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# Review of Savant Capital Management

Friday, June 12, 2020

*Editorial Note: The content of this article is based on the author's opinions and recommendations alone and is not intended to be a source of investment advice. It has not been previewed, commissioned or otherwise endorsed by any of our network partners.*

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Savant Capital Management is an independent, fee-only firm that offers wealth management, financial planning and consulting services. The firm has more than 60 advisors and operates out of 17 offices — the firm has its headquarters in Rockford, Ill., and most offices are located in the state (there are also offices in Arizona, New Mexico, Wisconsin and the Washington D.C. metro area.) The firm's investment management business has \$6.7 billion in assets under management (AUM), and most of its clients are individuals or high net worth individuals.

*All information included in this profile is accurate as of June 12, 2020. For more information, please consult Savant Capital Management's website.*

**Assets under management:** \$6,752,191,314

**Minimum investment:** None

**Fee structure:** A percentage of AUM; hourly charges; fixed fees

**Do you have a question?**

**Headquarters:** 190 Buckley Drive  
Rockford, IL 61107  
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## Overview of Savant Capital Management

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# Overview of Savant Capital Management

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Savant Capital Management is an Illinois-based, fee-only (<https://www.magnifymoney.com/blog/investing/fee-only-financial-planner/>) firm that was launched in its current form in 1993 by Thomas Muldowney and Brent Brodeski. The firm grew out of Savant Planning Group, founded by Muldowney in 1986. The founder retired from the firm in 2016, and Brodeski, who remains CEO, recapitalized the firm with his own money along with investments from employees, family offices and other investors.

The firm has been on an acquisition spree since then. Notable purchases include D3 Financial Counselors in 2018, which continues to operate under its own name, and, most recently, Huber Financial Advisors. Savant Capital Management currently has 174 employees, 62 of whom serve as investment advisors.

Additionally, Savant Capital Management owns a subsidiary accounting firm, Savant Tax & Consulting, which primarily serves medical and dental practices. The firm also runs the Women's Wealth Initiative, a series of educational events and services aimed at helping women build their financial future.

**Do you have a question?**

# What types of clients does Savant Capital Management serve?

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The firm primarily serves individuals, including high net worth individuals (who the SEC defines as someone with at least \$750,000 under management or a net worth of at least \$1.5 million), but the firm offers different services depending on the size and complexity of a client's portfolio. To qualify for Savant Wealth Management, clients must meet one of the following requirements:

- Have an investment portfolio of \$500,000 within a year
- Anticipate a portfolio of \$1 million within five years
- Be an immediate family member of a client with a portfolio of more than \$5 million
- Be willing to pay a minimum fee of \$5,000 per year for investment management

Clients with lower balances can receive asset management (<https://www.magnifymoney.com/blog/investing/asset-management-vs-wealth-management/>) services through the Savant Portfolios Program or the Savant Accelerator Program.

In addition to individual investors, Savant Capital Management also offers services to pension and profit-sharing plans, charitable organizations and corporations.

## Services offered by Savant Capital Management

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Savant Capital Management provides a few levels of asset management:

- **Savant Wealth Management:** The most robust offering is Savant Wealth Management. Clients in this program get a dedicated financial advisor (<https://www.magnifymoney.com/blog/investing/financial-advisor/>) and access to the largest breadth of asset types, as well as financial planning and family office services.
- **Savant Accelerator Program:** The firm makes the same services from its Savant Wealth Management program available to select clients with lower balances who are committed to saving aggressively through its Savant Accelerator Program, in exchange for a fee schedule that increases annually.
- **Savant Portfolios Program:** Other clients receive asset management services through the Savant Portfolios Program, which uses the same asset allocation (<https://www.magnifymoney.com/blog/investing/asset-allocation/>) models as Savant Wealth Management, but with a narrower fund selection.

**Do you have a question?**

The Savant Wealth Management program includes financial planning, but clients can also pay a la carte for that service. Clients who are interested in a digital advising program can get goals-based advice through the robo-advisor Betterment (<https://www.magnifymoney.com/blog/investing/betterment-review/>), which acts as a sub-advisor in Savant Wealth Management's Beacon program.

In addition to portfolio management and financial planning, the firm also provides estate and wealth transfer services, tax preparation services and accounting services.

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Here's a comprehensive list of what the firm offers:

- Asset management
- Financial planning
  - Visions and goals planning
  - Investment planning
  - Retirement planning (<https://www.magnifymoney.com/blog/investing/retirement-planning-basics/>)
  - Estate planning and administration
  - Charitable planning
  - Education planning
  - Business planning and succession
  - Income tax planning
  - Debt management
  - Divorce planning
  - Insurance/risk management
- Retirement plan consulting services
- Tax preparation services
- Accounting services
- Workshops and seminars
- Newsletters and publications

## How Savant Capital Management invests your money

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**Do you have a question?**

Savant Capital Management uses an investment committee, composed mostly of Savant employees, to create its model portfolios and overall investment strategy. The firm uses several methods to analyze potential investments and portfolios, including computer-based risk-return analysis, statistical analysis and qualitative research.

