



Beth Braverman

Beth Braverman is a freelance writer who's been covering personal finance for more than a decade. Her work has appeared in Money magazine, CNNMoney.com, CNBC.com, and dozens of other publications. She lives in Westchester, N.Y., with her family, who indulge her every time she introduces a new hack for the household budget.

Articles By Beth Braverman

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INVESTING ([HTTPS://WWW.MAGNIFYMONEY.COM/BLOG/INVESTING/](https://www.magnifymoney.com/blog/investing/))

Review of Brighton Jones

Tuesday, August 18, 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 may not have not been reviewed, commissioned or otherwise endorsed by any of our network partners or the Investment company.

Written By



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Reviewed By

Becca Stanek (<https://www.magnifymoney.com/blog/author/becca-stanek/>)

Do you have a question?

Brighton Jones LLC is an independent, full-service wealth management firm that works primarily with individual investors and high net worth individuals. It's a registered investment advisor (RIA) that has a team of 140 employees across its Seattle headquarters and offices in Portland; San Francisco; Denver; Scottsdale, Ariz.; and Washington, D.C. Together, the team oversees nearly \$6.8 billion in assets under management (AUM).

All information included in this profile is accurate as of August 18, 2020. For more information, please consult Brighton Jones' website.

Assets under management: \$6,799,683,585

Minimum investment: N/A

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

Headquarters: 2030 1st Ave.
3rd Floor
Seattle, WA 98121
www.brightonjones.com (<https://www.brightonjones.com/>)
(206) 258-5000

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Overview of Brighton Jones

Do you have a question?

Charles Brighton and Jon Jones founded Brighton Jones in Seattle in 1999. The two then-partners at Deloitte decided they wanted to create a business aimed at providing more-holistic financial advice to clients at a lower cost. Brighton and Jones remain co-owners of the firm. Jones serves as CEO, while Brighton is the managing director of its family office services.

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The fee-only firm was ranked in May 2020 as the largest wealth management (<https://www.magnifymoney.com/blog/investing/asset-management-vs-wealth-management/>) firm in Washington state as of 2019, and it has offices in an additional four states plus the District of Columbia. It has 140 employees, about half of whom serve as investment advisors. The staff has a range of expertise and includes certified financial planners (CFP), accountants, lawyers and certified commercial investment members (CCIM), who are experts in commercial real estate.

Types of clients that Brighton Jones serves

Brighton Jones serves mostly individual investors. Its client base includes more than twice as many high net worth individuals as other clients. (For reference, the Securities and Exchange Commission [SEC] defines high net worth individuals as those who have at least \$750,000 in AUM or a net worth of at least \$1.5 million.) In addition, the firm works with pension and profit-sharing plans, as well as pooled investment vehicles and charitable organizations.

The firm has clients from Seattle-based companies, as well as those who work in health care, law, media, finance and technology. Brighton Jones doesn't list a minimum account balance. However, it charges a minimum quarterly fee of \$2,500, so those who have fewer assets might find it cost-prohibitive to engage with the firm.

Services offered by Brighton Jones

Brighton Jones aims to serve as a "Personal CFO," providing holistic advice to individuals and families as a chief financial officer would for a company. Clients can receive wealth management services on a discretionary basis, in which the advisor makes the daily trading decisions in the account without requiring the client to sign off, or a nondiscretionary basis. Financial planning (<https://www.magnifymoney.com/blog/investing/financial-plan/>) is offered alongside the firm's investment advisory services or as a stand-alone service.

The firm also advises clients on managing their real-estate portfolio and helps executives to evaluate and make the most of their compensation packages.

Here is a full list of services offered by Brighton Jones:

Do you have a question?

