November 7, 2008

The 150 best financial advisers for doctors

By Leslie Kane, MACC

The financial turmoil that has gripped the world since mid-September has put Wall Street on a roller-coaster ride of record-high gains and record-low plunges. If there was ever a time when doctors needed financial advice, that time is now.

To help you get control of your financial picture, *Medical Economics* offers the 150 Best Financial Advisers for Doctors, an exclusive list newly updated for 2008. But more than just a list, the following pages include specific advice from the experts to help you achieve your financial goals. You'll find more of these "Survival Secrets" from our 150 Best Financial Advisers at www.memag.com/150secrets.

Since our last updated list in 2006, we've collected the names of excellent advisers who nominated themselves for consideration. We've also reevaluated each adviser from our previous list. A large number of our physician-readers have nominated advisers whom they would recommend to friends and colleagues. All in all, we wound up with hundreds of very strong candidates. To winnow down the contenders, here's what we looked for:

KNOWLEDGE AND EXPERIENCE

Brainpower and wisdom are mandatory, and we looked for advisers with a depth of knowledge about a broad range of financial issues. Credentials count, because they show a background of knowledge. Additionally, retaining some certifications (CFP, for example) requires continuing education. This encourages the adviser to keep up-to-date with financial developments and products. We also gave an extra nod to those who specialize in physician business or the medical field. Some advisers serve on hospital boards or health-care charitable boards, work extensively with local medical societies, or have a large proportion of physician-clients. Some are even physicians themselves who made career transitions into financial planning. We also asked for a minimum of about 10 years of experience, although there are some exceptions. Life holds unexpected situations—from bear markets to mortgage meltdowns—and so it's beneficial to rely on someone who has already weathered similar storms.

GEOGRAPHY

We've tried to come up with a broad geographic range. No matter where you live, there is a top-notch adviser not far away with whom you can feel comfortable. In addition, many advisers operate across state lines or across long distances. Between e-mail and phone calls, it's possible to use an adviser who is not in your community, as long as you are available for occasional visits. We love technology, but there's no better way to build rapport than through face-to-face meetings.

FEE ARRANGEMENTS

Advisers charge for their services in various ways, including fee-only and commission. While there are some outstanding advisers who are fully commission-based, for this list we steered clear of commission-only advisers. Investors can expect more objective advice when there is no motivation to steer you toward one product over another. There are also several types of fee arrangements and many variants, so be sure to ask and understand.

Fee-only advisers earn a percentage of the money they manage for you for investment. (Fees typically range from .75 percent to 1.5 percent, depending on the amount invested.) Commission arrangements mean the adviser earns payment when you invest in mutual funds with a load (sales charge). Some advisers charge fee-only for investments, but if they also sell insurance products (which often are part of a comprehensive financial plan), they may earn a commission for insurance policies.

Additionally, you can pay a flat fee to have a financial plan developed. You then have the option of executing the plan yourself or having the adviser manage it for you.

MINIMUM PORTFOLIO

Many well-established advisers require that you put a minimum amount of money under their management. Others have no minimum investment, but do charge a minimum annual fee. The fee is covered if you keep a pre-set amount with them (say, $1 million); if you don't have that much, the minimum annual fee applies. Some advisers are flexible about minimums, so if you're interested in an adviser but don't meet his investment level, you might want to inquire anyway. Our list is limited to advisers who require $1 million or less as a minimum.

GOOD STANDING

We checked each adviser against the national databases of the Securities and Exchange Commission and National Association of Securities Dealers to confirm that they had not been found guilty of any wrongdoing on a national level.

BEST Financial ADVISERS *for Doctors*

ALABAMA

Stewart Welch III
CFP
The Welch Group
Birmingham, AL 205-879-5001
Stewart@welchgroup.com [stewart@welchgroup.com]

Minimum portfolio: $1 million

ARIZONA

John Bagley
MBA CPA CFP
Strategic Wealth Advisors
Scottsdale, AZ 480-998-1798

john@Xpertadvice.com [john@xpertadvice.com]

Minimum portfolio: $750,000

Connie Brezik
CPA/PFS CFP
Asset Strategies Inc.
Scottsdale, AZ 480-607-7445
connie@asset-strategies-inc.com [connie@asset-strategies-inc.com]

Minimum portfolio: $750,000

ARKANSAS

Frederick E. Adkins III
CFP ChFC CLU
The Arkansas Financial Group
Little Rock, AR 501-376-9051
ricka@arfinancial.com [ricka@arfinancial.com]

