
10 Best Financial Advisors in San Antonio and New Braunfels, TX | 2019 Ranking

2019 RANKING & REVIEWS BEST FINANCIAL ADVISORS IN SAN ANTONIO & NEW BRAUNFELS

Rating 2019's Top Financial Advisors in San Antonio and New Braunfels, Texas

From their famous River Walk to the Alamo, San Antonio, Texas and nearby New Braunfels not only have a rich heritage, the area is also considered one of the fastest growing in the country.

With so many people flocking to this popular south Texas location, there's a growing need for top financial advisors to serve San Antonio and New Braunfels residents.

Financial planning and wealth management firms help people manage their money, invest wisely, and create a game plan to reach multiple future goals, from a happy retirement to sending a child to college, to growing a business or non-profit organization.

But when it comes to actually choosing a top-rated San Antonio wealth management firm, many people aren't sure exactly where to start. There are terms to understand like "fee-only" or "fee-based," multiple firms to sort through, and the concern about finding a firm you can trust.

AdvisoryHQ's 2019 ranking of the best financial advisory firms in the San Antonio/New Braunfels area is designed to make your search a whole lot easier. We've reviewed multiple firms in the area to bring you the best of the best in this top 10 ranking.

You'll find a summary of each San Antonio or New Braunfels financial planner that includes their fee structure, specialties, and the highlights that made them stand out on our list.

We'll also give you a cheat sheet of definitions about fee structure that you can refer to whenever you need to.

By the end you should have a much better idea of the types of wealth management firms in the San Antonio area that you'd like to partner with to help grow your money and meet your goals for the future.



Award Emblem: Top 10 Best Financial Advisors in San Antonio and New Braunfels, Texas

Top 10 Best Financial Advisors in San Antonio & New Braunfels, Texas | Brief Comparison & Ranking

Financial Advisors in San Antonio & New Braunfels	2019 Ratings
CIS Wealth Management Group	5
Exencial Wealth Advisors	5
Financial Life Advisors	5
Intercontinental Wealth Advisors	5
M Capital Advisors	5
PAX Financial Group	5
South Texas Money Management	5
Strategic Financial Concepts (SFC)	5
Cypress Wealth Advisors	3
MHD Financial	3

Table: Top 10 Best Financial Advisors in San Antonio & New Braunfels | Above list is sorted by rating

Terms to Know: Fee-Based, Fee-Only, & Fiduciary Financial Advisors in San Antonio & New Braunfels

When researching the best financial advisors in San Antonio and New Braunfels there are three important terms that you need to know.

They are:

- Fee-only
- Fee-based
- Fiduciary

These tell you the compensation structure a financial planning firm works under and also the level of commitment they make to the wellbeing of their clients. Here is a brief summary of each term.

Fee-Only Financial Advisors

When an investment firm or a financial advisor in San Antonio says that they are "[fee-only](#)," this means that they *do not* accept commissions or third-party referral payments.

When a firm's only source of income comes from client fees, this greatly minimizes the inherent conflicts of interest that come with recommending and selling investment products, so they're in a better position to act solely in their client's best interests.

Fee-Based Financial Advisors

On the other hand, Fee-based financial advisory firms will receive *some* direct compensation from clients but are free to accept commissions and incentives from companies that sell financial products.

A [fee-based](#) structure creates some potential conflict of interest, which is why many fee-based investment firms are also fiduciaries, which often counteracts the potential for conflict.

Fiduciary

Both fee-only and fee-based firms can be a [fiduciary](#). This is a financial advisor that has taken on a legal responsibility to fully disclose any conflicts of interest and that are required to put the interests of their clients ahead of their own at all times.



Top-Rated 2019 Financial Advisors in San Antonio & New Braunfels

2019 AdvisoryHQ's Selection Methodology

What methodology does AdvisoryHQ use in selecting and finalizing the credit cards, financial products, firms, services and products that are ranked on its various top-rated lists?