- Wealth management
- Financial planning
 - Retirement planning
 - Estate planning
 - Charitable planning
 - Tax planning and management
 - Education planning
 - Divorce planning
 - Insurance and risk management
 - Coordination with outside experts
- Executive compensation analysis
- Retirement plan consulting and management
- Financial wellness consulting on behalf of employers
- Real-estate advisory services

How Brighton Jones invests your money

Brighton Jones' customized portfolios vary based on each client's financial situation, but the firm's overall philosophy is based on an investment approach that includes diversification among and within asset classes. Asset classes might include fixed-income securities, individual equities, funds and real estate investment trusts (REITs) (<https://www.magnifymoney.com/blog/investing/reit-investing/>), and the firm might invest in them through a combination of short- and long-term purchases, margin transactions or options (<https://www.magnifymoney.com/blog/investing/options-trading-2/>).

To evaluate potential investments, Brighton Jones uses the following methods of analysis:

- **Fundamental:** Analyzes historical and current data to make financial forecasts.
- **Technical:** Uses historical and current data on price and trade volume to forecast the direction of prices.
- **Cyclical:** Examines the historical relationship between price and market trends to predict the direction of prices.

Fees Brighton Jones charges for its services

Do you have a question?

3/) For wealth management services, Brighton Jones charges clients (<https://www.magnifymoney.com/blog/investing/financial-advisor-cost/>) based on a percentage of AUM. The rate typically ranges from 0.35% to 1.25% of total AUM, depending on factors such as the level of AUM, the complexity and level of services provided, anticipated future earnings and assets and the account representative assigned to the account. The firm requires a minimum quarterly fee of \$2,500, although it might waive or reduce that minimum at its discretion.

The asset-based rate listed above includes financial planning and consulting services if requested by the client, although the firm might charge extra if the client requires extraordinary service. Clients who want stand-alone financial planning or consulting work will pay negotiated fees, which typically range from \$2,000 to \$15,000 on a fixed-fee basis or \$150-\$300 per hour.

In addition to fees charged by the firm, clients might owe separate brokerage costs to Fidelity (<https://www.magnifymoney.com/blog/investing/fidelity-review/>) or TD Ameritrade (<https://www.magnifymoney.com/blog/investing/td-ameritrade-review/>), which typically serve as broker-dealers for Brighton Jones clients.

Brighton Jones' highlights

- **Fee-only service model:** Brighton Jones is a fee-only firm (<https://www.magnifymoney.com/blog/investing/fee-only-financial-planner/>), meaning it only earns money from the fees its clients pay. This model means that clients don't have to worry that the firm benefits financially from recommending certain products, which could pose potential conflicts of interest.
- **Broad range of services:** Brighton Jones is a one-stop shop for clients who seek holistic financial planning or additional services. It offers a wide range of financial planning services as well as real-estate advisory and services for employers.
- **Customized advice and management:** The firm doesn't take a one-size-fits-all approach. Instead, it works with each client to build and manage a portfolio based on their financial situation. The firm's holistic approach also goes beyond a client's portfolio to advise on other financial decisions, such as risk management and estate planning, as requested by the client.
- **Industry accolades:** The firm has received numerous awards and recognition. In 2019, Brighton and Jones appeared on Barron's list of the 100 best independent advisors. The firm appeared on Financial Advisor's 2019 list of top-ranked RIAs.

Do you have a question?

- **Clean disciplinary record:** Brighton Jones reports no material disciplinary events on its record over the past 10 years. (See more below.)

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Brighton Jones' downsides

- **Unclear fees:** Because fees at the firm are negotiated on a case-by-case basis, it's difficult to know how much you'll owe until you connect with an advisor. Although Brighton Jones' fees could be lower than the industry average of 1.17% of AUM, according to a 2019 study by RIA in a Box (<https://www.riainabox.com/blog/2019-ria-industry-study-total-average-fee-is-117>), the firm's minimum quarterly fee of \$2,500 — \$10,000 per year — could make it more costly for clients who have fewer assets.
- **Limited geographic footprint:** Brighton Jones has only six offices — five out West and its Washington, D.C., location. Those who want a local advisor might not be able to find one.
- **Pays for referrals:** Brighton Jones pays certain third parties to refer clients. Although clients won't incur any cost, this still is important to keep in mind if someone recommends the firm to you, because you might want to consider whether they're making the recommendation because the firm truly seems like a good fit for your financial situation or they simply stand to benefit financially from recommending it.