No minimum

J. Ralph Broadwater
MD CFP AIF
Physician Advisory Resources (PAR)
Little Rock, AR
rbroadwater@uams.edu [rbroadwater@uams.edu]

No minimum

CALIFORNIA

James M. Casey
Integrated Wealth Management
Marina Del Rey, CA 866-888-6563
Casey@IWMgmt.com [casey@iwmgmt.com]

Minimum portfolio: $1 million

Robert M. Cheney
CFA CFP
Portola Wealth Strategies
Portola Valley, CA 650-233-9122
rob@portolawealth.com [rob@portolawealth.com]

Minimum portfolio: $250,000

Richard S. Crum
RS Crum Inc.
Newport Beach, CA 929-428-9696
rscrum@rscrum.com [rscrum@rscrum.com]

Minimum portfolio: $1 million to $2 million

Sherman L. Doll
CPA PFS
Capital Performance Advisors
Walnut Creek, CA 925-938-5188
Sherman@cpacapital.com [sherman@cpacapital.com]

Minimum portfolio: $1 million

Barry D. Masci
CFP CFA
Morgan Stanley
San Diego, CA 800-473-1331
Barry.Masci@morganstanley.com [barry.masci@morganstanley.com]

Minimum portfolio: $150,000

Stefan Prvanov
CFP
Blankinship & Foster
Solana Beach, CA 858-755-5166
www.bfadvisers.com
Minimum portfolio: $1 million

Edwin K.S. Ryu
CPA
Legacy Wealth Advisors
San Jose, CA 408-452-7700
ed@lwallc.com [ed@lwallc.com]

Minimum portfolio: $1 million

Paul R. Temby
MBA CFP CFA
Dowling & Yahnke
San Diego, CA 858-509-9500
www.dyinc.com
Minimum portfolio: $1 million

Robert Wacker
CFP
R.E. Wacker Associates
San Luis Obispo, CA 805-541-1308
mail@rewacker.com [mail@rewacker.com]

Minimum annual fee: $5,000

COLORADO

Craig E. Carnick
CFP Carnick & Co.

Colorado Springs, CO 719-579-8000
craig@carnick.com [craig@carnick.com]

Minimum annual fee: $5,000

Lawrence E. Howes
MBA CFP
Sharkey, Howes & Javer
Denver, CO 303-639-5100
larry@shwj.com [larry@shwj.com]

No minimum

CONNECTICUT

John J. Flanagan
CFP
Pinnacle Investment Management
Simsbury, CT 860-651-1716
www.pinnacle-investment.com
Minimum portfolio: $250,000

Bryan Place
CFP CLU ChFC
Place Financial Advisors
Farmington, CT 888-693-8390
bplace@placefinancial.com [bplace@placefinancial.com]

Minimum portfolio: $250,000

Alan P. Weiss
CFP CPA
Regent Wealth Management Group
Woodbridge, CT 800-443-3101
monica@regentwealth.com [monica@regentwealth.com]

Minimum annual fee: $15,000

DELAWARE

Michael J. Sicuranza
CFP
Milestone Wealth Advisors Inc.
Greenville, DE 302-351-1988
michael.sicuranza@milestonewealthadv.com [michael.sicuranza@milestonewealthadv.com]

Minimum portfolio: $500,000

FLORIDA

Roy T. Diliberto
CFP ChFC CLU

RTD Financial Advisors
Bonita Springs, FL 800-893-4725
roy@rtdfinancial.com [roy@rtdfinancial.com]

Minimum fee: $10,000

Austin A. Frye
JD MBA CFP
Frye Financial Center
Avenura, FL 800-535-0187
Austin@fryefinancial.com [austin@fryefinancial.com]

Minimum portfolio: $250,000

Rick Helbing
Suncoast Advisory Group
Sarasota, FL 941-375-7320
www.suncoastadvisorygroup.com
Minimum portfolio: $500,000

Linda S. Lubitz
CFP
The Lubitz Financial Group
Miami, FL 305-670-4440
mail@lubitzfinancial.com [mail@lubitzfinancial.com]

Minimum portfolio: $1 million

Edward H. Maass
Physicians Wealth Care
Delray Beach, FL 561-272-0663
Ed@physicianswealthcare.com [ed@physicianswealthcare.com]

Minimum portfolio: $500,000

Gerald Michael Materne
Niceville, FL 850-897-4869
gmaterne@earthlink.net [gmaterne@earthlink.net]

No minimum

Steven Podnos
MD CFP
Wealth Care
Merritt Island, FL 321-543-1099
Steve@wealthcarellc.com [steve@wealthcarellc.com]