Portfolios may include mutual funds (<https://www.magnifymoney.com/blog/investing/mutual-funds/>), exchange-traded funds (ETFs) (<https://www.magnifymoney.com/blog/investing/what-is-an-etf/>), individual equities and fixed-income securities. The firm also uses alternative asset classes, including real estate investment trusts and commodities. The firm's available model portfolios — which are recommended based on a client's specific preferences, risk tolerance and situation — range from a Preservation Model composed entirely of fixed income to a Capital Appreciation Plus Model that is entirely equity. In general, Savant Capital management aims to keep portfolios as low-cost and tax-efficient as possible.

Clients who are interested in aligning their investments with their values can also choose a “sustainability objective” portfolio or a “social values objective portfolio” (<https://www.magnifymoney.com/blog/investing/values-based-investing/>.) These portfolios follow the same asset allocation and diversification principles as other Savant Capital Management portfolios and do not require an extra fee.

## Fees Savant Capital Management charges for its services

For asset management clients, the firm charges a percentage of assets under management, with different rates depending on which program the client uses. For all clients, the asset management fee (<https://www.magnifymoney.com/blog/investing/financial-advisor-cost/>) depends on the complexity of a client's financial situation and their total account balance. Savant Capital Management may increase or lower the minimum annual fee at its discretion.

Fee Schedule for Savant Capital Management Asset Management Programs		
Program	Rate	Minimum Annual Fee
Savant Wealth Management	0.5% to 1% (annualized)	\$5,000
Savant Portfolio Program	1% to 1.5% (annualized)	\$900
		<b>Do you have a question?</b>

### Fee Schedule for Savant Capital Management Asset Management Programs

Savant Accelerator Program	Either 1% of assets or a stepped minimum annual fee, based on their number of years in the program, whichever is greater	Fee begins at \$2,500 in year 1 of program, increasing by \$750 per year until it reaches \$10,000 per year in year 11
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5/) In addition to asset-based fees, clients may also have to cover third-party fees, such as third-party advisory fees. Those in the Beacon program, in which Betterment acts as a sub-advisor, pay 0.75% of assets under management to Savant Capital Management and a sub-advisor fee of 0.15%.

Financial planning clients who do not participate in asset management programs pay either for services on either a project basis, with the fixed rate ranging from \$250 to \$5,000, depending on the scope and focus of the project. Savant Capital Management also states that it can provide financial consultation, for an hourly fee ranging from \$100 to \$500 an hour, determined by the topic under discussion and the service provider.

## Savant Capital Management's highlights

- **Fee-only, independent firm:** Savant Capital Management has no financial incentive to recommend specific products or services. Unlike some other advisors, the advisors at Savant Capital Management get paid solely based on a client's assets under management, which eliminates many conflicts of interest.
- **Highly credentialed advisors:** A review of the firm's advisors shows that nearly all are certified financial planners (CFPs) (<https://www.magnifymoney.com/blog/investing/financial-planning/>), and many hold multiple designations that require advanced coursework and experience.
- **Low account minimum:** Clients who don't have enough to invest with Savant Wealth Management can still access services through the Savant Portfolios program.
- **Industry recognition:** Savant Capital Management has received many accolades for its work. Among them: inclusion on *Barron's* 2019 list of America's Top RIA Firms, *Financial Advisor's* 2019 RIA Ranking and the *Financial Times* FT 300 list of top investment advisors.
- **No disciplinary disclosures:** Savant Capital Management has not had any legal or disciplinary events (see below).

**Do you have a question?**

## Savant Capital Management's downsides

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- **Potentially high fees for low-balance accounts:** The fees for clients in the Savant Portfolio Program, who have less than \$500,000 to invest, typically range from 1% to 1.50%, though clients with balances below \$60,000 could pay even more. Since the firm does not disclose its exact fee schedule, it's hard to tell how its fees compare to the industry average of 1.17%, according to a 2019 study (<https://www.riainabox.com/blog/2019-ria-industry-study-total-average-fee-is-117>) by RIA in a Box. Still, it is possible clients could pay well above that average rate at Savant.
- **Limited geographic footprint:** While the firm is registered in every state, all but five of its 17 offices are located in Illinois. This may make it harder to meet with your advisor in person if you live outside of a state where the firm has an office.
- **Pays for referrals:** Savant Capital Management pays ongoing fees to certain third parties such as TD Ameritrade (<https://www.magnifymoney.com/blog/investing/td-ameritrade-review/>), SmartAsset and Schwab (<https://www.magnifymoney.com/blog/investing/charles-schwab-review/>). When someone recommends the firm to you, make sure to ask why they're making the recommendation.

## Savant Capital Management disciplinary disclosures

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Savant Capital Management does not have any disciplinary events to disclose in its Form ADV (<https://www.magnifymoney.com/blog/investing/form-adv-financial-advisor/>), a form all registered investment advisory firms must file with the SEC. Disciplinary disclosures include criminal charges and legal or regulatory action against the firm, its advisors or its affiliates.