Brighton Jones' disciplinary disclosures

Brighton Jones has had no disclosures over the past 10 years. All registered investment advisors must disclose in their Form ADV documents

(<https://www.magnifymoney.com/blog/investing/form-adv-financial-advisor/>) filed with the SEC any civil, criminal or regulatory actions against its firm, employees or affiliates that clients would consider material when evaluating the firm or its management team.

Brighton Jones' onboarding process

Do you have a question?

Potential clients can contact Brighton Jones directly by contacting a local office, filling out this online form (<https://www.brightonjones.com/contact-us/>) or calling the firm’s main line at (206) 258-5000.

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After an initial interview in which the firm learns about a client’s financial situation, the firm will create and manage a portfolio based on that information. The firm will get in touch with clients at least quarterly to discuss the account and whether changes are necessary. Clients also can expect to receive quarterly reports.

Is Brighton Jones right for you?

Brighton Jones might be a good choice if you’re comfortable with a minimum annual fee of at least \$10,000 and want access to other financial services beyond portfolio management, such as assistance with understanding and making the most of your compensation package.

Investors who hope to spend less on wealth management or who want in-person service but don’t live near one of Brighton Jones’ offices, might be served better by a different wealth management firm. Whenever you look for a financial-services provider, interview a few candidates (<https://www.magnifymoney.com/blog/investing/questions-to-ask-a-financial-advisor/>) to make sure you choose one that’s the right fit for your financial situation.

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ally 0.30% management fee	See Offer	(https://www.magnifymoney.com/redirect/?www.ally.com&NDQ&QkIN&YmxvZw&Yl8xMzgxMTFzYWZyYWRzLWludmVzdG1lbnQtRkEtMg)
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Review of Hightower Advisors

Friday, August 7, 2020

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Do you have a question?

Written By



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Reviewed By

Becca Stanek (https://www.magnifymoney.com/blog/author/becca-stanek/)

Hightower Advisors is a Chicago-based private equity-backed network of advisors, many of whom operate under individual brand names. The advisors provide discretionary advisory, wealth management and financial planning services, among others.

Currently, Hightower Advisors has 344 investment advisors working in offices across 34 states. It serves mostly individuals and high net worth individuals, as well as a selection of institutional investors. The firm oversees \$57 billion in assets under management (AUM).

All information included in this profile is accurate as of August 7, 2020. For more information, please consult Hightower Advisors' website.

Assets under management: \$57,000,000,000

Minimum investment: None

Fee structure: A percentage of AUM; hourly charges; fixed fees; retainer or service fees

Headquarters: 200 W. Madison St., Ste. 2500
Chicago IL 60606
www.hightoweradvisors.com (https://www.hightoweradvisors.com/)
(312) 962-3800

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Overview of Hightower Advisors

Hightower Advisors is a private equity-backed registered investment advisor that offers financial advisory services through its network of over 100 advisory firms across the U.S., many of which operate under different names. The firm was founded in 2008 by Elliot Weissbluth, an attorney and financial services executive, who served as the firm's CEO until 2019 and is now chairman.

Private equity firm Thomas H. Lee Partners acquired a significant stake in the business in 2017, and is now a majority owner of the firm, although some advisors and employees also have an ownership stake. In recent years, the firm has grown via RIA acquisitions, a strategy that it plans to step up in the near term.

Hightower Advisors has 566 employees, including 344 who serve as investment advisors (<https://www.magnifymoney.com/blog/investing/financial-advisor/>). The firm has a presence across 34 states, with locations in most regions.

What types of clients does Hightower Advisors serve?