Minimum portfolio: $1 million

Margery K. Schiller
CFP
Goar, Endriss & Walker

Sarasota, FL 941-366-6380
mschiller@gewcpa.com [mschiller@gewcpa.com]

No minimum

Marc Singer
MBA CFP
Singer Xenos Wealth Management
Coral Gables, FL 305-443-0060
singerxenosinfo@singerxenos.com [singerxenosinfo@singerxenos.com]

Minimum portfolio: $500,000

Benjamin A. Tobias
CPA/ CFP CIMA
Tobias Financial Advisors
Plantation, FL 954-424-1660
Ben@tobiasfinancial.com [ben@tobiasfinancial.com]

Minimum annual fee: $7,500

GEORGIA

Wesley D. Bigler
MBA CFP
Financial Network
Atlanta, GA 404-843-3100
www.financialnetworkcorp.com
Minimum portfolio: $750,000

B. William Cleveland III
MBA CFP CPA/
Preston & Cleveland
Wealth Management LLC
Augusta, GA 706-855-0170
bwc@preston-cleveland.com [bwc@preston-cleveland.com]

Minimum portfolio: $500,000

Robert S. Hockett
CFP
Cambridge Southern
Financial Advisors
Atlanta, GA 678-833-1166
Robert@cambridgesouthern.com [robert@cambridgesouthern.com]

Minimum fee: $12,500

Robert W. "Buzz" Law
CFP
Creative Financial Group
Atlanta, GA 770-913-9704

buzz.law@cfgltd.com [buzz.law@cfgltd.com]

No minimum

Brian Preston
CPA/ CFP
Preston & Cleveland
Wealth Management LLC
McDonough, GA 770-898-4235
JBP@Preston-Cleveland.com [jbp@preston-cleveland.com]

Minimum portfolio: $300,000

HAWA I I

F. Dennis De Stefano
De Stefano Wealth Management
Kihei Maui, HI 808-879-0454
dennis@dwm.biz [dennis@dwm.biz]

Minimum portfolio: $400,000

Harry G. Kasanow
CFP
Kasanow & Associates
Wealth Management
Honolulu, HI 808-988-1311
maileb@hawaiiantel.net [maileb@hawaiiantel.net]

Minimum portfolio: $1 million

ILLINOIS

Curt A. Anderson
CFP
Busey Wealth Management
Champaign, IL 217-351-6500
curt.anderson@busey.com [curt.anderson@busey.com]

Minimum portfolio: $250,000

Mark Balasa
CFP CFA
Balasa Dinverno Foltz
Itasca, IL 630-875-4900
mbalasa@bdfllc.com [mbalasa@bdfllc.com]

Minimum portfolio: $1 million

Tony Devassy
CFP
Devassy Asset Advisors/

QA3 Financial Corporation
Lockport, IL 815-588-1400
tony@yourfinancialarmor.com [tony@yourfinancialarmor.com]

Minimum portfolio: $100,000

H. Michael Finkle
Finkle, Lewis & Kittell
Danville, IL 217-431-0307
mike.finkle@raymondjames.com [mike.finkle@raymondjames.com]

Minimum portfolio: $250,000

Michael Leonetti
CFP
Leonetti & Associates
Buffalo Grove, IL 847-520-0999
mleonetti@leonettiassoc.com [mleonetti@leonettiassoc.com]

Minimum portfolio: $200,000

Thomas A. Muldowney
CFP CLU AIF
Savant Capital Management
Rockford, IL 815-227-0300
tmuldowney@savantcapital [tmuldowney@savantcapital]
.
Minimum portfolio: $500,000

Ronald J. Paprocki
JD CFP
MEDIQUS Asset Advisors
Chicago, IL 312-419-3733
www.MEDIQUS.com [www.mediqus.com]

Minimum portfolio: $500,000

INDIANA

Elaine E. Bedel
MBA CFP
Bedel Financial Consulting
Indianapolis, IN 317-843-1358
www.bedelfinancial.com
Minimum portfolio: $500,000

Richard Bellmer
CFP CLU
Deerfield Financial Management
Indianapolis, IN 317-469-2455
www.deerfieldfa.com
Minimum portfolio: $500,000

Joseph Clark
CFP
Financial Enhancement Group
Anderson, IN 765-640-1524
bigjoe@yourlifeafterwork.com [bigjoe@yourlifeafterwork.com]