## Savant Capital Management onboarding process

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Potential clients can get started with Savant Capital Management by scheduling a free consultation with an advisor. You can do that by either filling out this request form (<https://www.savantcapital.com/request-a-consultation>) or calling your local office (<https://www.savantcapital.com/about-savant/office-locations>). **Do you have a question?**

If you decide to move ahead with the firm, you'll start the "Ideal Futures Financial Health Assessment," in which an advisor will walk you through 10 key financial planning areas to determine your current financial picture and goals, and whether you're using all of the financial strategies and tools available to you. Next, you'll enter the "Building Ideal Futures Process," a five-step approach that involves creating and implementing a plan. Part of that plan will include the creation of "The Ideal Futures Portfolio," which advisors will help you monitor and adjust, as necessary, over time.

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Savant Capital Management provides written reports to clients on a quarterly basis.

## Is Savant Capital Management right for you?

Savant Capital Management could be a good choice for you if you live in Illinois, and especially the Chicagoland area — or don't care about meeting your advisor face-to-face — and want independent, fee-only financial advice. However, investors who are concerned about fees and don't have a huge balance, or who don't live near a Savant Capital Management office, might be better served by a different firm.

As always, when making a decision regarding your financial life, it's always important to consider what's most important to you and to compare your available options. When you meet with an advisor, don't hesitate to ask questions (<https://www.magnifymoney.com/blog/investing/questions-to-ask-a-financial-advisor/>) and make sure you fully understand what's being offered and the costs involved.

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 <p>management fee</p>	<p>0% See Offer (<a href="https://www.magnifymoney.com/redirect/?&amp;Nzk&amp;QkIN&amp;YmxvZw&amp;Yl8xMzQyOThzYWRzX2ludmVzdG1lbnRfRkEtMQ">https://www.magnifymoney.com/redirect/?&amp;Nzk&amp;QkIN&amp;YmxvZw&amp;Yl8xMzQyOThzYWRzX2ludmVzdG1lbnRfRkEtMQ</a>)</p>
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**Do you have a question?**

0.25%  
management fee See Offer (<https://www.magnifymoney.com/redirect/?www.betterment.com&MzE&QkIN&YmxvZw&Yl8xMzQyOThzYWRzX2ludmVzdG1lbnRfRkEtMg>)

0.30%  
ally management fee See Offer (<https://www.magnifymoney.com/redirect/?www.ally.com&NDQ&QkIN&YmxvZw&Yl8xMzQyOThzYWRzX2ludmVzdG1lbnRfRkEtMw>)

0.89%  
personal CAPITAL management fee See Offer (<https://www.magnifymoney.com/redirect/?&ODA&QkIN&YmxvZw&Yl8xMzQyOThzYWRzX2ludmVzdG1lbnRfRkEtNA>)

## MagnifyMoney Recommends

- ▶ Best Credit Cards (<https://www.magnifymoney.com/blog/best-of/best-credit-cards-441283625/>)
- ▶ Best Reward Credit Cards (<https://www.magnifymoney.com/blog/credit-cards-2/best-rewards-credit-cards-880921658/>)
- ▶ Best Balance Transfer Credit Cards (<https://www.magnifymoney.com/blog/balance-transfer/best-balance-transfer-credit-cards741905817/>)
- ▶ Best Personal Loans (<https://www.magnifymoney.com/blog/personal-loans/where-to-get-the-best-personal-loan-rates-online268781204/>)
- ▶ Best Student Loan Refinance Options (<https://www.magnifymoney.com/blog/college-students-and-recent-grads/refinancing-a-student-loan1091646352/>)
- ▶ Best CD Rates (<https://www.magnifymoney.com/blog/earning-interest/best-cd-rates967994263/>)
- ▶ Best Online Savings Accounts (<https://www.magnifymoney.com/blog/earning-interest/best-online-savings-accounts275921001/>)
- ▶ Best Auto Loans (<https://www.magnifymoney.com/blog/reviews/6-best-auto-loans-buying-used-car114605026/>)
- ▶ Best Debt Consolidation Loans (<https://www.magnifymoney.com/blog/personal-loans/best-debt-consolidation-loans1398706665/>)
- ▶ Best Online Brokers (<https://www.magnifymoney.com/blog/investing/online-stock-brokers/>)
- ▶ Best Robo Advisors (<https://www.magnifymoney.com/blog/investing/robo-advisors/>)

## Popular Resources

- ▶ Credit Score Guide (<https://www.magnifymoney.com/guides/credit-score-guide/>)

**Do you have a question?**

- ▶ Complain to the CFPB ( [//www.magnifymoney.com/learn/complaint-about-credit-card/](https://www.magnifymoney.com/learn/complaint-about-credit-card/))
- ▶ Deal with a Collections Agency (<https://www.magnifymoney.com/blog/consumer-watchdog/debt-in-collections/>)
- ▶ Credit Monitoring & Identity Theft Guide (<https://www.magnifymoney.com/blog/identity-theft-protection/guide-credit-monitoring-and-identity-theft-protection886376409/>)
- ▶ Guide to Eliminate Credit Card Debt (<https://magnifymoney.com/blog/balance-transfer/the-fastest-way-to-pay-off-10000-in-credit-card-debt/>)
- ▶ Compare Personal Loans ([//www.magnifymoney.com/compare/personal-loans/](https://www.magnifymoney.com/compare/personal-loans/) )
- ▶ Compare Debt Consolidation Loans (<https://www.magnifymoney.com/compare/debt-consolidation-loans/>)