Hightower Advisors serves both individuals and high net worth individuals, though its predominant focus is on individuals without a high net worth. For reference, the SEC defines high net worth individuals as those with at least \$750,000 under management or a net worth of at least \$1.5 million. In addition to individual investors, Hightower Advisors also works with pension and profit-sharing plans, charitable organizations and corporations and other types of businesses.

The firm does not have a minimum account balance. However, it notes that certain services and fee structures may not benefit portfolios of less than \$500,000 due to the impact of trading and transaction costs (<https://www.magnifymoney.com/blog/investing/investment-fees/>).

Services offered by Hightower Advisors

Do you have a question?

Hightower Advisors provides a range of financial services to clients, including financial planning (<https://www.magnifymoney.com/blog/investing/financial-plan/>) and investment advisory services, offered through its individual investment practices that each have their own strategy and focus.

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Most of Hightower Advisor's investment management services are offered on a discretionary basis, meaning that it does not consult the client before making every trade. Advisors may or may not regularly review and update client financial plans, depending on the terms of the client agreement.

Here is a full list of services that Hightower Advisors is capable of providing:

- Investment advisory services
- Financial planning
 - Retirement planning
 - Estate planning
 - Education planning
 - Cash management and certain treasury services
 - Asset allocation review and recommendations
 - Insurance planning/risk management
- Advising for retirement plan sponsors or trustees
- Private fund management

How Hightower Advisors invests your money

In early 2020, Hightower Advisors launched a new branding campaign centered around the tagline "well-thy. rebalanced," aimed at conveying the firm's collective focus on holistic wellness.

The firm uses several methods of analysis when managing portfolios:

- **Charting:** Reviewing an investment's performance in graphic form
- **Fundamental analysis:** Evaluating a company's past and present financial statements
- **Technical analysis:** Looking for patterns and trends within a specific sector or security
- **Quantitative analysis:** Using mathematical and statistical models to understand the behavior of a sector or security

Do you have a question?

Hightower Advisors creates portfolios using a variety of investment strategies, including long- and short-term purchases, trading, options (<https://www.magnifymoney.com/blog/investing/options-trading-2/>), shorts and margin transactions.

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Fees Hightower Advisors charges for its services

Depending on the services provided and the agreement between the client and the advisor, Hightower Advisors earns money through a percentage of assets under management, fixed fees and/or other one-time fees. Clients who receive limited-scope financial planning or wealth management may pay hourly fees, which are also determined on a case-by-case basis.

Wealth management clients can either get services through a wrap program, in which the fee will cover all transaction costs, or they can opt out of the wrap program and pay all transaction costs separately.

Hightower Advisors's highlights

- **Broad accessibility:** Hightower has no minimum balance requirement, making it possible for most investors to connect with an advisor at the firm. However, Hightower does suggest that some services and products wouldn't be a good fit for those with less than \$500,000 to invest due to trading and transaction costs.
- **Industry recognition:** The firm's advisors have received numerous awards and accolades, including recognition on the *Forbes* 2020 list of "Top Women Wealth Advisors," *Barron's* 2020 list of the "Top 100 Financial Advisors"; and *Barron's* 2020 list of "America's Top Wealth Teams".
- **Clean disciplinary record:** The firm has not had to disclose any civil or regulatory issues over the last 10 years.

Hightower Advisors's downsides

- **No published fee schedule:** Since clients' fees are set on a case-by-case basis, it's impossible to know what services will cost without speaking to an advisor.

Additionally, some clients may pay based on a different fee schedule for some

Do you have a question?

services than others and could see a variation in fees even when similar investment strategies are used.