No minimum

R. Seth Whicker
SYM Financial Advisors
Warsaw, IN 800-888-SYM8
swhicker@sym.com [swhicker@sym.com]

Minimum portfolio: $300,000

IOWA

Donald G. DeWaay
CFP
DeWaay Capital Management
Clive, IA 515-224-9861
www.theprofitzone.net
Minimum portfolio: $250,000

KANSAS

Peter Mallouk
JD MBA CFP
Creative Planning
Leawood, KS 913-696-0500
mallouk@thinkingbeyond.com [mallouk@thinkingbeyond.com]

No minimum

Kathy Stepp
CFP CPA
Stepp & Rothwell
Overland Park, KS 913-345-4800
kathy@steppandrothwell.com [kathy@steppandrothwell.com]

Minimum annual fee: $10,000

Timothy Walla
CFP
Walla Street Wealth Management
Overland Park, KS 913-681-8454
contactus@wallastreet.com [contactus@wallastreet.com]

Minimum portfolio: $100,000
or annual fee: $1,000

KENTUCKY

Gregory Kasten
MD MBA CFP
Unified Trust Company
Lexington, KY 859-296-4407, ext. 202
greg.kasten@unifiedtrust.com [greg.kasten@unifiedtrust.com]

Minimum portfolio: $50,000

LOUISIANA

John Hixson
CFP
Financial Management Professionals
Lake Charles, LA 337-433-4334
john@fmprofessionals.com [john@fmprofessionals.com]

Minimum portfolio: $100,000

T. Craig Lewis III
CFP CPA
Lewis Financial Group
Shreveport, LA 318-797-0447
www.lewisfinancialgroup.com
Minimum portfolio: $100,000

MARYLAND

Fred Cornelius
CFA CFP
Burt Associates
Rockville, MD 301-770-9880, ext. 11
FCornelius@BurtAssociates.com [fcornelius@burtassociates.com]

Minimum portfolio: $1 million

Johnathan S. Dinkins
CPA/
Glass Jacobson Investment Advisors
Owings Mills, MD 800-356-7666
john.dinkins@glassjacobson.com [john.dinkins@glassjacobson.com]

Minimum portfolio: $250,000

Shaun M. Eddy
CFP
Strategic Wealth Management Group
Columbia, MD 410-988-9494
seddy@swealth.com [seddy@swealth.com]

Minimum portfolio: $500,000

Mary A. Malgoire

The Family Firm
Bethesda, MD 301-656-3999
mary@familyfirm.com [mary@familyfirm.com]

Minimum portfolio: $1 million or
annual fee: $6,000

Edward A. Ramsey
MBA CFP CPA PFS
Centerpiece Financial Planning
Greenbelt, MD 301-220-1973
www.centerpiecefinancialplanning.com
Minimum portfolio: $50,000

MASSACHUSETTS

Linda Gadkowski
Beacon Financial Planning Inc.
Centerville, MA 508-362-7039
Linda@BeaconFinancialPlanning.com [linda@beaconfinancialplanning.com]

No minimum

Susan C. Kaplan
MBA CFP
Kaplan Financial Services
Newton, MA 617-527-1557
Susan.kaplan@lpl.com [susan.kaplan@lpl.com]

Minimum portfolio: $1 million

Eric M. Kobren
MBA
Kobren Insight Management
Wellesley Hills, MA 800-586-4727
eric.kobren@etrade.com [eric.kobren@etrade.com]

Minimum portfolio: $250,000

Duston Ladieu
CFP
Baystate Financial Services
Wellesley Hills, MA 781-431-3011
Dladieu@baystatefinancial.com [dladieu@baystatefinancial.com]

No minimum

Cynthia G. Sechrest
CPA/
Sechrest Financial Services
Acton, MA 978-795-1284
cindy@sechrestfinancialservices.com [cindy@sechrestfinancialservices.com]

No minimum

Pran Tiku
Peak Financial Management
Waltham, MA 781-487-9500
pran@peak-financial.com [pran@peak-financial.com]

Minimum portfolio: $1 million
MICHIGAN

Richard A. Ferri
CFA Portfolio Solutions
Troy, MI 800-448-3550
rick@PortfolioSolutions.com [rick@portfoliosolutions.com]

Minimum: $800,000 or annual fee:
$2,000

Marilyn M. Gunther
CFP
Center for Financial Planning
Southfield, MI 248-948-7900
Marilyn.Gunther@centerfinplan.com [marilyn.gunther@centerfinplan.com]

Minimum portfolio: $600,000

Sherri Stephens
Stephens Wealth Management
Flint, MI 810-732-7411
Sherri.Stephens@raymondjames [sherri.stephens@raymondjames]
.
Minimum portfolio: $1 million

