

## Top Money Advisers *By Sherri Dalphonse*

**O**N THE LISTS THAT FOLLOW ARE 376 OF THE AREA'S top financial advisers—estate attorneys, insurance specialists, accountants, and financial planners.

But do you even need a financial adviser? A lot of Americans don't seem to think so: According to a 2013 survey by the Consumer Federation of America, only 28 percent have created a financial plan using either a professional or online tools.

Many people assume they don't have enough assets to hire a professional—a perception not helped when some top advisers won't take on clients with less than \$1 million (or more) to invest.

A financial adviser doesn't handle just investments. A good planner looks at the overall picture: Do you have adequate insurance? Could you lower your taxes? Are you saving enough for retirement?

"That's financial planning," says Jon Yankee, a financial planner in Reston. "It's much more than money management; it's planning for the future—the hoped-for and the not-hoped-for future."

If you do want financial advice and you have a fairly simple life—say, you're single and you rent—it's usually enough to pay an adviser by the hour, once every year or two, to map out a plan. If your financial situation is more complex, it may make sense to pay an adviser a flat fee or a percentage of assets and be able to call with questions anytime.

## How We Came Up With the List

To put together this list of top money advisers, we sent surveys to hundreds of financial professionals in the region, asking: Whom would you trust with your own money? We also did our own research, interviewing experts in the field and consulting industry publications. The people named here received the most recommendations from all sources. No list can be comprehensive, and omission from this one doesn't mean the adviser isn't good. Likewise, inclusion here doesn't necessarily mean the adviser is right for you. Unless otherwise noted, "minimum" is the minimum investment portfolio handled by an adviser—though some take smaller portfolios from, say, young professionals who have the promise of higher future earnings.

### FEE-ONLY FINANCIAL PLANNERS

This category includes certified financial planners (CFPs)—who create detailed financial plans and often also manage money—as well as advisers who invest and manage portfolios. Fee-only advisers don't accept commissions or referral fees—a practice, they say, that keeps

them unbiased. All of the advisers on this list offer comprehensive financial planning for any type of client, but we've noted any specialties.

**Lyn A. Dippel, JD, CFP®**,  
FAI Wealth Management,  
Columbia; 410-715-9200.

Minimum: \$500,000.

Expertise in life transitions.

## FAI WEALTH MANAGEMENT Financial Planning and Investment Management

The team at FAI Wealth Management helps clients plan for and adjust to life transitions with intelligence, candor, and respect. We understand the complex financial issues and emotions that come with change whether it's mid-life marriage/remarriage, the sale of a business, widowhood, or the transition from receiving a paycheck to relying on asset distributions for your living expenses. We work to identify options, evaluate alternatives and protect your interests through careful planning. As a fee-only advisory firm, FAI is committed to you and your goals. We integrate active portfolio management through our R.I.G.H.T.® allocation and security selection process with proactive financial planning to protect your assets and make them as productive as possible.

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Left to right: Mike Martin, JD, Wayne Patterson, CPA, CFA, Lyn Dippel, JD, CFP®, Curt Gross, CFA, Mary Thompson, CFP®, CASL®