Please click here “[AdvisoryHQ's Ranking Methodologies](#)” for a detailed review of AdvisoryHQ’s selection methodologies for ranking top-rated credit cards, financial accounts, firms, products, and services.

Detailed Review – Best Wealth Management Firms in San Antonio & New Braunfels

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

- [CIS Wealth Management Group](#)
- [Exencial Wealth Advisors](#)
- [Financial Life Advisors](#)
- [Intercontinental Wealth Advisors](#)
- [M Capital Advisors](#)
- [PAX Financial Group](#)
- [South Texas Money Management](#)
- [Strategic Financial Concepts \(SFC\)](#)
- [Cypress Wealth Advisors](#)
- [MHD Financial](#)

Click below for previous years’ rankings:

- [2018 Review: Top 9 Best Financial Advisors in San Antonio and New Braunfels, TX](#)
- [2017 Review: Top 8 Best Wealth Managers in San Antonio & New Braunfels](#)
- [2016 Review: Top 9 Best Financial Advisors in San Antonio & New Braunfels](#)

CIS Wealth Management Group Review

Values based and fiduciary driven, [CIS Wealth Management Group](#), was originally founded as Christian Investment Services in 1993. They are a financial advisor

headquartered in New Braunfels, Texas, with additional offices in San Antonio and Houston.

The firm is [fee-based](#) and we have included them on our list of top New Braunfels and San Antonio financial planners due to their wide range of services, commitment to fee transparency, and unique status as a faith-based financial firm.

Key Factors That Enabled CIS Wealth Management to Rank as a Top Wealth Management Firm in San Antonio and New Braunfels

Biblically Responsible Investing

The firm's philosophy is based on a steadfast belief of adhering to Christian values in every aspect of life. It uses its advisory, financial planning, and investment management experience to help its clients engage in biblically responsible investing.

This New Braunfels financial advisor offers values based investing. Which means investing in a way that supports businesses that are making a positive change in our society.

As a result, CIS can help its clients make informed decisions when it comes to their current and future investments. These wealth managers in New Braunfels and San Antonio will sit down with clients and align their financial needs with good stewardship practices and discuss investing in a way that aligns with their Christian faith.

Financial Planning Modules

CIS Wealth Management offers a wide array of services for its clients. This Texas wealth management firm can help with many financial milestones, including wealth accumulation, distribution, risk management, inheritance, and legacy creation.

One subset of services includes financial planning modules, designed to allow clients to choose various areas of focus, depending on what services are most important to them.

This is a unique approach to wealth management and these 20 fully customizable modules include, but are not limited to:

- Long Term Retirement Planning
- Income Tax Planning and Accounting
- Asset Protection Assessment
- Social Security Planning
- Estate and Multi-Generational Inheritance Planning
- Real Estate Assessment
- Long Term Gifting and Charitable Planning
- Bank CD and Savings Account Planning
- Oil and Gas Royalty Income Planning

- Mortgage Debt Payoff

Rating Summary

If you're looking for a firm that supports a faith-based approach to investing, then CIS Wealth Management will be a top choice for you among New Braunfels financial advisors.

Their advisors and financial planning method are completely client-focused, allowing a great deal of flexibility in how your money is managed.

With a team-based philosophy and wide range of values based financial services, CIS Wealth Management solidifies their 5-star rating as one of the top financial advisory firms to consider partnering with in 2019.

See Also: [Top Financial Advisors in St. Louis, MO](#)

Exencial Wealth Advisors Review

[Exencial Wealth Advisors](#) takes an integrated approach to wealth management to best serve their clients' needs. They are a San Antonio financial advisor with additional offices in Frisco, TX, Oklahoma City, OK, and Old Lyme, CT.

The firm is an independent, [fee-only](#) financial advisor in San Antonio that assists clients with making better financial decisions via a strategic approach and customized portfolios.

Key Factors That Enabled Exencial Wealth Advisors to Rank as a Top San Antonio Financial Advisor

Personal & Executive Wealth Management

Whether you're receiving personal or executive wealth management services, these financial planners in San Antonio believe that the more they know about you, the better plan they can create. They'll take the time to understand your short-term and long-term goals.

