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Review of BBR Partners

Thursday, December 5, 2019

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.

Written By
(https://www.magnifymoney.com/blog/author/bethbraverman/) Beth Braverman (https://www.magnifymoney.com/blog/author/bethbraverman/)

With 115 employees across offices in New York, San Francisco and Chicago, BBR Partners works with extremely wealthy families and individuals — the minimum investment with the firm is generally $20 million. BBR partners currently manages nearly $16 billion for around 1,200 clients, working with them to create and execute a portfolio strategy with an emphasis on tax efficiency using third-party managers. BBR Partners also consolidates record keeping for its clients, allowing them to see the performance of their entire portfolio at a glance.

All information included in this profile is accurate as of November 26th, 2019. For more information, please consult BBR Partners website.

Do you have a question?

Assets under management: $15,886,200,000

Minimum investment: $20 million

Fee structure: Percentage of assets under management, performance-based fees

Headquarters: 140 East 45th Street
New York, N.Y. 10017
212-313-9870
https://www.bbrpartners.com/ (https://www.bbrpartners.com/)

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In this review, we'll cover:

Overview of BBR Partners

Do you have a question?

Founded in 1999, BBR Partners is a privately held multifamily office principally owned by Brett Barth and Evan Roth. The firm also has 17 equity partners. Co-founders Mike Anson and Todd Whitenack serve as BBR Partners' chief compliance officer, and head of investment research, respectively.

BBR Partners has 115 employees across offices in New York, Chicago and San Francisco, 75 of whom perform investment advisory functions. The firm's 17 partners have diverse backgrounds, including several lawyers, accountants and MBAs. Rather than directly managing client money, BBR works with third-party investment managers throughout the industry (https://www.bbrpartners.com/about-us/).

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What types of clients does BBR Partners serve?

With a minimum account balance generally set at $20 million, BBR Partners focuses primarily on serving ultra-high net worth families and individuals, but it also works with their associated family partnerships, foundations and charitable organizations. The firm serves entrepreneurs, Fortune 500 and finance executives, and those with inherited wealth.

Services offered by BBR Partners

BBR Partners works with wealthy individuals and families to develop an asset allocation strategy based their investment objectives, selecting and hiring managers to put the tailored strategy to work. While asset allocation remains the firm's primary focus, it may also offer guidance on other issues, including estate and tax planning, charitable planning and insurance planning.

The firm also offers comprehensive reporting services, allowing clients to see their entire financial picture, including assets under management by other firms.

- Investment advisory services
- Financial planning
    - retirement planning

Do you have a question?

- trust and estate planning
- charitable planning
- education planning
- tax planning and management
- IRA and 401(k) rollovers

- Insurance/risk management
- Comprehensive reporting services
- Collaboration with clients' lawyers, accountants, etc.
- Miscellaneous services, such as helping wealthy families vet their employees or connect with labor lawyers

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How BBR Partners invests your money

BBR Partners crafts individual portfolios for each of its family clients with a variety of asset classes and strategies. Based on that family's objectives, the portfolio will include a mix of individual equity and fixed-income investments, third-party managers, exchange-traded funds, exchange-traded notes and private investment funds. The same applies to individuals.

The firm uses a mix of passive and active strategies, as well as illiquid investments, with a focus on the after-tax returns of the total portfolio. It also offers socially responsible and values-based investing options to interested families.

Fees BBR Partners charges for its services

BBR Partners charges investment advisory fees that are based on a percentage of assets under management, with a minimum annual fee of $150,000:

Investment value of portfolio	Fee (% of assets)
First $30 million	0.75%

Investment value of portfolio	Fee (% of assets)
More than $30 million — $150 million	0.50%
More than $150 million	negotiable

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Clients who invest in BBR-administered private investment vehicles pay an additional fee, ranging from 0.35% to 1.00%, on the balance of their investment in that fund. They also pay additional fees to any third-party managers, broker-dealers or custodians who manage their money.

BBR Partners highlights

- One of the largest RIA firms (by asset size) in the Northeast, BBR Partners, consistently ranks among the top 10 firms on Barron's list of top RIA firms.
- BBR Partners acts as a "manager of managers," which means it selects other firms to make investments for its clients. This way BBR can offer a greater diversity of investment options while reducing the potential for conflicts of interest.
- Turnover at BBR Partners is low — none at the partner level in its 20-year history.
- BBR Partners does not have any disciplinary disclosures (see below).