### Best Online Brokers for June 2020

(<https://www.magnifymoney.com/blog/investing/online-stock-brokers/>)



### The 7 Best Robo-advisors of 2020

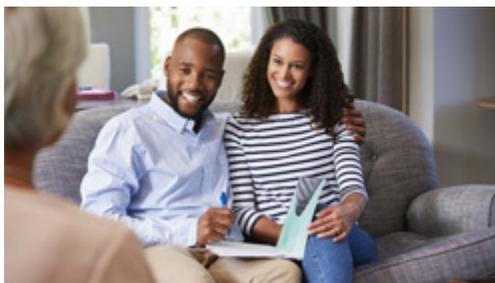
(<https://www.magnifymoney.com/blog/investing/robo-advisors/>)



### Best Roth IRA Account Providers of 2020

(<https://www.magnifymoney.com/blog/investing/best-roth-ira-accounts/>)

**Do you have a question?**



## Best IRA Account Providers 2020

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# Review of Silvercrest Asset Management

Friday, June 12, 2020

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Silvercrest Asset Management Group, LLC provides financial planning, investment management and family office services primarily to ultra wealthy individuals and families, as well as certain institutional investors. The team of more than 140 employees is headquartered in New York, and there are seven additional offices across the country. The firm currently has more than \$25 billion in assets under management (AUM), with plans to continue growing.

*All information included in this profile is accurate as of June 12, 2020. For more information, please consult Silvercrest Asset Management's website.*

**Do you have a question?**

**Assets under management:** \$25,070,080,215

**Minimum investment:** Not specified, but clients with at least \$10 million are generally targeted

**Fee structure:** A percentage of AUM; fixed fees; performance-based fees

**Headquarters:** 1330 Avenue of the Americas, 38th Floor  
New York, NY 10019  
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## Overview of Silvercrest Asset Management

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## Overview of Silvercrest Asset Management

Silvercrest Asset Management Group, LLC was founded in 2002 as a registered investment advisor, independent from any brokers (<https://www.magnifymoney.com/blog/investing/online-stock-brokers/>) or banks. The firm's parent company, Silvercrest Asset Management Group, Inc. went public in 2013 and trades on the Nasdaq under ticker SAMG. Each senior portfolio manager on the team is a shareholder.

Through both organic growth as well as nine strategic acquisitions, the firm has grown to manage more than \$25 billion in assets. The team of 142 employees includes 58 who perform advisory and research roles, as well as accounting and tax experts for the family office services.

Aside from its headquarters in New York City, the firm has additional offices in Boston, Milwaukee, San Diego, Princeton, N.J., Bedminster, N.J., Charlottesville, Va. and Richmond, Va.

**Do you have a question?**

# What types of clients does Silvercrest Asset Management serve?

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Silvercrest Asset Management seeks out ultra wealthy individuals and families with at least \$10 million or more to invest. The firm's assets are often spread across multiple generations and among varying individual, retirement, trust and estate planning vehicles. The average client has \$31 million invested. The firm does not currently have any individual clients who do not meet the definition of a high net worth individual, which the SEC defines as someone with at least \$750,000 in assets under management or a net worth of at least \$1 million.

In addition to wealthy individuals and families, the firm serves certain institutional investors including charitable organizations, pension and profit-sharing plans, endowments and foundations, among others. Institutional investors account for nearly three-tenths of the firm's assets under management, with the remainder coming from wealthy individuals and families.

## Services offered by Silvercrest Asset Management

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Ultra-wealthy clients can enlist Silvercrest to help manage their investments, as well as their overall wealth. Clients generally opt for advisors to manage their portfolios under a discretionary relationship, meaning clients do not sign off on every trading decision. Some clients do seek advice and guidance from advisors but choose to retain control over the final trading and investment decisions, known as non-discretionary management. About three-quarters of the firm's assets under management are in discretionary accounts.

The team can also address issues around estate, tax and retirement planning (<https://www.magnifymoney.com/blog/investing/retirement-planning-basics/>), business successions, family foundations, diversifying from concentrated stock or private assets and more. Family office services, such as paying bills, tax planning and preparation, accounting, financial planning (<https://www.magnifymoney.com/blog/investing/financial-planning/>) and consolidated reporting, are also offered.

For institutional clients, the team provides portfolio advisory support, due diligence, risk analytics and other services. The team also offers outsourced chief investment services, and also advises many private funds.

Here is a list of services offered by Silvercrest:

- Portfolio management (separately managed; discretionary and non-discretionary)
- Financial planning

**Do you have a question?**

- Retirement planning
- Trust and estate planning
- Charitable planning
- Business planning
- Tax planning
- Family office services
  - Bill paying
  - Personal accounting
  - Consolidated reporting
  - Collaboration with clients' lawyers, accountants, etc.

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## How Silvercrest Asset Management invests your money

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At Silvercrest Asset Management, advisors first help clients define their goals for their wealth and investments. Next, they create and implement a custom plan to achieve those goals, based on each family's unique situation. Clients who are personally opposed to certain types of investments can restrict the types of investments in their account.

Client money can be allocated across Silvercrest's 20 equity and fixed-income strategies. Clients can also invest in Silvercrest's private funds and with third-party portfolio managers, both of which can provide exposure to alternative investments, such as hedge funds, private equity and real estate.