Paul H. Sutherland
CFP
Financial & Investment
Management Group
Traverse City, MI 231-929-4500
psutherland@fimg.net [psutherland@fimg.net]

No minimum

MINNESOTA
Gregory A. Carlson
CFP
Carlson Capital Management
Northfield, MN 507-645-8887
greg@carlsoncap.com [greg@carlsoncap.com]

Minimum portfolio:
$1 million

Joel Greenwald
MD CFP
Sterling Retirement Resources
St. Louis Park, MN 952-224-7163
jsg@sterlingretirement.com [jsg@sterlingretirement.com]

Minimum portfolio: $500,000

Ross Levin
CFP
Accredited Investors
Edina, MN 952-841-2222
ross@accreditedinvestors.com [ross@accreditedinvestors.com]

Minimum portfolio: $1 million

Bruce Primeau
CPA CFP PFS
Wade Financial Group
Minneapolis, MN 763-797-9577
bprimeau@wadefinancialgroup.com [bprimeau@wadefinancialgroup.com]

Minimum Portfolio: $250,000

Andy Tate
CLTC CFP
North Star Resource Group
Minneapolis, MN 612-617-6049
Andy.Tate@northstarfinancialmd.com [andy.tate@northstarfinancialmd.com]

No minimum portfolio

MISSISSIPPI

Tim Medley
CFP
Medley & Brown Financial Advisors
Jackson, MS 601-982-4123
tim@medleybrown.com [tim@medleybrown.com]

Minimum portfolio: $500,000

MISSOURI

Dan Danford
MBA Family Investment Center
St. Joseph, MO 816-233-4100
ddanford@familyinvestmentcenter.com [ddanford@familyinvestmentcenter.com]

Minimum portfolio: $100,000

Paul D. Larson

CFP CLU
Larson Financial Group
St. Louis, MO 314-569-2400
Paul.Larson@larsonfinancial.com [paul.larson@larsonfinancial.com]

No minimum

Emmett F. Owenby III
Morgan Stanley
St. Louis, MO 314-889-9800
Emmett.Owenby@morganstanley.com [emmett.owenby@morganstanley.com]

Minimum portfolio: $500,000

NEBRASKA

Jeffrey D. Sharp
JD MBA CFP CLU ChFC
SilverStone Group
Omaha, NE 800-288-5501
www.silverstonegroup.com
Minimum portfolio: $500,000

Michael D. Karstens CFP
Karstens Investment Counsel
Omaha, NE 402-492-2727
mkarstens@karsteninvestments.com [mkarstens@karsteninvestments.com]

Minimum portfolio: $500,000

NEVADA

Randy Garcia
The Investment Counsel Co.
Las Vegas, NV 702-871-8510
randy@iccnv.com [randy@iccnv.com]

Minimum portfolio: $1 million

NEW HAMPSHIRE

Brian Grodman
Grodman Financial Group
Manchester, NH 603-647-9999
info@grodmanfinancial.com [info@grodmanfinancial.com]

Minimum portfolio: $250,000

Stephen A. Brophy
CFP CPA/ CLU ChFC
Brophy Wealth Management
Bedford, NH 603-668-2303

sbrophy@brophyfinancialadvisory.com [sbrophy@brophyfinancialadvisory.com]

No minimum

NEW JERSEY

Mark Cortazzo
MACRO Consulting Group
Parsippany, NJ 973-451-9400
mcortazzo@MACROconsultinggroup.com [mcortazzo@macroconsultinggroup.com]

Minimum portfolio: $500,000

John J. Grande
CFP
Grande Financial Services
Raymond James Financial Services
Oakhurst, NJ 800-722-1258
John.grande@raymondjames.com [john.grande@raymondjames.com]

Minimum portfolio: $500,000

Ram Kolluri
MBA CFP
ICICI Group/Global Private Clients
Princeton, NJ 609-452-2929
ram_kolluri@isecltd.com [ram_kolluri@isecltd.com]

Minimum portfolio: $500,000

Thomas A. Orecchio
CFP CFA CLU
Principal, Greenbaum and Orecchio
Old Tappan, NJ 201-768-4600
tomo@FeeOnlyWealthManagement.com [tomo@feeonlywealthmanagement.com]

Minimum portfolio: $1 million

David K. Sebastian
CFP CRPC CRPS
The Physicians Wealth Management Group
Summit NJ 908-608-9800
dsebastian@physicianswealth.com [dsebastian@physicianswealth.com]