No matter who you are, an important component of any financial plan is a smart investment strategy. As such, your financial advisor at Exencial will consider:

- Growth opportunities and risks posed by the securities market
- Methods to minimize risk

- Your current investment allocation and costs
- Your specific goals
- Ways to reduce investment costs

Comprehensive Process

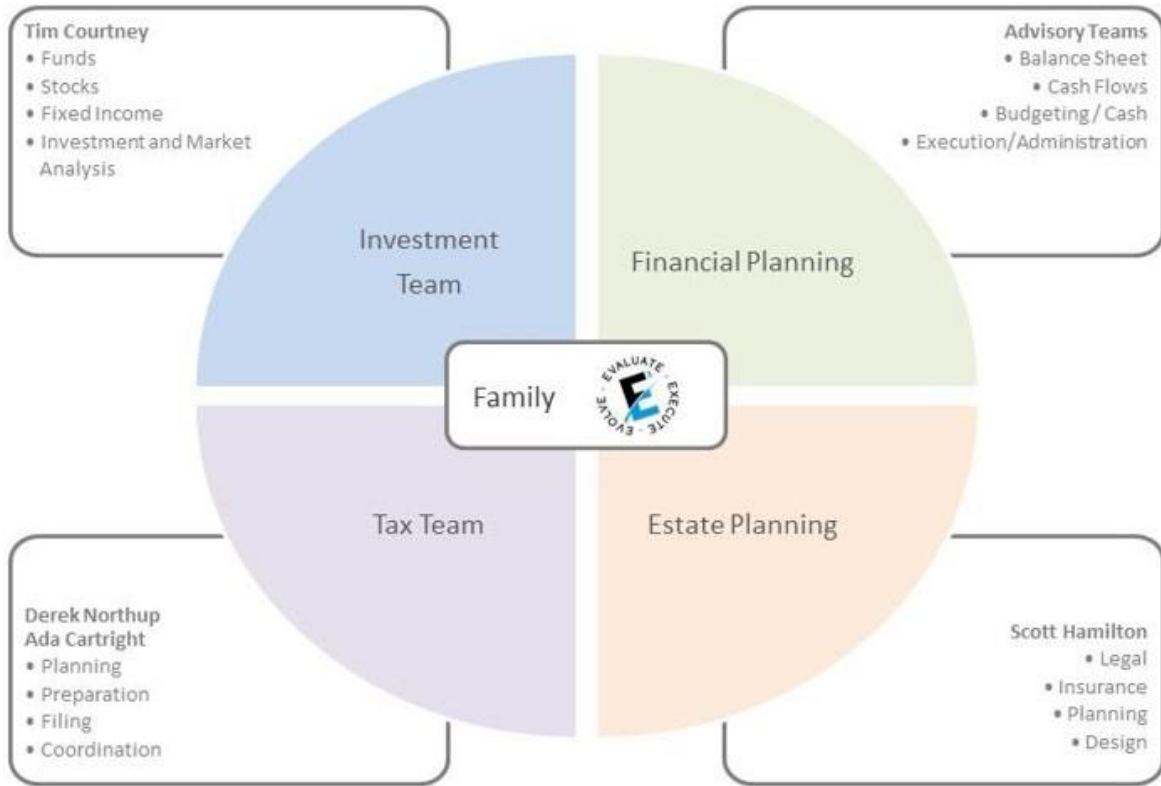
The process used by Exencial Wealth Advisors prioritizes giving clients all the information they need to be an active participant in their wealth management plan.