When looking for companies to invest in, Silvercrest's portfolio managers use a value-oriented approach. They look for companies that are attractively valued, understandable, transparent about their financials and headed by proven management teams with a lot of their own money at stake. The team says its stock (<https://www.magnifymoney.com/blog/investing/buy-stock/>) portfolios "tend to underperform slightly in bull markets but outperform significantly in bear markets." When looking for outside managers, the team looks for consistent returns, tax-efficiency and managers with significant equity at stake to align the interest of the managers and investors.

## Fees Silvercrest Asset Management charges for its services

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**Do you have a question?**

For portfolio management, clients typically pay an annual fee (<https://www.magnifymoney.com/blog/investing/financial-advisor-cost/>) calculated as a percentage of assets under management. The percentage ranges based on the type of investment, as well as the amount invested. Fees are negotiable in certain situations, such as when clients have invested large amounts.

### Annual Fee Schedule for Separately Managed Accounts

Managed Equity or Balanced Portfolios	1% on the first \$10 million, then 0.60%
Managed Fixed Income-Only Portfolios	0.40% on the first \$10 million, then 0.30%
Managed Cash-Only Portfolios	0.20%
Silvercrest Municipal Value Strategy	0.65%

Clients may also owe additional management fees and expenses when they invest with outside third-party managers or in private funds advised by Silvercrest. In the case of a private fund of funds, they'd owe even higher fees for the underlying managers those funds invest in. Clients may also owe certain performance-based fees, ranging from 10% to 30% of net income or capital appreciation, when investing with third-party funds or private funds advised by Silvercrest. The fee schedule is typically shared with clients in writing prior to beginning a relationship.

In addition to those management fees, clients can expect to owe brokerage and custodian fees (<https://www.magnifymoney.com/blog/investing/investment-fees/>), as well as any internal mutual fund (<https://www.magnifymoney.com/blog/investing/mutual-funds/>), ETF (<https://www.magnifymoney.com/blog/investing/what-is-an-etf/>) or other investment product fees. Fees are typically paid quarterly and in advance, although this may vary.

Clients pay separately for family office services such as bill paying, tax planning and financial planning. The fees depend on the services requested, and are worked out prior to the start of the relationship.

## Silvercrest Asset Management's highlights

- **Independent:** The firm is not affiliated with any bank, broker, custodian or other financial services firm that ties clients to using that firm for specific services or products. Clients can choose the custodians and brokers they prefer.

**Do you have a question?**

- **Family office services:** Silvercrest offers ultra-wealthy families more than simply portfolio management. They can find assistance with bill paying, payroll management, medical insurance administration, accounting services, trust, estate and tax planning and other services necessary to handle vast wealth.
- **National recognition:** The firm placed fifth and seventh, respectively, in the 2018 and 2019 lists of the top registered investment advisory firms by the publication *Barron's*, which ranks firms based on assets, revenue and quality of practice.
- **Clean disciplinary record:** The firm discloses no legal or disciplinary issues. See more below.

## Silvercrest Asset Management's downsides

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- **Limited to the ultra wealthy:** The firm caters to ultra-high net worth individuals and families with at least \$10 million to invest, as well as institutional investors. Thus, investors without eight-figure accounts should look elsewhere.
- **Potentially high fees:** Clients potentially face what is known as layered fees, where clients pay multiple underlying management fees. Together, the fees and expenses will be higher than what investors would have to pay if they directly invested in the underlying funds. For example, clients may invest in Silvercrest's private funds, some of which may invest in other managed funds. The underlying manager fees may add on an additional 1% to 3% percent management fee and another 10 to 30% performance-based fee, on top of perhaps a fee already being paid to Silvercrest.
- **Financial incentive to place riskier bets:** Many of the private funds that Silvercrest advises and recommends charge performance-based fees, creating a financial incentive for portfolio managers to make riskier or more speculative investments than it may otherwise make. Performance-based fees also could motivate managers to allocate limited investment opportunities to funds that charge these fees, although the firm says it has policies in place to make sure opportunities are allocated equally.
- **Pays for referrals:** The firm formally uses 15 solicitors or other third parties to introduce clients to Silvercrest. Some of those solicitors receive payments from Silvercrest, often in the form of a percentage of the fees the referred client pays to Silvercrest.

**Do you have a question?**

## Silvercrest Asset Management disciplinary disclosures

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The Securities and Exchange Commission (SEC) requires all registered investment advisors to disclose on their Form ADV (<https://www.magnifymoney.com/blog/investing/form-adv-financial-advisor/>) any legal or disciplinary actions against the company or an employee or affiliate in the last 10 years that would be material to clients' evaluation of the firm or the integrity of the management team. Silvercrest Asset Management does not disclose any legal, regulatory or other disciplinary items, and thus has a clean record.

## Silvercrest Asset Management onboarding process

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Those interested in learning more about Silvercrest can email the firm at [info@silvercrestgroup.com](mailto:info@silvercrestgroup.com) (<mailto:info@silvercrestgroup.com>) or reach out directly to one of the eight offices listed on the contact (<http://www.silvercrestgroup.com/contact>) tab of the firm's website.