Minimum portfolio: $1 million

Eleanore K. Szymanski
CFP
EKS Associates LLC
Princeton, NJ 609-921-1016
eksassoc@erols.com [eksassoc@erols.com]

No Minimum

NEW MEXICO

Virginia M. K. Stanley
CPA/ CFP
REDW Stanley Financial Advisors
Albuquerque, NM 505-998-3216
gstanley@redw.com [gstanley@redw.com]

No minimum

NEW YORK

Lewis J. Altfest
MBA CFP CFA CPA/
L.J. Altfest & Co.
New York, NY 888-5ALTFEST
lja@altfest.com [lja@altfest.com]

Minimum portfolio: $500,000

Gregg S. Fisher
CFP CFA
Gerstein, Fisher & Associates
New York, NY 212-968-0707
gfisher@gersteinfisher.com [gfisher@gersteinfisher.com]

No Minimum

Joel S. Isaacson
MBA CPA CFP
Joel Isaacson & Co.
New York, NY 212-302-6300
joel@joelisaacson.com [joel@joelisaacson.com]

Minimum portfolio: $1 million

Raymond D. Mignone
CFP
Ray Mignone & Co.
Little Neck, NY 718-229-2514
ray@raymignone.com [ray@raymignone.com]

Minimum portfolio: $500,000

Ronald W. Roge
CFP
R. W. Roge & Co.
Bohemia, NY 631-218-0077
www.rwroge.com
Minimum portfolio: $1 million

Gary H. Schatsky
JD
The Objective Advice Group
New York, NY 212-721-8713
Albany, NY 518-438-6566
www.objectiveadvice.com
No minimum

NORTH CAROLINA

Giles Almond
CPA/ CFP CIMA
Matrix Wealth Advisors Inc.
Charlotte, NC 704-940-4292
galmond@matrixwealth.com [galmond@matrixwealth.com]

Minimum annual fee: $5,000

Frederick F. Kramer IV
JD
Dixon Hughes Wealth Advisors
Asheville, NC 828-236-5898
Kramer@WealthAdvisorGroup.com [kramer@wealthadvisorgroup.com]

Minimum portfolio: $250,000

Peter H. Langer CFP
Langer Wealth Management LLC
Wilmington, NC 910-256-6521
peter@langerwealth.com [peter@langerwealth.com]

Minimum portfolio: $1 million

Jeffrey A. Seymour CFP
DoctorWealth.com
Cary, NC 919-654-7321
jeff.seymour@doctorwealth.com [jeff.seymour@doctorwealth.com]

Minimum portfolio: $500,000

Sherrill F. Young Jr. CFP
Raymond James Financial Services
Hickory, NC 828-324-4420
Chip.Young@raymondjames.com [chip.young@raymondjames.com]

Minimum: $500,000

OHIO

Michael J. Chasnoff CFP
Truepoint Capital
Cincinnati, OH 513-792-6648

www.truepointcapital.com
Minimum fee: $13,000

William D. Heichel
CFP JD
Pinnacle Wealth Planning Services
Mansfield, OH 800-987-4767
billh@lpipinnacle.com [billh@lpipinnacle.com]

Firm minimum portfolio: $500,000;
personal minimum: $2 million

William A. Leuby
JD CPA CFP
Hamilton Capital Management
Columbus, OH 614-273-1000
wal@hamiltoncapital.com [wal@hamiltoncapital.com]

No minimum

Jason M. O'Dell
O'Dell Jarvis Mandell
Cincinnati, OH 513-791-7525
odell@ojmgroup.com [odell@ojmgroup.com]

Minimum portfolio: $500,000

Christopher L. Sprenkle
CFP
Merrill Lynch & Co.
The Sprenkle/Frey Group
Cincinnati, OH 513-579-3618
Chris_sprenkle@ml.com [chris_sprenkle@ml.com]

Minimum portfolio: $250,000

Eugene E. Welsh Jr.
CPA CPBC PFS
Professional Management
Strongsville, OH 440-572-5522
profmgmt@aol.com [profmgmt@aol.com]

Minimum portfolio: $250,000

OKLAHOMA

Robin L. Byford
CFP CPA
SNB Wealth Management
Oklahoma City, OK 405-427-4678
Robin.byford@raymondjames.com [robin.byford@raymondjames.com]

No minimum

R. Todd Owens
CFA
Baker Asset Management LLC
Oklahoma City, OK 405-415-7270
Todd@bakerasstman.com [todd@bakerasstman.com]

No minimum

Jana L. Shoulders
CPA
Adams Hall Investment Management
Tulsa, OK 918-665-2446
www.adamshall.com
Minimum portfolio: $100,000