During the analysis of a client's current financial positions, these San Antonio financial advisors provide a personal financial statement that includes:

- Net worth
- Cash flow
- Insurance coverage for death, disability, and long-term care needs
- Estate valuation
- Income tax projections
- Withholding analysis
- Investment allocation
- Stock option analysis

This financial advisor in San Antonio then designs a completely customized financial plan that incorporates:

- Cash flow and retirement planning
- Insurance needs
- Estate planning
- Tax planning and preparation
- Recommended investment allocation
- Charitable giving
- Gifting to family
- Company-provided benefits



Best Wealth Management Firms in San Antonio

Rating Summary

Exencial Wealth Advisors offers clients a comprehensive process that is completely customized and client-focused. The fee-only, independent structure of these San Antonio financial planners also creates a base of trust and transparency.

With an expert team providing both investment management and financial planning, and a holistic approach, Exencial Wealth Advisors earns a 5-star rating as one of the best financial planners in San Antonio to consider partnering with this year.

Related: [Top Financial Advisors and Wealth Managers in Nashville and Memphis, Tennessee](#)

Financial Life Advisors Review

With a culture based on Cowboy Ethics, [Financial Life Advisors](#) is a wealth management firm in San Antonio that believes in following a set of principals which result in doing the right thing for the client at all times.

The firm is a [fee-only](#) San Antonio financial planner that works with transitioning retirees, busy professionals, and generational wealth transfer clients.

Key Factors That Enabled Financial Life Advisors to Rank as One of the Best Wealth Management Firms in San Antonio and New Braunfels

Diverse Financial Services

For many clients, finding the best financial advisor in San Antonio includes locating a firm that can grow and adapt to their short-term and long-term financial needs as life changes.

To meet the ever-evolving financial objectives of their clients, Financial Life Advisors provides the following key financial services:

- Retirement Planning
- Tax Strategies
- Investment Analysis
- Estate Planning
- Insurance Consulting
- 401k Fiduciary Consulting
- Business and Exit Planning

Risk Analysis

Financial Life Advisors believes that timing is often the most important component of a successful retirement plan.

This San Antonio wealth management firm's software modeling not only mimics stock portfolio outcomes but also [tracks 10,000 simulations](#) with each client's specific goals.

In this way, clients can understand a variety of scenarios including the resultant average returns, the strongest returns, and catastrophic market returns and how each outcome influences their financial future.

Rating Summary

As a top-rated financial advisor in San Antonio, Financial Life Advisors offers in-depth research and data-driven modeling to help clients make the best financial choices for a successful future.

With an experienced and credentialed team and full range of financial services under one roof, Financial Life Advisors scores a 5-star rating as a top San Antonio financial advisor to consider partnering with this year.

Popular Article: [Top Financial Advisors in Dallas, Texas \(Ranking of Dallas Wealth Advisors\)](#)

Intercontinental Wealth Advisors Review

Cultivating client relationships by listening and understanding, [Intercontinental Wealth Advisors](#) is a San Antonio financial planning firm founded in 1981 that has a global perspective and believes in innovative thinking.

Intercontinental Wealth Advisors does not clearly state whether they are a fee-based or fee-only firm. However, they note on their [ADV](#) that IWA receives a financial incentive to place advisory clients in mutual fund classes, so they are likely fee-based.

As always, we recommend verifying fee structure before partnering with any San Antonio financial advisor.

Key Factors That Enabled Intercontinental Wealth Advisors to Rank as One of the Best Financial Advisors in San Antonio

Financial Planning & Investment Management

While Intercontinental Wealth Advisors may be considered a boutique firm, these San Antonio financial advisors offer a complete range of services, comparable to even the largest wealth management firms. These services include:

- **Wealth Management**: Asset management, investment philosophy, investment advice, family governance, foundations, private investments, and more
- **Financial Planning & Estate Planning**: Uses behavioral finance principles to help clients comprehend and anticipate money-related emotions and actions
- **Insurance Services**: Personal and business-related insurance to minimize risk
- **Alternative Investments**: Private equity, art advisory, managed futures, and master limited partnerships

- Concierge Services: Services that go “above and beyond” and can include things such as scheduling doctor’s appointments, buying an art collection, or even selling a corporate jet
- Lending Solutions: Investment credit line and mortgage solutions through a partnership with BNY Mellon



We're here for you. It's our business to understand your goals, risk tolerance, and vision for the future, and use that knowledge to craft customized solutions to meet your investment challenges and financial objectives.

