing top quality financial planning in Omaha, Nebraska for over 35 years. Their team has over 175 years of combined experience in the financial services industry.

This Omaha wealth management firm is a member of [Cetera Advisor Networks](#), which gives them access to a national network of support, guidance, and best practices.

Curnes Financial Group is a [fee-based](#) financial advisor in Omaha, NE, however, we have included them on our top-rated list because of their team-based approach and wide range of financial services.

### **Key Factors That Enabled Curnes Financial Group to Rank as a Top Omaha Wealth Management Firm**

#### **Team Approach & Experience**

Curnes boasts a highly qualified and experienced team of Omaha financial advisors. Because they take a team-based approach, clients benefit from the collective knowledge that's distributed among all the financial advisors.

In this way, the Omaha financial advisors at Curnes give clients multiple perspectives that are deepened by this collaborative approach.

This allows for most robust portfolio strategies that benefit from multiple viewpoints, rather than having to rely on the viewpoint of one single advisor.



### *Omaha's Top Financial Planning Firms 2019*

#### **Broad Range of Services**

Clients looking to handle several financial areas of their life with one financial partner will appreciate the broad range of services offered here. Curnes makes available many of the services that high-net-worth clients look for in top Omaha Registered Investment Advisors.

These services include:

- Wealth Management: Focuses on tax efficiency, money management, and risk minimization
- Planning for Retirement: Helping clients answer retirement questions and implementing a suitable plan for a comfortable retirement
- Deciding When to Retire: Explores current financial position, options, and recommendations for a solid retirement plan that's timed to meet your needs
- Insuring Your Future: Evaluates insurance needs and recommends appropriate policies to minimize risk
- Estate Planning: Ensures that your estate is well-organized and compliant to your goals and wishes

- College Planning: Traditional and non-traditional savings vehicles are explored to fund future education costs
- Exclusively for Employers: Multiple retirement plan options that allow small businesses more choices
- Exclusively for Physicians: Investment management for medical professionals

## **Rating Summary**

Something that helps Curnes Financial Advisors stand out as a top financial advisor in Omaha, NE is their dedication to supporting financial literacy through videos, presentations, articles, and financial tools on core topics like retirement, tax, lifestyle, and more.

Curnes offers a helpful glossary of commonly used terms, tax resources, FAQs, and helpful links that help anyone visiting their site make more informed financial decisions.

Their robust offering of financial services, team-based approach, and a strong commitment to their client's financial wellbeing solidify Curnes Financial Advisors as one of the top financial advisors in Omaha to consider partnering with this year and earn them a 5-star rating.

***Popular Article: Top Financial Advisors in Indianapolis, Indiana***

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## **Foster Group Review**

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Standing out from the crowd with a unique financial planning approach, [Foster Group](#) services a wide range of clientele including individuals, families, health care professionals, business owners, institutions, and other professionals.

The firm is a [fee-only](#) wealth manager in Omaha that's committed to helping you feel *Truly Cared For*<sup>™</sup>, and they have ownership spanning over three generations of employees.

**Key Factors That Enabled Foster Group to Rank as a Top Omaha Wealth Management Firm**

## **Independent & Privately-Held**

Foster Group is an independent, fiduciary, fee-only financial advisory firm in Omaha. Each of these designations offers a lot of value to clients that prize trust and transparency.

Here's what each designation stands for:

- Independent: Foster is independent and privately held. This means these financial advisors in Omaha are free to make unbiased decisions about your account without being influenced by anyone outside the company.
- Fiduciary: This Omaha wealth management firm is legally obligated to put your interests first, even ahead of their own. It also demands that financial advisors be completely transparent about fees and compensation.
- Fee-Only: Foster does not sell any products or additional services, precluding commissions, incentives or bonuses. This means you can be assured that the advice you receive from your financial advisor in Omaha is completely conflict-free.

## **Committed to the Long Term**

You don't have to worry about being given a template portfolio then never updated again. Foster Group wants to be a part of its clients' lives through retirement and beyond. This Omaha wealth management firm nurtures a long-term relationship with each investor.

During the first interview, Foster's financial advisors take the time to get to know their clients as well as their clients' values, financial goals, relationships, and investment preferences. From there, their Omaha financial advisor makes recommendations personalized to each client's emerging financial profile.