OREGON

Randall Collis
Merrill Lynch
Eugene, OR 541-342-5634
Randall_collis@ml.com [randall_collis@ml.com]

Minimum portfolio: $250,000

Ron Kelemen
CFP
The H Group
Salem, OR 503-371-3333
ronk@thehgroup.com [ronk@thehgroup.com]

Minimum portfolio: $500,000

Ben Utley CFP
Physician Family Financial Advisors
Eugene, OR 888-465-0899
Contact@physicianfamily.com [contact@physicianfamily.com]

No minimum

PENNSYLVANIA

Michael J. Amato
CFP CPA/ CFS
Independent Tax & Financial Planners
Holland, PA 215-354-0500
www.itfp.com
No minimum

Donald L. DeMuth
MBQA CPA/

Mighty Oak Strong American
Investment Co.
Mechanicsburg, PA 717-790-9001
Don.mosaic@comcast.net [don.mosaic@comcast.net]

Minimum portfolio: $100,000

Ronald P. Dreese
CPA/
Abundance Wealth Counselors
State College, PA 800-253-3760
info@abundancellc.com [info@abundancellc.com]

Minimum portfolio: $500,000

James D. Hohman
Allegheny Financial Group
Pittsburgh, PA 412-367-3880
jhohman@alleghenyfinancial.com [jhohman@alleghenyfinancial.com]

Minimum portfolio: $300,000

James J. Holtzman
CFP CPA
Legend Financial Advisors
Pittsburgh, PA 412-635-9210
legend@legend-financial.com [legend@legend-financial.com]

Minimum portfolio: $1 million

John M. Schneider
CFP
Private Wealth Advisors
Pittsburgh, PA 412-931-2700
jschneider@pwausa.com [jschneider@pwausa.com]

Minimum portfolio: $1 million

RHODE ISLAND

Malcolm A. Makin
CFP
Professional Planning Group
Westerly, RI 401-596-2800
info@proplan.com [info@proplan.com]

Minimum portfolio: $500,000

SOUTH CAROLINA

Nathan P. Straus
CFP

Daniel Island, SC 843-884-4545
Nathan.straus@commonwealthfg.com [nathan.straus@commonwealthfg.com]

No minimum

James E. Wilson
CFP
J. E. Wilson Advisors
Columbia, SC 888-799-9203
www.jewilson.com
Minimum portfolio: $1 million

TENNESSEE

Paul K. Fain III CFP
Asset Planning Corp.
Knoxville, TN 888-690-1231
PKFF@assetplanningcorp.com [pkff@assetplanningcorp.com]

Minimum portfolio: $500,000

David Goldberg
CFP
Snow Creek Wealth Management
Nashville, TN 615-673-7795
dgoldberg@snowcreekwealth.com [dgoldberg@snowcreekwealth.com]

Minimum portfolio: $500,000

Martha Moore Hobson
CFP MA
Hobson Yoder Financial Group/
Securities America
Oak Ridge, TN 865-481-0045
mmhobson@hobsonyoder.com [mmhobson@hobsonyoder.com]

Minimum portfolio: $150,000

William B. Howard Jr.
CFP ChFC
William Howard & Co.
Memphis, TN 901-761-5068
whc@whcfa.com [whc@whcfa.com]

Minimum portfolio: $500,000

John W. Ueleke
MBA CFP ChFC CLU
Legacy Wealth Management
Memphis, TN 901-758-9006
johnu@legacywealth.com [johnu@legacywealth.com]

Minimum portfolio: $500,000

TEXAS

Janet Briaud CFP
Briaud Financial Planning
Bryan, TX 979-260-9771
bfp@briaud.com [bfp@briaud.com]

Minimum portfolio: $750,000

Pat C. Beaird
CPA PFS
BHCO Capital Management
Dallas, TX 972-503-1040
PatB@bhcocapital.com [patb@bhcocapital.com]

Minimum portfolio: $500,000

Alan Goldfarb
MBA CFP
Weaver and Tidwell
Financial Advisors
Dallas, TX 972-960-1100
agoldfarb@wtadvisors.com [agoldfarb@wtadvisors.com]

Minimum portfolio: $500,000

Brian Graeme
MBA CFA CFP
Graeme Capital Management
Dallas, TX 214-265-8450
brian@graemecapital.com [brian@graemecapital.com]

Minimum portfolio: $250,000

W. Scott Hill CFP CFA
Kanaly Trust Company
Houston, TX 713-561-9300
shill@kanaly.com [shill@kanaly.com]

Minimum portfolio: $1 million

Timothy J. McIntosh
CFP
Strategic Investment Partners
San Antonio, TX 210-366-8030
tmcintosh@sipllc.com [tmcintosh@sipllc.com]