- **Preferred brokers:** Hightower Advisors has an established relationship with several broker-dealers, including Fidelity (<https://www.magnifymoney.com/blog/investing/fidelity-review/>), National Financial Services, Schwab (<https://www.magnifymoney.com/blog/investing/charles-schwab-review/>), TD Ameritrade (<https://www.magnifymoney.com/blog/investing/td-ameritrade-review/>), JP Morgan and Pershing, and it will generally recommend these brokers to clients. While Hightower does not receive financial compensation for using these brokerages, clients may be able to purchase some investments at lower prices from a different firm.
- **Potential conflicts of interest related to commissions:** Hightower Advisors may receive commissions for the sale of certain insurance products and annuities as well as for services provided under as registered representatives for Hightower Securities, LLC, a broker-dealer under common ownership with the firm. This creates potential conflicts of interest as advisors may be financially incentivized to recommend certain products.

Hightower Advisors disciplinary disclosures

Hightower Advisors did not have any disciplinary events to disclose, meaning it has a clean record. All registered investment advisors are required to disclose any civil, regulatory or criminal events related to the firm, its employees or its affiliates in their Form ADV (<https://www.magnifymoney.com/blog/investing/form-adv-financial-advisor/>) paperwork that they file with the SEC.

Hightower Advisors onboarding process

To get started working with the firm, find a local advisor using this online tool (<https://www.hightoweradvisors.com/find-an-advisor.html>). If after connecting with an advisor you decide to move forward, you'll sign either a discretionary or a non-discretionary client agreement, which outlines the services you'll receive and the associated fees. Discretionary clients will also work with their advisor to create an investment policy statement, which the advisor will use to create and manage an appropriate portfolio.

Do you have a question?

Investment management clients will receive a review at least once per year from their advisory team, although many advisors are in touch more frequently. Communications may take place via phone calls, in-person meetings and strategy reviews. Additional reviews may take place as necessary when there's a significant change in the financial picture of the client or economic events.

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Is Hightower Advisors right for you?

Hightower Advisors may be a good choice for investors looking for holistic financial planning and discretionary portfolio management. The firm's presence in 34 states also makes it accessible for investors in many regions. However, some of the firm's products and services may not be a good fit for investors with less than \$500,000 to invest. Additionally, some advisors may earn commissions for recommending certain insurance products, which could pose a conflict of interest.

As always, when choosing financial services, it's important to understand the experience of the provider and how much you're paying (<https://www.magnifymoney.com/blog/investing/financial-advisor-cost/>) for its services. Be sure to research multiple firms before selecting the one that's best for you.

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Review of Cerity Partners

Friday, August 7, 2020

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Cerity Partners, LLC is a registered investment advisory firm with 210 employees across seven states. The firm serves individuals and high net worth individuals, as well as pension and profit-sharing plans, charitable organizations and other businesses. In addition to investment management, the firm provides financial planning, estate planning, tax preparation, risk management and services for couples, family offices and business owners. The firm has nearly \$25 billion in assets under management (AUM).

All information included in this profile is accurate as of August 7, 2020. For more information, please consult Cerity Partners' website.

Assets under management: \$24,682,540,139

Minimum investment: \$2 million

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

Do you have a question?

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Overview of Cerity Partners

Cerity Partners is a private-equity backed, full-service wealth management (<https://www.magnifymoney.com/blog/investing/asset-management-vs-wealth-management/>) firm headquartered in New York City. Former Deutsche Bank managing director and current firm president Kurt Miscinski co-founded Cerity Partners — then called HPM Partners — in 2009, with backing from Emigrant Bank and its chairman Howard P. Milstein.

In 2018, the private equity firm Lightyear Capital purchased Emigrant Bank's majority stake in the wealth management firm, and the following year HPM Partners changed its name to Cerity Partners. In recent years, the firm has grown quickly via acquisitions.

Cerity Partners now has 210 employees, more than 100 of whom serve in investment advisory roles. It has offices in California, Colorado, Illinois, Michigan, New York, Ohio and Texas.

What types of clients does Cerity Partners serve?

Do you have a question?

Cerity Partners offers services to individuals, business and nonprofits. It also has a large business working with pension and profit-sharing plans.