San Antonio's Top Financial Planning Firms

Behavioral Finance Approach

Part of what makes Intercontinental Wealth Advisors stand out as one of the best financial advisors in San Antonio is their behavior-based approach to financial planning. They work to help clients understand the emotions tied to money management.

Discussing money is often an emotional experience, which can lead to decisions based on panic or fear. Other components added to the mix include behavioral patterns and upbringing, which often significantly impact how each client handles their finances.

Using an approach based on behavioral finance can address these influences, emotions and fears revolving around money to improve financial health from a fundamental level.

Rating Summary

As a globally minded San Antonio financial advisor with offices in both San Antonio and Miami, Intercontinental Wealth Advisors offers a unique perspective to financial management. They also specialize in working with tax specialists to assist in non-US tax considerations.

With a unique behavioral approach, a long history of expert financial guidance, and a global perspective, Intercontinental Wealth Advisors earns 5-stars as one of the best San Antonio wealth management firms to consider partnering with in 2019.

[Read More: Top Financial Advisors in Kansas City, Leawood, and North Kansas City](#)

M Capital Advisors Review

[M Capital Advisors](#) is a nationally recognized San Antonio financial advisory firm that has a history that dates back to 1993. In addition to San Antonio, the firm also has an office in Nashville, TN.

The firm is an independent, [fee-only](#) financial advisor in San Antonio that is focused on providing tailored solutions for both personal wealth management and institutional asset management.

Key Factors That Enabled M Capital Advisors to Rank as One of the Best Financial Advisors in San Antonio

Unbiased, Objective Viewpoint

As an independent, fee-only firm that also upholds a fiduciary commitment, M Capital Advisors provides clients with completely conflict-free financial advice.

Rather than earn commissions from financial products, a fee-only pricing schedule ensures that the firm's interests are matched up directly with that of their clients.

Additionally, a completely independent structure, ensures clients can trust that all advice is unbiased and objective, as the Texas financial advisors at M Capital Advisors are free from the pressure to "sell" certain financial products.

Not only does this encourage trust within the client-advisor relationship, but it also fosters positive, long-term relationships, a key element in any successful wealth management relationship.

Integrated Wealth Management & Financial Planning

M Capital Advisors believes that to be truly successful, clients should have access to a wide range of integrated financial planning and wealth management services. To that end, the San Antonio wealth managers at M Capital Advisors provide some of the following financial planning services:

- Investment Management: Personalized and comprehensive investment strategy
- Retirement Planning: Ensures that clients are well-prepared for retirement through things like pension planning and social security analysis
- Risk Management: Reviews assets and liabilities, developing strategies to minimize exposure and risk
- College Planning: Maximizes savings to fund future education goals without sacrificing other long-term objectives
- Trust & Estate Planning: Leave a lasting impact through a comprehensive estate plan
- Cash Flow Management: Manage personal wealth to support future goals both in the short-term and the long-term

Rating Summary

M Capital Advisors believes in a client-first philosophy that guides every step of their financial planning and wealth management services in San Antonio. Their goal is to create a better plan for a better future for their clients.

Their fee-only structure, experienced team, and wide range of integrated services solidify a 5-star rating for M Capital Advisors as one of the top San Antonio financial planners to consider partnering with this year.

Related: [Top Financial Advisors in Greensboro, Chapel Hill, and Winston-Salem, North Carolina](#)

PAX Financial Group Review

[PAX Financial Group](#) is a San Antonio financial advisor that believes everyone is entitled to quality, unbiased financial advice. They serve clients from three offices, in San Antonio and New Braunfels, TX and Asheville, NC.

The firm is a [fee-based](#) financial advisor that is also a fiduciary. They make a commitment to putting their client's interest first and also state that their financial professionals aren't paid on a commission basis.