Minimum portfolio: $200,000

UTAH

John Bird
CFA CFP MBA
Albion Financial Group
Salt Lake City, UT 801-487-3700
info@albionfinancial.com [info@albionfinancial.com]

Minimum portfolio: $1 million

Kent L. Wilson
CFP CPA
Wilson Financial Advisors
Salt Lake City, UT 801-355-5210
wilsonfeeonly@yahoo.com [wilsonfeeonly@yahoo.com]

Minimum portfolio: $300,000

VIRGINIA

Barry Glassman CFP
Cassaday & Company
McLean, VA 703-506-8200
barry@cassaday.com [barry@cassaday.com]

Minimum portfolio: $1 million

Glenn Kautt
CFP
The Monitor Group
McLean, VA 703-288-0500
kautt@TheMonitorGroup.com [kautt@themonitorgroup.com]

Minimum portfolio: $1 million

James E. Pearman Jr.
CFP CPA PFS
Fee-Only Financial Planning
Roanoke, VA 540-342-7102
james@feeonlyroanoke.com [james@feeonlyroanoke.com]

No minimum

Ronald L. West
CFP
West Financial Services Inc.
McLean, VA 703-847-2550
wfs@westfinancial.com [wfs@westfinancial.com]

Minimum portfolio: $1 million

WASHINGTON

Terrence E. Burns

CFP JD
Wells Fargo Private
Client Service
Bellevue, WA 425-450-8070
terryb@wellsfargo.com [terryb@wellsfargo.com]

Minimum portfolio: $500,000

Mike Joslin CPA
Joslin Capital Advisors
Bellevue, WA 425-688-0555
mikej@joslincapital.com [mikej@joslincapital.com]

Minimum portfolio: $1 million

Richard Millar
MBA CFP
Dempsey Financial Services
Olympia, WA 360-352-9560
startigr@tss.net [startigr@tss.net]

No minimum

Jeffrey C. Petersen CFP
Peterson Hastings
Investment Management
Kennewick, WA 800-441-4412
jeffp@petersenhastings.com [jeffp@petersenhastings.com]

Minimum portfolio:
$1 million

Gregory T. Stapp
CFP
Stapp Financial
Olympia, WA 360-754-8895
gstapp@stappfinancial.com [gstapp@stappfinancial.com]

Minimum portfolio: $100,000

WEST VIRGINIA

Will Carter
JD
McKinley Carter Wealth Services
Charleston, WV 304-346-3700
wcarter@mc-ws.com [wcarter@mc-ws.com]

No minimum

Archibald R. (Rob) Hoxton IV
CFP

Hoxton Financial
Shepherdstown, WV 304-876-2619
rhoxton@hoxtonfinancial.com [rhoxton@hoxtonfinancial.com]

Minimum portfolio: $500,000

WISCONSIN

Todd D. Bramson
CFP ChFC CLU CFS
North Star Resource Group
Madison, WI 608-271-3669
todd.bramson@northstarfinancial.com [todd.bramson@northstarfinancial.com]

No minimum

William R. Casey
CLU CFP ChFC
Access Investment Advisors
Manitowoc, WI 920-683-9901
wcasey@accessinvestmentadvisors.com [wcasey@accessinvestmentadvisors.com]

Minimum portfolio: $300,000

WYOMING

Connie Brezik
CPA PFS CFP
Asset Strategies Inc.
Casper, WY 307-266-4525
connie@asset-strategies-inc.com [connie@asset-strategies-inc.com]

Minimum portfolio: $750,000

WHAT DO CERTIFICATIONS MEAN?

Many advisers on our list have certifications in finance and financial planning. There are several types of credentials, but we've limited our listing to those most well-known.

CFP Certified Financial Planner: Advisers are knowledgeable about all phases of financial planning.

PFS Personal Financial Specialist: This designation is reserved for certified public accountants who have additional financial planning expertise.

CIMA Certified Investment Management Analyst: This signifies a specialty in client-centered investment management experience.

CFA Chartered Financial Analyst: This designation focuses on portfolio management and financial analysis for stocks and investing.

ChFC Chartered Financial Consultant: This designation has traditionally been pursued by agents who wish to specialize in life insurance for business or estate-planning purposes. Financial-planning disciplines include insurance, income taxation, and retirement planning.

CLU Chartered Licensed Underwriter: A specialist in life insurance and estate planning.