BBR Partners downsides

- BBR Partners has a minimum account balance of $20 million, which is beyond the reach of many if not most would-be investors.

Do you have a question?

- The firm's fees, as a percentage of assets under management, are lower than the industry average, but with a required minimum balance of $20 million, they amount to $150,000 per year or more.
- The firm has a tiered fee schedule, so clients with fewer assets pay higher fees than they might at a firm with a different fee structure.

BBR Partners disciplinary disclosures

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BBR Partners currently lists zero disciplinary disclosures. The SEC requires RIAs to report disciplinary disclosures on Form ADV. These include any regulatory actions, criminal charges, or legal developments like liens or civil judgments that have been taken against them.

BBR Partners onboarding process

BBR Partners meets with the family members of each of its clients to learn more about their goals for their portfolio. Based on these meetings, the firm creates and executes a customized, tax-efficient investment plan, working with multiple managers on behalf of its clients. In addition, depending on the needs of the family, the firm offers advice around tax and insurance planning, family education and charitable giving.

In addition to monthly statements, clients have access to a secure website, updated daily, where they can view their entire portfolio — including assets that aren't managed by BBR Partners — at a glance.

The bottom line: Is BBR Partners right for you?

Do you have a question?

This firm focuses exclusively on high net worth families and individuals, including those managing the transition of wealth from one generation to the next. It provides personalized investment advice to those families and oversees the investment of their assets with third-party firms. Individuals whose family net worth is less than the $20 million minimum requirement need to look elsewhere.

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Do you have a question?

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- 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/)

Do you have a question?

- 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/)
- Compare Debt Consolidation Loans (https://www.magnifymoney.com/compare/debt-consolidation-loans/)

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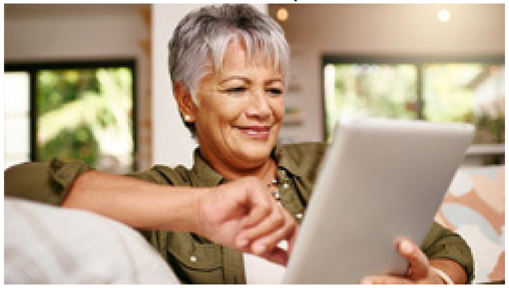

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Best IRA Account Providers 2020

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Review of Beacon Pointe Advisors

Wednesday, May 20, 2020

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Written By

 (https://www.magnifymoney.com/blog/author/bethbraverman/) Beth Braverman (https://www.magnifymoney.com/blog/author/bethbraverman/)

Reviewed By

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

Do you have a question?

Beacon Pointe Advisors, LLC is an independently owned, fee-only financial advisor firm offering financial planning and wealth management services to both individuals and high net worth individuals, with a focus on women and clients going through life milestones. The firm employs 113 investment advisors across 20 offices, most of which are located in California, including its headquarters in Newport Beach. It currently oversees about $9.9 billion in assets under management (AUM).

All information included in this profile is accurate as of May 20, 2020. For more information, please consult Beacon Pointe Advisors' website.

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Assets under management: $9,949,699,273	
Minimum investment: $1 million	
Fee structure: Percentage of AUM for portfolio management; fixed fees; hourly fees	
Headquarters:	24 Corporate Plaza Drive Suite 150 Newport Beach, CA 92660 www.beaconpointe.com (https://beaconpointe.com/) (949) 718-1600

Do you have a question?

Overview of Beacon Pointe Advisors

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Beacon Pointe Advisors is an independent firm primarily owned by its CEO and founder, Shannon Eusey. In March 2020, Beacon Pointe merged with sister firm Beacon Pointe Wealth Advisors to form a single registered investment firm, Beacon Pointe Advisors. As part of the transaction, private equity firm Abry Partners took a minority stake in the merged firm. Other employees hold a minority interest in the firm.

Eusey founded Beacon Pointe in 2002 based on a business school project, and it has since grown to 20 offices nationwide. Beacon Pointe Advisors has a total of 167 employees who collectively hold more than 100 designations and degrees, such as the highly respected certified financial planner (CFP) (https://www.magnifymoney.com/blog/investing/financial-planning/) and chartered financial analyst (CFA) designations and JD and master's degrees. Beacon Pointe Advisors currently has $9.9 billion in assets under management, with plans to keep growing.