As for communication once a relationship begins, clients with separately managed accounts receive written monthly or quarterly reports (per their preference) from Silvercrest summarizing their holdings, account activity and investment returns, in addition to the reports that clients receive from their custodian. Clients in the private funds also receive written monthly or quarterly reports with the investment values and returns.

The firm does not recommend or require that clients use any particular broker or custodian. When clients request that some or all trades go through a particular firm, however, they may pay more in costs.

## Is Silvercrest Asset Management right for you?

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Individuals and families with more than \$10 million to invest who are also looking for additional help in managing and simplifying their vast wealth may want to consider Silvercrest Asset Management, particularly if they live near one of their firm's eight offices. Clients may find it attractive that the firm is independent and not affiliated with any big banks or brokerage firms.

That said, it's obviously a limited number of investors with the ultra wealth necessary to work with the firm — everyone else will need to look elsewhere. As is always the case when looking for a financial advisor, clients should consider at least two or three options to find the best fit

**Do you have a question?**

(<https://www.magnifymoney.com/blog/investing/questions-to-ask-a-financial-advisor/>) for their needs and the amount of money they plan to invest.

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	0.25% management fee	See Offer ( <a href="https://www.magnifymoney.com/redirect/?www.betterment.com&amp;MzE&amp;QkIN&amp;YmxvZw&amp;Yl8xMzQyODhzYWRzX2ludmVzdG1lbnRfRkEtNg">https://www.magnifymoney.com/redirect/?www.betterment.com&amp;MzE&amp;QkIN&amp;YmxvZw&amp;Yl8xMzQyODhzYWRzX2ludmVzdG1lbnRfRkEtNg</a> )
	0.30% management fee	See Offer ( <a href="https://www.magnifymoney.com/redirect/?www.ally.com&amp;NDQ&amp;QkIN&amp;YmxvZw&amp;Yl8xMzQyODhzYWRzX2ludmVzdG1lbnRfRkEtNw">https://www.magnifymoney.com/redirect/?www.ally.com&amp;NDQ&amp;QkIN&amp;YmxvZw&amp;Yl8xMzQyODhzYWRzX2ludmVzdG1lbnRfRkEtNw</a> )
	0.89% management fee	See Offer ( <a href="https://www.magnifymoney.com/redirect/?&amp;ODA&amp;QkIN&amp;YmxvZw&amp;Yl8xMzQyODhzYWRzX2ludmVzdG1lbnRfRkEtOA">https://www.magnifymoney.com/redirect/?&amp;ODA&amp;QkIN&amp;YmxvZw&amp;Yl8xMzQyODhzYWRzX2ludmVzdG1lbnRfRkEtOA</a> )

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- ▶ Credit Monitoring & Identity Theft Guide (<https://www.magnifymoney.com/blog/identity-theft-protection/guide-credit-monitoring-and-identity-theft-protection886376409/>)
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# Review of Johnson Investment Counsel

Friday, June 12, 2020

*Editorial Note: The content of this article is based on the author's opinions and recommendations alone and is not intended to be a source of investment advice. It has not been previewed, commissioned or otherwise endorsed by any of our network partners.*

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Written By



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Johnson Investment Counsel is a fee-only, independent investment advisory firm that's headquartered in Cincinnati, with four additional locations in Ohio and one in the Detroit metro area. The firm has 136 employees in total, 68 of whom work in an investment advisory function. Johnson Investment Counsel currently oversees more than \$13 billion in assets under management (AUM) and primarily serves individuals, high-net-worth individuals and institutional investors.

*All information included in this profile is accurate as of June 12, 2020. For more information, please consult Johnson Investment Counsel's website.*

**Assets under management:** \$13,117,965,833

**Minimum investment:** \$1,000,000

**Fee structure:** A percentage of AUM; fixed fees; hourly charges

**Headquarters:** 3777 West Fork Road  
Cincinnati, OH 45247  
(513) 661-3100  
www.johnsoninv.com (https://www.johnsoninv.com/)

## Overview of Johnson Investment Counsel

**What types of clients does Johnson Investment Counsel serve?**

**Services offered by Johnson Investment Counsel**

**How Johnson Investment Counsel invests your money**

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# Overview of Johnson Investment Counsel

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3/) Founded in 1965 by Timothy E. Johnson, an MBA student and eventual university professor, Johnson Investment Counsel is now an employee-owned registered investment advisor. Johnson is the chairman and principal executive leadership of the company, and shares ownership of the firm with other members.

Johnson Investment Counsel divides itself into four divisions: wealth management, family office services, trust company and asset management

(<https://www.magnifymoney.com/blog/investing/asset-management-vs-wealth-management/>).

The company owns Johnson Trust Company and is the sponsor and investment advisor in Johnson Mutual Funds Trust, a family of no-load mutual funds.

## What types of clients does Johnson Investment Counsel serve?

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For the most part, Johnson Investment Counsel's investment advisory clients must have at least \$1 million to open and maintain an advisory account, though the account minimum may be waived at Johnson Investment Counsel's discretion. These accounts also are subject to a minimum fee of \$5,000 per year.