To give you their full financial advisory support, this Omaha wealth management firm also coordinates with your existing team of consultants. In this way, Foster Group can receive valuable input that will help it make targeted recommendations for your financial strategy.

## **Rating Summary**

Foster Group believes in truly caring for their clients in every aspect of their financial life and has a core focus on creating and maintaining long-term relationships with their clients throughout generations.

This focus on building relationships is a key component of what makes them stand out, along with a values-driven approach and constant pursuit of better client experience.

These factors all help earn Foster Group a 5-star rating as a top Omaha financial advisor to consider in 2019.

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

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## **HK Financial Services Review**

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[HK Financial Services \(HKFS\)](#) is a wealth management firm in Omaha with a specialty of connecting tax advice to your financial management goals. They have 13 locations throughout the country and serve clients in all 50 states.

The firm is a [fee-based](#) Omaha financial advisory firm, but is also a fiduciary, meaning they make a strong commitment to providing clients with unbiased advice. Their holistic approach to integrating tax and financial management offers a unique value to clients.

### **Key Factors That Enabled HK Financial Services to Rank as a Top Omaha Wealth Management Firm**

#### **Independence & Fiduciary Commitment**

As an independent firm, HKFS is under no obligation to answer to a parent company or external partnership, which means their financial advice comes without any hidden agendas or corporate-sponsored requirements.

Equally as important is the firm's fiduciary commitment, meaning that both the firm and its Omaha financial advisors will always put the needs of the client first and foremost.

This fiduciary commitment eliminates many of the inherent conflicts of interest that fee-based firms could have, making HKFS stand out among competing fee-based financial advisors.

Additionally, this Omaha financial management firm has been recognized as a top 100 Wealth Manager in the U.S. and one of the top 50 fastest growing RIAs in the country by Forbes.

#### **Robust Offering of Services**

An integrated approach to the various facets of your financial life benefits each of them by ensuring they're all working in concert towards your financial goals. HKFS shines in this aspect by offering a wide array of services all under one roof.



Clients can benefit from the following financial services when working with this financial planning firm in Omaha:

- Asset Management: Integrates tax and investment planning for a holistic approach to financial protection and growth
- Retirement Plan Services: Evaluates current retirement plan and ensures that retirement goals are on track
- Insurance Planning: Utilizes a team of insurance professionals to match clients with the best product for their needs to reduce risk
- Brokerage: Provides clients with a brokerage-based portfolio through ProEquities, Inc.
- Investments: Features an investment advisory committee, asset allocation models, an open architecture platform, and the flexibility of a self-directed brokerage options
- Estate Planning: Helps clients ensure that their estate will be taken care of in the future through careful will planning
- Retirement Income: Addresses retirement challenges including having enough assets for a long life and tax-efficient strategies
- Tax Planning: Working with tax advisors to ensure financial planning is performed in the most tax efficient way



## **Rating Summary**

For those that enjoy working with firms that have the resources that a larger footprint brings, HKFS will be an excellent match. They offer a robust range of services, drawing upon a team that serves clients throughout the U.S.

Their strategic use of tax integration with wealth management ensures that portfolios are tax-efficient, and plans are designed with long-term performance goals in mind.

With an award-winning team, holistic approach, and helpful financial literacy resources, HK Financial Services scores a 5-star rating as one of the top financial advisors in Omaha to consider partnering with this year.

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

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## **Karstens Investment Counsel Review**

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Founded in 1993 to provide comprehensive, expert advice, [Karstens Investment Counsel](#) is a wealth management firm in Omaha that serves the unique needs of high-net-worth individuals and provides retirement plan services.

They are a [fee-only](#) financial planning firm in Omaha that pledges to uphold the highest standard of fiduciary care and to make you it's the highest priority.

### **Key Factors That Enabled Karstens Investment Counsel to Rank as a Top Omaha Wealth Management Firm**

#### **No Conflicts of Interest**

Karstens is “fiercely independent,” putting forth the effort to ensure they always deliver conflict-free advice. The firm’s advisors get to know each client’s wants and needs to design an investment strategy that focuses entirely on helping them reach their objectives over the long term.

As a fiduciary financial planner that operates under a fee-only structure, there have no conflicts of interest that can come from accepting commissions on sales of financial products. They state on their website that their clients are their first priority.

Because it's independent, the firm has the freedom to utilize thousands of asset opportunities without being swayed by outside relationships.