What types of clients does Beacon Pointe Advisors serve?

Beacon Pointe Advisors serves mostly individuals and high net worth individuals. (For reference, the SEC defines a high net worth individual as someone with at least $750,000 in assets under management or a net worth of over $1.5 million.) While the minimum account balance required for clients is technically $1 million, the firm may waive or reduce that minimum at its discretion, as evidenced by the fact that it serves more individuals than high net worth individuals.

Beacon Pointe Advisors has a particular focus on women investors. In 2011, it founded the Women's Advisory Institute, aimed at helping female clients. Additionally, half of the firm's leadership team are women. The firm also specializes in helping multi-generational families; entrepreneurs and business owners; and clients going through financial life changes, such as divorce or the death of a spouse.

Do you have a question?

In addition to individual investors, Beacon Pointe Advisors works with some charitable organizations, businesses, insurance companies, pension and profit-sharing plans and pooled investment vehicles.

Services offered by Beacon Pointe Advisors

Beacon Pointe Advisors offers both consulting services and a managed account program. Financial planning services fall under the consulting part of the business. Clients interested in financial planning have the option of getting a holistic plan that looks at their entire financial picture and results in the creation of a written financial plan with specific recommendations. Clients can also request limited-scope financial planning focused on a specific goal, such as saving for retirement (https://www.magnifymoney.com/blog/investing/how-much-to-save-for-retirement/) or paying for a college education.

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Other consulting services offered by Beacon Pointe Advisors include assistance with creating an investment policy or asset allocation (https://www.magnifymoney.com/blog/investing/asset-allocation/) strategy; recommendations of managers, mutual funds, or custodians; and the monitoring of managers and portfolios on a non-discretionary basis.

Clients in the managed account program have access to the above services as well as investment management on a discretionary basis. That means that the firm invests the money on their behalf and has the authorization to make changes to keep the client's portfolio in line with their investment policy.

Here is a complete list of services currently offered by Beacon Pointe Advisors:

- Investment advisory services/portfolio management
- Financial planning
    - Wealth and retirement planning
    - Estate and tax strategy
    - Insurance review
    - Risk assessment
    - Charitable giving

Do you have a question?

- Education planning
- Tax planning and management
- Life transitions
- Generational wealth transfers and legacies

- Selection of other advisors
- Retirement plan consulting
- Workshops and seminars
- Newsletters and publications

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How Beacon Pointe Advisors invests your money

Beacon Pointe Advisors works with each client to learn about their financial situation to create an individual investment policy based on their goals and risk tolerance and the firm's models. Typically, the firm will include a mix of stocks (https://www.magnifymoney.com/blog/investing/how-to-invest-in-stocks/) (domestic and international), bonds (https://www.magnifymoney.com/blog/investing/bonds/), real estate (https://www.magnifymoney.com/blog/investing/real-estate-investing/), private equity, hedge funds and real assets.

When possible, the firm recommends investments with active managers who have undergone a rigorous screening process that includes quantitative and qualitative analysis, portfolio analysis and product evaluation. The firm prefers independent managers who invest alongside their clients.

Fees Beacon Pointe Advisors charges for its services

Asset management: Clients in the managed account program pay negotiated asset-based fees, typically ranging from 0.50% to 1.15% of assets under supervision. The maximum rate the firm will charge is 1.65% of assets under management. These fees are in addition to any manager or transaction fees that clients may owe custodians.

Do you have a question?

Consulting services: For consulting services provided on a one-time or project basis, Beacon Pointe Advisors charges either a fixed, project-based fee, with a typical minimum of $25,000, or an hourly fee that typically runs from $350 to $500 an hour. If the consulting services are provided on an ongoing basis, the firm will charge an asset-based fee. The annual retainer fee for discretionary portfolios generally ranges from 0.20% to 0.50%, while the rate ranges from 0.08% to 0.50% for non-discretionary portfolios. Clients with a portfolio worth more than $500 million typically pay a negotiated fixed fee.