The firm offers its services to individuals, investment companies, pension and profit-sharing plans, trusts, estates, charitable organizations, corporations and other business or governmental entities. Currently, Johnson Investment Counsel works with 2,044 individuals and 1,495 high net worth individuals (defined by the SEC as individuals with at least \$750,000 under management or a \$1.5 million net worth).

The firm also offers Johnson Intelligent Portfolios Programs, an automated investment program (think robo-advisor (<https://www.magnifymoney.com/blog/investing/what-is-a-robo-advisor/>)), to individuals, IRAs (<https://www.magnifymoney.com/blog/investing/traditional-ira-rules/>) and revocable living trusts. This account option requires a minimum investment of \$5,000.

## Services offered by Johnson Investment Counsel

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As a firm that works primarily with wealthy families and individuals, the services offered are tailored to meet the needs of this type of client — services such as family office services, including asset and liability management, cash flow management and family mission statement development. At Johnson Investment Counsel, a separate team is assigned to each of the four divisions: wealth management, family office services, trust company and asset management.

The firm offers discretionary portfolio management (meaning the advisor can make decisions on behalf of the client) and institutional portfolio management, as well as pension consulting services. Johnson Investment Counsel also is affiliated with Johnson Mutual Funds, a family of no-load mutual funds (<https://www.magnifymoney.com/blog/investing/how-mutual-funds-work/>).

For clients below the investment minimum, the company offers Johnson Intelligent Portfolios, which provides automated investment management services for those with at least \$5,000.

The following is a full list of services offered by Johnson Investment Counsel:

- Portfolio management (for individuals and institutions; mainly discretionary)
- Financial planning
- Wealth management
  - Goal-based planning
  - Investment management
  - Retirement planning
  - Cash flow planning
  - Estate planning (<https://www.magnifymoney.com/blog/life-events/estate-planning928592985/>)
  - Asset protection planning
  - Income tax planning
  - Charitable planning
- Family office services
  - Asset and liability management
  - Advise on insurance and asset protection
  - Cash flow management
  - Income tax planning
  - Family mission statement development
  - Estate and wealth transfer planning
  - Philanthropic planning

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- Business succession planning
- Relationship management
- Asset protection planning
- Estate and trust services
  - Trust for individuals (<https://www.magnifymoney.com/blog/investing/blind-trust/>)
  - Trustee and co-trustee
  - Agent for individual trustee
  - Executor and estate settlement services
  - Reducing gift and estate taxes
  - Managing the transfer of wealth to the next generation or to a charity
  - Philanthropic planning
  - Special needs planning
  - Charitable gift planning
  - Asset protection planning
- Selection of other advisors
- Pension consulting services
- Advisory services to retirement plans and plan participants
- Mutual fund services

## How Johnson Investment Counsel invests your money

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As a client of Johnson Investment Counsel, your portfolio will be customized. The firm will allocate and invest your assets depending on a number of factors, including your financial objectives and information, risk tolerance, time horizon, liquidity needs and other factors.

Investment strategies and portfolio management are maintained in a team setting at Johnson Investment Counsel, not dependent on a single advisor. Advisors follow a bottom-up oriented approach for equity strategies, and take a quantitative approach to company analysis. For fixed-income strategies, a combination of macro and micro strategies that focuses on quality yield and appropriate maturities will be used. Tax efficiency is not a primary consideration for your portfolio.

**Do you have a question?**

Clients of the Johnson Intelligent Portfolios Program, the robo-advisory arm of Johnson Investment Counsel, will have their assets invested in a variety of investment strategies depending on their investment objectives and goals. These portfolio strategies primarily consist of mutual funds and ETFs (<https://www.magnifymoney.com/blog/investing/what-is-an-etf/>), though clients can instruct their advisor to exclude up to three funds from their portfolio. Your portfolio will be automated and include automatic rebalancing and tax-loss harvesting (<https://www.magnifymoney.com/blog/investing/tax-loss-harvesting/>) (if you're eligible and the option is elected).

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## Fees Johnson Investment Counsel charges for its services

**Portfolio management fees:** Clients who engage Johnson Investment Counsel for portfolio management services are charged based on a percentage of assets under management. (See the table below for details of the firm's fee schedule.)

All accounts are subject to a minimum fee of \$5,000 per year, except for clients invested in the Johnson Intelligent Portfolio Program. Clients using this program are subject to the same fee schedule but do not have the same asset minimum requirement (\$5,000 instead of \$1 million).

Portfolio Management Fees	
Assets under management	Annual rate
First \$1,000,000	1.00%
Next \$2,000,000	0.80%
Next \$2,000,000	0.60%
All funds thereafter	0.50%

In addition to portfolio management fees, clients are responsible for transaction charges (<https://www.magnifymoney.com/blog/investing/investment-fees/>) and brokerage fees imposed by the broker-dealer. Some brokers offer wrap fee programs, which charge a single fee that includes money management fees, certain transaction costs, custodial and other administrative costs.

**Do you have a question?**

**Financial planning fees:** For financial planning, Johnson Investment Counsel does charge clients a fee, though it states that if you do choose to implement the plan using the company's investment advisory services, the firm may offset or waive the cost of the financial planning services. Johnson Investment Counsel does not include whether there is a minimum fee for financial planning services in their firm brochure.