## **Customized Financial Plans**

To better serve clients, Karstens utilizes a [four-step process](#) that helps them create the most personalized plan for each client's unique needs. This Omaha financial advisor's process includes:

- **Step 1: The Discovery Meeting:** Your financial health is reviewed during this initial stage. You communicate your financial goals and how you hope to use your wealth in the future, such as buying a new home, paying for your children's education, and more. All relevant financial data is disclosed at this time, including tax considerations, insurance, and similar financial details.
- **Step 2: The Investment Plan Meeting:** Next, your Karstens financial advisor employs your financial information to formulate your risk tolerance and determine tax implications. They also help to further determine your objectives and factor in all short-term and long-term investment goals.
- **Step 3: Putting the Plan into Motion:** Karstens initiates the transfer of assets and oversees the implementation of your financial plan. The firm handles paperwork, documentation, and other administrative responsibilities to make sure that you won't feel overwhelmed during the process.
- **Step 4: Regular Progress Meetings:** After implementation, your Omaha financial advisor regularly monitors your portfolio and updates you on a regular basis. Karstens believes in being proactive in engaging with clients and will also inquire about changes in your circumstances which might impact your financial plan, allowing for modifications that help you stay on top of your goals.

## **Rating Summary**

Building client relationships on mutual trust and ensuring all client needs are met, Karstens Investment Counsel brings a concierge approach to their wealth management and financial planning services.

One of the firm's specialties is providing financial advisory services to those in the medical community. The firm has been recognized by *Medical Economics Magazine* as one of the top 150 Best Financial Advisors for Doctors.

With a client-centered philosophy, a commitment to service, and comprehensive approach, Karstens Investment Council solidifies their 5-star rating as a top financial advisory in Omaha to consider partnering with in 2019.

***Popular Article: Top Financial Advisors in Tampa, St. Petersburg, and Palm Harbor, Florida***

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## Homan Wealth Advisors Review

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With a mission to build customized, whole-wealth solutions, [Homan Wealth Advisors](#) is a Registered Investment Advisor in Omaha that works with high-net-worth individuals and families, small business owners, executives, and corporate retirement plans.

They are a [fee-only](#) Omaha financial management firm that was founded in 2003 with the core principals of client service and personal integrity.

### Key Factors That Enabled Homan Wealth Advisors to Rank as a Top Omaha Wealth Management Firm

#### Client-Centric Business Model

Something that makes Homan stand out in the competitive field of financial advisors in Omaha is their focus on integrating the best interests of their clients into every aspect of their business process.

As a top-rated Omaha financial advisory firm, Homan prides itself on bringing the following items of value to their clients:

- **Educational:** These Omaha financial advisors strive to ensure that their clients are well-informed, empowering them to make better financial decisions
- **Comprehensive:** Homan takes a fully integrated approach to finance management, considering taxes, insurance, trusts, and charitable giving
- **Evidence-Based:** Investment philosophies are scientific and based on decades worth of peer-reviewed research, rather than trying to guess what the market is going to do
- **Transparent:** Fees are always disclosed upfront with the utmost transparency, and are free from any conflicts of interest

#### BAM Alliance

A leader in the financial services industry, Homan is a founding member of the [BAM Alliance](#), a network of over 140 wealth management firms. Like Homan, these firms are independent and share Homan's commitment to always act in their clients' best interests.

The BAM Alliance membership provides direct access to some of the most established and reputable names in the financial services industry, adding value to those firms that are a part of this group.

When you have a complex question or situation arise in your life that affects your portfolio, the Omaha financial advisors at Homan that can turn to fellow BAM Alliance members and collaborate to find answers to even the most difficult issues.



*Omaha, Nebraska's Best Wealth Management Firms*

## **Rating Summary**

Homan Wealth Advisors offers clients a foundation of trust and transparency with which to begin their relationship and an investment strategy that values evidence over emotion.

While Homan Wealth Advisors places significant emphasis on explaining their philosophies and values, it's worth noting that there is quite a bit less information available regarding specific services or how they can assist clients with unique financial challenges.

This lack of detailed services information can make it more difficult for potential clients to fully evaluate the breadth of their capabilities, which is why we've scored this Omaha financial management firm with a 3-star rating.

By adding more specific details about the firm's services and how they help clients, Homan Wealth Advisors could easily improve both their value proposition to clients and their rating. However, they remain a top pick in Omaha as a top financial advisor to consider.