Key Factors That Enabled PAX Financial Group to Rank as One of the Top Wealth Management Firms in San Antonio

Comprehensive Services

PAX Financial Group works to maintain an informative environment and to create completely personalized and efficient financial solutions.

Once a financial plan is executed, this San Antonio wealth management firm works together with clients to consistently maintain goal projections and regularly consults with clients to ensure that the plan remains consistent with the client's objectives.

For individual clients, these solutions include:

- Financial Planning
- PIVOT™ Retirement Planning
- Individual Retirement Accounts (IRAs and Roth IRAs)
- Non-Qualified Retirement Programs
- Life & Disability Income Insurance Needs
- Retirement Needs Analysis
- Health Insurance
- Long Term Care Insurance
- Tuition Funding Programs
- College Costs Analysis
- Charitable Giving
- Estate Planning

Strong Value Proposition

As a top-rated San Antonio and New Braunfels financial advisor, PAX Financial Group offers new and existing clients with a strong value proposition, which includes:

- Experience: The team of San Antonio financial planners at PAX boast over 130 years of combined financial industry experience
- Fiduciary: With a fiduciary commitment, clients can trust that their best interests will always come first
- Independent: As an independent firm, the Texas financial advisors at PAX are not obligated to sell any specific financial products, ensuring an unbiased viewpoint
- Compensation: Advisors are paid via salary, avoiding conflicts of interest that come with a commission-based model
- Credentials: The team of Texas financial advisors at PAX includes multiple CFP® and AIF® professionals
- Minimums: There are no account minimums become a client of PAX, as the firm believes that expert financial management should be open to all

Rating Summary

With a welcoming philosophy and wide range of value-added services, PAX Financial Group is an excellent option for those new to investing and wealth management.

With a dedicated retirement system, a talented team, and an inclusive approach, PAX Financial Group solidifies their 5-star rating as one of the best wealth management firms in San Antonio to consider partnering with this year.

Popular Article: [Best Financial Advisors in Seattle, Bellevue, Kirkland \(Washington State\)](#)

South Texas Money Management Review

Founded in 2000 by Jeanie Wyatt, [South Texas Money Management](#) is a wealth management firm that has a total of six offices throughout the state of Texas., including one in San Antonio.

This award-winning firm is [fee-only](#) and has a core philosophy of buying both value and growth stock to allow investors to participate in market cycles with less volatility. They serve individuals, trusts, estates, defined benefit plans, institutions, foundations, and endowments.

Key Factors That Enabled South Texas Money Management to Rank as a Top Texas Financial Advisor in San Antonio

Investor Safeguards

For those investors who are skittish about entrusting their money with a San Antonio wealth management firm, South Texas Money Management will be of interest. They understand that investors need trust, so they offer several investor safeguards.

Here are some of the client protections offered by these financial advisors in Texas:

- [Client assets held separately](#): All client assets are separately kept at institutions that the client may choose and that have no affiliation with STMM.
- [Direct custodian firm contact](#): Clients can check directly on their funds and obtain statements from the custodian firm.
- [Code of ethics](#): This San Antonio financial planning firm's CEO is required to abide by the CFA Institute Code of Ethics.

- Audited financial statements: STMM has their financial statements audited annually by BKD, LLP, one of the largest certified public accounting firms in San Antonio.



Top Wealth Management Firms in San Antonio, Texas

Strategic Financial Planning Services

Investment clients receive financial planning services at no additional cost from STMM. This ongoing process evaluates all areas of your financial life, including income, expenses, investment, debts, and goals, to help you in key financial planning steps.

The goal is to help you identify, set, and achieve financial goals with all parts of your financial life working together. Areas where these San Antonio financial planners can help are:

- Set Objectives
- Identify Potential Issues
- Build Scenarios
- Prioritize Strategies
- Monitor for Changes

Rating Summary

South Texas Money Management believes in building long-term relationships that start on a foundation of trust and transparency. Their strategic take on investing balances market cycles with discipline for reduced portfolio volatility.