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The firm typically requires a minimum portfolio balance of \$2 million, but it counts both individuals and high net worth individuals as clients, with its current individual client base fairly evenly divided between the two groups. (For reference, the SEC defines high net worth individuals as those with at least \$750,000 under management or a net worth of more than \$1.5 million.)

Cerity Partners offers a breadth of services to these individuals, including those tailored to corporate executives, family offices, business owners and couples.

Services offered by Cerity Partners

Cerity Partners is a full-service firm, offering investment advisory services, wealth planning, tax preparation and planning, executive financial counseling and retirement plan services. The firm takes a holistic approach to financial planning (<https://www.magnifymoney.com/blog/investing/financial-plan/>), examining a client's entire financial picture and goals to create an individualized plan and a customized investment strategy that complements it.

Here is a full list of services the firm can provide:

- Investment advisory services
- Wealth planning
 - Retirement planning
 - Estate and wealth transfer planning
 - Philanthropy and charitable gift planning
 - Education planning
 - Tax planning and management
 - Insurance planning and risk management
 - Net worth analysis
 - Compensation and benefits analysis
 - Trust fiduciary and family office services
 - Bill payment service and client accounting
 - Liquidity and liability management

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- Tax services
 - Preparation of tax projections, tax returns and estimated tax payments
 - Tax planning
- Marital financial planning
 - Pre- and post-nuptial agreements
 - Divorce financial consulting
 - Couples wealth management
- Executive financial counseling
 - Company benefits coordination and planning
 - Retirement, cash flow and budget planning
 - Estate planning
 - Tax planning and preparation
 - Investment planning and consolidated reporting
 - Insurance and risk management
- Retirement plan services

How Cerity Partners invests your money

Cerity Partners uses modern portfolio theory, which focuses more on asset allocation (<https://www.magnifymoney.com/blog/investing/asset-allocation/>) than on individual investments, to craft individualized portfolios for its clients. Portfolios are created based on an investment profile — ranging from conservative to aggressive — created for each client.

Client portfolios can contain a mix of six asset classes and 16 sub-asset classes, including:

- Cash and cash equivalents
- Global fixed income (domestic government agency, domestic tax exempt, emerging-market debt, investment-grade credit, high-yield credit and global bonds)
- Global equities (large-cap, mid-cap and small-cap (<https://www.magnifymoney.com/blog/investing/large-cap-stocks-vs-small-cap/>) domestic, international equity and emerging equity)
- Real return (real estate, commodities and treasury inflation-protected securities)
- Hedge funds
- Private equity

Do you have a question?

In addition, the firm offers a supplemental Special Opportunities strategy, which may include frequent trading to take advantage of time-sensitive, short-term opportunities, including macroeconomic opportunities, market technical opportunities and stock-specific opportunities.

3/) Fees Cerity Partners charges for its services

Cerity Partner's standard fee for its wealth management services

(<https://www.magnifymoney.com/blog/investing/financial-advisor-cost/>) is typically 1.25% of assets under management, with a minimum annual fee of \$25,000. This fee includes all of the firm's services, though occasionally the firm also charges a fixed retainer for financial planning, taxes or other services, depending on the extent of the services provided. Clients will also be separately responsible for third-party charges, such as transaction fees via custodians or brokers.

In some cases, the firm will charge performance-based fees as well. Those fees reflect individual negotiations with the clients who will pay them.

Cerity Partners' highlights

- **Wide breadth of services:** If you're looking for executive financial counseling or couples-based financial advice, as well as traditional financial planning and wealth management, Cerity Partners can help. The firm offers a notably extensive list of services, with a number of options catering to particular groups.
- **Customized portfolios:** In addition to specialized services for various types of clients, Cerity Partners also creates customized portfolios that reflect each client's investor profile.
- **Industry recognition:** The firm has received multiple industry accolades. It appeared on *Financial Times*' list of the Top Financial Advisors 2019 and the National Association of Plan Advisors' list of the Top DC Multi-Office Advisor Teams. The firm's co-founder and partner Lorraine George-Harik appeared on Crain's New York's list of notable women in banking and finance.
- **No disclosures:** Cerity Partners has a clean disciplinary record (see more below).

