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OPERATION SMART MONEY

More than 200 of the area's top financial planners, investment managers, accountants, and other wealth advisers. Plus, their tips on saving money—and tax deductions you probably shouldn't try.

By Sherri Dalphonse

THE LAST HALF DECADE'S STOCK-MARKET run-up has been good for financial planners: According to a 2015 survey by Penn Schoen Berland, 40 percent of consumers used a financial adviser, up from 28 percent five years earlier. Of course, now that the market seems to have hit a roller-coaster phase, it's an especially key time for planners to earn their pay.

If you're looking for such an expert, the list that follows names 213 of the area's best financial planners, investment advisers, tax accountants, estate attorneys, and insurance advisers.

To put together this roster, we distributed hundreds of surveys to local financial experts, asking: Whom would you trust with your own money? We also did our own research and consulted industry publications. The professionals listed here received the strongest recommendations from all sources.

Inclusion on this list doesn't mean an adviser will be right for you, and omission doesn't mean an adviser isn't good. Consider this list one resource, along with referrals from friends and colleagues, for finding financial help.

Fee-Only Financial Advisers

These financial advisers are mainly certified financial planners; CFPs can create detailed financial plans covering not just cash and investments but also insurance, trusts, wills, and more. Some of these advisers help manage money, while others do not get into specific investments. Fee-only advisers don't accept commissions for any investment a client buys—a practice, they say, that minimizes conflicts of interest. They make money by charging a flat or hourly fee, or an annual fee based on the total assets under management. Most of the advisers on the list work with any type of client, but we've noted any specialties. "Minimum" refers to the minimum investment portfolio an adviser will accept, although some make exceptions for young professionals with the promise of higher future earnings.

Steven Thalheimer, CFP®, Thalheimer Financial Planning, Silver Spring; 301-589-6868. Initial planning fee: \$4,000 to \$6,000. Minimum annual fee: \$3,000; no minimum portfolio. Specializes in life transitions and goal-setting.



STEVEN THALHEIMER, CFP®

Thalheimer Financial Planning

Steven Thalheimer, CFP® has been helping people in the DC area gain control over their financial lives and achieve their goals and dreams for over 15 years. He develops holistic financial plans that integrate goal setting, cash flow, debt reduction, risk management, education, retirement, income tax and estate planning with savings and investments. Recognizing that planning is a process, not a single event, he then helps you implement your plan and keep it up to date. Thalheimer Financial Planning is an independent, objective, fee-only financial planning and investment management firm. We put your interests first and work solely for you.

SPECIALIZATION

Goal setting. Life transitions. Index funds and passive investing.

DESIGNATIONS, AFFILIATIONS AND AWARDS

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