With a highly experienced team, a set of investor safeguards, and a comprehensive financial planning process, South Texas Money Management scores a 5-star rating as one of the top San Antonio financial advisors to consider working with in 2019.

Strategic Financial Concepts (SFC) Review

Founded with a goal to protect, preserve, and accumulate wealth for clients, [Strategic Financial Concepts](#) (SFC) is a San Antonio-based wealth management that serves families, individuals, and businesses in 40 U.S. states.

The firm is [fee-based](#) and also a fiduciary, which obligates them to always put their clients' best interest first and to be completely open and transparent about all fees.

Key Factors That Enabled Strategic Financial Concepts to Rank as a Top Texas Financial Advisor in San Antonio

Team-Based Planning

Strategic Financial Concepts promotes a team-based approach. Comprehensive financial plans are put together by multiple advisors that provide second and third opinions as to what is best for each client's needs. As a result, clients receive a much more robust plan than if the process were less collaborative.

These San Antonio financial advisors look at the total financial picture of each individual, combining personal and business factors and integrating specialists into the process where beneficial as part of truly comprehensive financial planning.

The team at Strategic Financial Concepts believes that a holistic financial plan leads to solutions that are comprehensive and, therefore, more effective.

Suite of Financial Services

Strategic Financial Concepts gives clients access to a wide range of services and products aimed to help them achieve their goals.

Available services from this San Antonio financial planner include:

- Business Planning: Entity planning, Business continuity/transition, CFO Program for Businesses, tax planning, and more
- Wealth Management: Goal planning, estate planning, financial planning, insurance management, and more
- Individual Planning: Goal planning, investment management, insurance management, and budgeting
- Asset Protection: Investment management and legal coordination

The firm then works with financial services and insurance companies to ensure that clients have access to everything they need to reach their financial objectives.

Rating Summary

Strategic Financial Concepts takes a straight-forward approach to wealth management and financial planning that puts the client front and center. Their team-based philosophy is a stand-out and adds exceptional value to each client portfolio.

With a comprehensive mindset, and collaborative spirit, Strategic Financial Concepts earns a 5-star rating as one of the best financial advisors in San Antonio to consider partnering with this year.

Cypress Wealth Advisors Review

With a mission to act as an independent voice for clients, [Cypress Wealth Advisors](#) is a San Antonio financial advisory firm that provides an objective and flexible range of services.

The firm is a [fee-only](#) wealth management firm in Texas that services clients in San Antonio, Dallas, Houston, Austin, and several surrounding states. They believe in providing custom-tailored solutions that are easy to understand

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

Wide Range of Services

As one of the top-rated San Antonio financial advisors, Cypress offers clients with a wide array of financial planning and investment management services to choose from. Services that clients can benefit from include:

- 401k and IRAs
- Cash flow and debt reduction
- 529 tuition plans
- Annuities
- Mutual funds, ETFs, and individual equities
- Fixed income, including treasuries and bonds
- Group retirement and savings plans
- Qualified retirement plans
- Life, long-term care, and disability insurance
- Social Security and Medicare
- Insurance, estate planning, and taxes

Talented Team

While Cypress Wealth Advisors may have a smaller team than competing financial advisors in San Antonio, the advisors at Cypress hold a wealth of industry knowledge and experience.

These industry accreditations include:

- CFA
- CFP®
- CRPS®
- AIF®

Many of these accreditations come with strict requirements for ethical behavior and ongoing yearly education, increasing the value that each certification brings.

Additionally, advisors hold membership in industry associations like the Financial Planning Association (FPA) and National Association of Personal Financial Advisors (NAPFA).



San Antonio's Top Financial Planning Firms

Rating Summary

With a comprehensive approach that helps simplify the wealth management process and a highly customer-centric philosophy, Cypress Wealth Advisors is one of the top San Antonio wealth management firms to consider working with this year.

However, it is worth noting that compared to other top-rated San Antonio financial advisors, Cypress could benefit from a website update. The current site looks outdated and doesn't fully illustrate their value, making it difficult for first-time clients to fully evaluate the firm. Thus, we've scored them with 3-stars.