**Pension consulting fees:** Rates and fees for pension consulting services are determined on a case-by-case basis and are negotiated between the firm and the client. Costs will depend on the scope and complexity of the plan and the requested services.

## Johnson Investment Counsel's highlights

- **Fee-only compensation:** Johnson Investment Counsel does not earn money through commissions or performance-based fees, two compensation methods that can create a conflict of interest between client and advisor. With a fee-only (<https://www.magnifymoney.com/blog/investing/fee-only-financial-planner/>) model, advisors solely earn money from assets under management or financial planning services, and are not financially incentivized to recommend certain products or make referrals.
- **Award-winning firm:** Barron's has ranked Johnson Investment Counsel as a top registered investment firm in the U.S. In 2019, the firm ranked No. 19, up from its 2018 spot, when it clocked in at No. 20.
- **No disclosures:** The firm has operated since 1965 and maintains a clean record as a firm and for each of its advisors.

## Johnson Investment Counsel's downsides

- **High account minimum:** If you want access to an advisor, not Johnson Intelligent Portfolio robo-investing, you'll need at least \$1 million to invest, a higher minimum requirement than many other comparable firms.
- **Potential conflicts of interest with affiliated companies:** Johnson Investment Counsel owns Johnson Trust Company, and it is the sponsor and advisor to Johnson Mutual Funds Trust (a family of no-load mutual funds). The company has referral arrangements with its affiliated entities that may pose a conflict of interest as the firm

**Do you have a question?**

may be incentivized to recommend these services. While the company believes the compensation charged by its affiliates is competitive, it may be higher than other firms. Potential clients should research comparable services as they are not obligated to use Johnson Investment Counsel's recommended affiliates.

## Johnson Investment Counsel disciplinary disclosures

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Johnson Investment Counsel does not have any civil, regulatory or criminal events to disclose, meaning it has a clean disciplinary record. As per SEC requirements for all registered investment firms, Johnson Investment Counsel must outline any events that meet the definition of a disclosure in its Form ADV (<https://www.magnifymoney.com/blog/investing/form-adv-financial-advisor/>) and firm brochure for prospective clients to evaluate before engaging the firm's business.

## Johnson Investment Counsel onboarding process

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To become a client of Johnson Investment Counsel, you can call the firm or fill out a contact form (<https://www.johnsoninv.com/contact>) provided on the firm's website. For advisory services, you'll work with a representative to determine your investment objectives, risk tolerance and other relevant information, known as suitability information. Your advisor will then use your suitability information to select a predefined strategy or create one specific to your portfolio. Intelligent Portfolios Program clients will have their assets invested in a range of investment strategies; clients can ask their advisor to exclude up to three funds from their portfolio.

If you engage Johnson Investment Counsel for financial planning services, you'll discuss your financial goals and objectives with an advisor who will develop targeted objectives and create a plan for you.

## Is Johnson Investment Counsel right for you?

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For high net worth individuals located in Ohio or near Detroit who want to work with a company that offers a wide range of wealth management, financial planning and family office services alongside portfolio management, Johnson Investment Counsel may be a good choice. The firm offers a team-based approach to meeting client needs and adheres to a fee-only model.

**Do you have a question?**

That said, for clients who prefer to keep all of their financial business under one roof, Johnson Investment Counsel does not offer tax preparation or accounting, two services often offered by firms catering to high net worth clients. Before moving forward with choosing a financial advisor, it's always important to ask questions

(<https://www.magnifymoney.com/blog/investing/questions-to-ask-a-financial-advisor/>) to make sure you're getting the services you need and fully understand the costs involved.

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	0.25% management fee	See Offer ( <a href="https://www.magnifymoney.com/redirect/?www.betterment.com&amp;MzE&amp;QkIN&amp;YmxvZw&amp;Yl8xMzQzMDNzYWRzX2ludmVzdG1lbnRfRkEtMTA">https://www.magnifymoney.com/redirect/?www.betterment.com&amp;MzE&amp;QkIN&amp;YmxvZw&amp;Yl8xMzQzMDNzYWRzX2ludmVzdG1lbnRfRkEtMTA</a> )
	0.30% management fee	See Offer ( <a href="https://www.magnifymoney.com/redirect/?www.ally.com&amp;NDQ&amp;QkIN&amp;YmxvZw&amp;Yl8xMzQzMDNzYWRzX2ludmVzdG1lbnRfRkEtMTE">https://www.magnifymoney.com/redirect/?www.ally.com&amp;NDQ&amp;QkIN&amp;YmxvZw&amp;Yl8xMzQzMDNzYWRzX2ludmVzdG1lbnRfRkEtMTE</a> )
	0.89% management fee	See Offer ( <a href="https://www.magnifymoney.com/redirect/?&amp;ODA&amp;QkIN&amp;YmxvZw&amp;Yl8xMzQzMDNzYWRzX2ludmVzdG1lbnRfRkEtMTI">https://www.magnifymoney.com/redirect/?&amp;ODA&amp;QkIN&amp;YmxvZw&amp;Yl8xMzQzMDNzYWRzX2ludmVzdG1lbnRfRkEtMTI</a> )

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## Best IRA Account Providers 2020

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