Cerity Partners' downsides

Do you have a question?

- **Slightly above average fees:** At 1.25% of assets under management, Cerity Partner's fees are slightly above the industry average of 1.17%, according to a 2019 study by RIA in a Box (<https://www.riainabox.com/blog/2019-ria-industry-study-total-average-fee-is-117>). However, Cerity Partners' fees may include additional services.
- **High minimum balance requirement:** Individuals who don't have at least \$2 million to invest may not be able to open an account with the firm or access its services. Still, the firm does make exceptions to that rule. More than half of its individual investor client base do not meet the SEC's definition of high net worth investors.
- **Limited geographic footprint:** While the firm promises that it will come to clients no matter where they are, it only has offices in seven states, primarily in the Midwest and the West.

Cerity Partners disciplinary disclosures

Cerity Partners does not have any disciplinary disclosures on its record. All registered investment advisors must disclose any civil, regulatory or criminal events related to the firm, its employees or its affiliates in its Form ADV, (<https://www.magnifymoney.com/blog/investing/form-adv-financial-advisor/>) paperwork filed with the SEC.

Cerity Partners onboarding process

Investors interested in working with Cerity Partners can reach out directly to its local office or fill out this online form (<https://ceritypartners.com/contact/>). The firm requests basic contact information and offers the option to include a message.

Cerity Partners takes a holistic, discussion-based approach to its services, with multiple advisors working together to assist clients with all facets of their finances. Advisors work with clients to create a comprehensive financial plan, and then monitor and adjust the plan as necessary. Advisors will also create a personal Investment Policy Statement, which is then used to build and manage the client's portfolio.

While clients can reach out to Cerity Partners at any time to discuss their needs or objectives, the firm will contact all clients at least once per year to discuss the performance of their portfolio and talk about potential changes.

Do you have a question?

Is Cerity Partners right for you?

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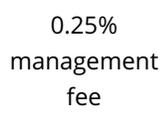
Cerity Partners may be a good choice for you if you have at least \$2 million to invest and want additional services, such as estate and gift planning or tax preparation. Business owners, multi-generational family offices and couples in transition may also benefit from the expertise that Cerity Partners has working with clients like them.

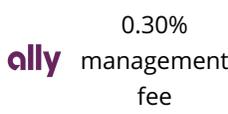
Those with lower account balances, or who want a local advisor and don't live in one of the seven states where the Cerity Partners has offices, may be better served by another firm. When selecting a financial advisor, it's always important to ask questions (<https://www.magnifymoney.com/blog/investing/questions-to-ask-a-financial-advisor/>) about their services and to compare multiple options to make sure you find someone who is a good fit for you.

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- ▶ 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/>)
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- ▶ Best Student Loan Refinance Options (<https://www.magnifymoney.com/blog/college-students-and-recent-grads/refinancing-a-student-loan1091646352/>)
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- ▶ Best Robo Advisors (<https://www.magnifymoney.com/blog/investing/robo-advisors/>)

Popular Resources

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- ▶ Complain to the CFPB (<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://www.magnifymoney.com/blog/balance-transfer/the-fastest-way-to-pay-off-10000-in-credit-card-debt/>)
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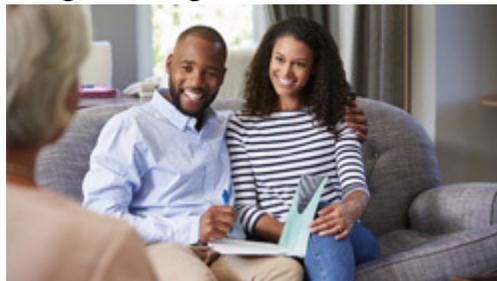
The 7 Best Robo-advisors of 2020

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