By updating their website to a more user-friendly and visually appealing format, Cypress Wealth Advisors could easily improve both their value proposition to new clients and their rating as one of the best financial advisors in San Antonio.

Don't Miss: [Best Financial Advisors in New York, NY – Ranking & Comparison](#)

MHD Financial Review

[MHD Financial](#) believes that financial planning is an ongoing process that should evolve with your life. This wealth management firm is based in San Antonio, Texas and pledges hard work and unwavering commitment to their clients.

MHD doesn't specify whether they are fee-only or fee-based. However they are likely fee-based as their [ADV](#) states that some advisors may receive "additional economic benefits" from sale or recommendation of the product sponsors' investments.

We always recommend that you confirm a firm's fee structure first before contracting their services.

We've included them on our list of top San Antonio Financial advisory firms due to their client commitment and range of financial services.

Key Factors That Enabled MHD Financial to Rank as One of the Best Financial Advisors in San Antonio

Broad Range of Experience

MHD Financial has a broad range of experience in advising clients during life events and financial challenges. This allows clients the value of working with one firm and trusted set of advisors for multiple financial needs.

These San Antonio financial planners can help with:

- Retirement planning
- Benefitting from an early retirement package
- Strategizing and funding charitable contributions
- Handling an inheritance
- Financial impact of divorce
- Management of a large stock position
- Coping financially with an elderly parent
- Stock option exercise
- Birth of a child or grandchild
- Surviving financially after the death of a spouse or life partner
- Risk management

Clear Process

MHD takes a comprehensive approach to make the wealth management process as easy as possible. The steps that MHD Financial utilizes in building a solid financial blueprint for its clients are as follows:

- Define and establish the client-advisor relationship.
- Gather data & craft expectations and objectives.
- Analyze and evaluate the client's financial status.
- Develop & present the plan.
- Implement the advisor's recommendations.
- Monitor the plan and make updates as needed.

Rating Summary

A commitment to clear and open communication and a personalized style make MHD Financial one of the best financial advisors in San Antonio to consider working with to reach your financial dreams.

However, our review found that the firm came up short in three areas and thus we've scored them with 3-stars.

The firm's website looks outdated compared to other top San Antonio financial planning firms and does not carry as much information, making it more difficult for clients to evaluate the firm.

The firm also does not clearly state whether they are fee-based or fee-only or if they're a fiduciary. These are additional factors could cause potential clients to have trouble fully evaluating MHD.

By updating their website to a more user-friendly format, clearly stating their fee structure, and adopting a fiduciary commitment, MHD Financial could easily improve both their value proposition to clients and their rating as a top San Antonio financial advisor.

Don't Miss: [Top Financial Advisors in Denver, Colorado Springs, and Boulder \(Colorado\)](#)

Conclusion – 2019 Best Financial Advisors in San Antonio & New Braunfels, Texas

Financial planning and wealth management aren't just for the wealthy. Everyone can benefit from expert advice and a strategic plan to manage existing wealth and help grow it to reach future goals.

An experienced San Antonio financial advisor can help you manage both risk and growth expectations, take a clear look at your current financial situation, and give you a customized path to financial success.

Now that you know the top 10 financial advisory firms in San Antonio to work with, you'll want to narrow down the list further to a few that you're most excited about.

Most firms offer a free complimentary meeting to get to know them and see if they're a good fit. So, take advantage of that and be sure to bring your financial information for a productive face-to-face.

While the process of choosing the best wealth management firm in San Antonio can take a little time, it's well worth it to find the perfect partnership with a firm that you can work with over the long-term.

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/walk-pathway-san-antonio-riverwalk-292995/>
 - <https://exencialwealth.com/services>
 - <https://www.intercontl.com/>
 - <https://pixabay.com/photos/san-antonio-city-cityscape-347429/>
 - www.cypresswealthadvisors.com/
-