***Don't Miss: Top Financial Advisors in Portland, Oregon***

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## **Lutz Financial Review**

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For nearly 40 years, [Lutz Financial](#), has been helping premier clientele craft a financial future that flourishes into a secure legacy. The firm is an affiliate of accounting and consulting firm Lutz & Company P.C.

The fee structure for the firm is somewhat confusing as they state they are [fee-based](#) on one page, and on another that they are [fee-only](#) financial advisors in Omaha that are “compensated solely from fees paid by our clients and do not accept commissions or other compensation.”

We always recommend confirming a financial advisor's fee structure with them before contracting their services.

### **Key Factors That Enabled Lutz Financial to Rank as a Top Omaha Wealth Management Firm**

#### **Fiduciary Commitment**

Lutz Financial is a Registered Investment Advisor that makes a fiduciary commitment to each client, meaning that both the firm and its Omaha financial advisors will always put the needs of the client first and foremost.

Lutz advisors do not accept commissions or other forms of compensation for sales of financial products, and any conflicts of interest that may possibly come up during your time with Lutz are immediately disclosed and managed.

Because Lutz is independent, the firm is not bound by any obligations to sell specific products and have a much broader range of assets to choose from for a customized portfolio design to secure and grow your wealth.



## Strong Core Values

As a top-rated financial advisor in Omaha, Lutz Financial maintains a strong set of guiding principles and values to help their clients achieve greater financial health. These core values include:

- Transparency: As a fiduciary, the firm upholds the highest standards of transparency, trust, and independence
- Your Long-Term Plan: Every client receives an in-depth, comprehensive plan that is built for long-term success and customized to their distinct needs
- Your Family & Legacy: The firm takes the time to really listen to clients concerns and aspirations, helping clients create a meaningful impact on their communities and families
- Investment Philosophy: Based on decades of research, Lutz Financial keeps expenses low, prioritizes diversification, minimizes turnover, and thinks long-term
- Your Business: The Omaha financial planners at Lutz Financial know that business owners have distinct needs, and customize services accordingly
- Risk Management: Risk and return are always related, and your personal Omaha financial advisor will take the time to ensure that your portfolio properly reflects your risk tolerance
- Expenses & Taxes: All portfolios and financial advice is administered with tax efficiency in mind
- Disciplined Investing: Focuses on controllable factors like tax efficiency, diversification, risk, cash flow, rebalancing, and costs

## Rating Summary

Lutz Financial offers a fully holistic approach to financial management that operates on an ethical, value-driven business model. Their client-centric philosophy and fiduciary commitment give clients peace of mind that they'll be given completely unbiased advice.

Where Lutz Financial falls short of other Omaha wealth management firms is in two areas. The first is the way their financial services are communicated. Without details on specific financial services offered, it could be difficult for potential clients to fully evaluate the firm.

The second is that they give conflicting information about being fee-based or fee-only, making it difficult for clients to know which they are. For these two reasons, we've scored Lutz Financial with 3-stars.

Clearing up the conflict to clearly state their fee structure and providing more details on their specific financial services would help Lutz improve their value proposition to clients and their rating in the future. However, they are still among the best Omaha, Nebraska financial advisory firms to consider partnering with this year.

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## **Conclusion—2019 Top 8 Best Omaha, Nebraska Financial Advisory Firms**

Initially, thinking about finding a financial advisor in Omaha and sharing all your personal financial details with them can be intimidating. But the benefits you'll receive from expert advice can quickly dispel the anxiety.

Financial advisory firms can help you with saving for significant life events, like retirement, a new home, or your child's education. They can also assist wealthy families with complex finances, streamlining their assets and increasing their tax efficiency.

Once you've narrowed down your top choices for an Omaha wealth management firm that you may like to work with, we'd suggest setting up an initial consultation to see how you feel about their personality and process.

Many of the top-rated financial advisors in Omaha offer free introductory consultations where you can get to know them and decide if they're a good fit.

After you've taken that first step and chosen your top Omaha financial planner, you will most likely feel more in control of your future thanks to having an expert team at your service to help you grow your money to meet your financial goals and dreams.

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## **Rate Table Disclaimer**

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Image sources:

- <https://pixabay.com/photos/money-coin-investment-business-2724241/>
- <https://www.am1st.com/>
- <http://www.curnesfinancialgroup.com/>
- <https://www.hkfs.com/>
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