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Beacon Pointe Advisors's highlights

- **Minimal conflicts of interest:** Beacon Pointe Advisors is fee-only (https://www.magnifymoney.com/blog/investing/fee-only-financial-planner/) and employee-owned, which minimizes the firm's potential conflicts of interest. Since the firm only earns money through the fees its clients pay, it doesn't have financial incentives to recommend certain products or make referrals.
- **Customized advice:** The firm works with each client to create an individualized investment policy from which it makes asset allocation recommendations. This means that each portfolio reflects its owner's specific financial situation and risk profile.
- **Industry recognition:** Together, Beacon Pointe and Beacon Pointe Wealth Advisors have won more than 60 awards in the last 15 years. Recent accolades include appearances on Barron's list of the top RIA firms in 2019 and *Financial Times'* 2019 list of the top retirement advisors. Beacon Pointe Advisors' CEO and founder, Shannon Eusey, appeared on *Worth Magazine's* 2020 list of 50 Women Changing the World.
- **No disciplinary disclosures:** The firm has a clean disciplinary record (see more below).

Beacon Pointe Advisors's downsides

Do you have a question?

- **High account minimum:** Beacon Pointe Advisors requires a $1 million minimum account balance to open an account. This may exclude many potential clients, although the firm may waive the minimum. In fact, its current client base includes more individuals than high net worth individuals.
- **Expensive strategy:** The firm's preference for active management means that clients may pay higher fees within their portfolio, on top of the fees that they pay to Beacon Pointe Advisors. For comparison, the average total fee in the advisory industry is 1.17%, according to a 2019 study by RIA in the Box (https://www.riainabox.com/blog/2019-ria-industry-study-total-average-fee-is-117). In comparison, clients at Beacon Pointe typically pay up to 1.15% of assets under management (with an absolute maximum of 1.65%), plus any underlying transaction and manager costs.
- **Limited geographic footprint:** Beacon Pointe Advisors has 20 offices, almost half of which are located in California. While its footprint is growing, clients who want face-to-face service but aren't located near a Beacon Pointe Advisors office might find it challenging to establish a relationship without convenient access to an office branch.

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Beacon Pointe Advisors disciplinary disclosures

Beacon Pointe Advisors does not have any disciplinary disclosures on its record. Registered investment advisors (RIAs) who face disciplinary action, including criminal charges, regulatory infractions or civil actions, must report those incidents on the Form ADV (https://www.magnifymoney.com/blog/investing/form-adv-financial-advisor/) that they file with the Securities and Exchange Commission (SEC).

Beacon Pointe Advisors onboarding process

Interested clients can get in touch with the firm by calling the nearest office. The firm provides each office's contact information (https://beaconpointe.com/contact-us/) on its website.

Once in contact, advisors work with the client to create either a limited-scope or holistic financial plan and an investment policy based on that plan. The firm then recommends custodians to implement the plan, and clients can either implement the strategy on their own or allow Beacon Pointe Advisors to manage their portfolio on their behalf.

Advisors review client accounts quarterly and aim to meet with clients once a year to discuss portfolio performance and any necessary changes to their portfolio. Clients in the managed account program receive monthly reports from their custodian showing their portfolio and quarterly written reports from their Beacon Pointe Advisors. The firm reviews financial plans as needed, on request form the client.

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Is Beacon Pointe Advisors right for you?

Beacon Pointe Advisors may be a good choice for you if you're located near one of the firm's 20 offices (or don't care about face-to-face service), have at least $1 million to invest and are interested in active management for your portfolio. Women investors, in particular, may be well served by the firm, which has a corporate leadership team that's 50% women. The Beacon Pointe Women's Advisory Institute also claims to specialize in many of the financial issues and monumental life events facing women investors.

However, Beacon Pointe Advisors also has a relatively high minimum balance, $1 million. Another firm may be a better choice if you don't have the funds, though it's worth noting that the firm may waive this minimum at its discretion. Additionally, the firm's preference for active management may mean that you end up paying higher fees than you would if you went with a firm that prefers passive management.

As is the case when choosing any financial product, it's important to do your research and ask questions of your advisor (https://www.magnifymoney.com/blog/investing/questions-to-ask-a-financial-advisor/) to make sure you find the best fit for you.

Do you have a question?

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ally	0.30% management fee	See Offer (https://www.magnifymoney.com/redirect/?www.ally.com&NDQ&QkIN&YmxvZw&Yl8xMzM0MDhzYWRzX2ludmVzdG1lbnRfRkEtNw)
personal CAPITAL	0.89% management fee	See Offer (https://www.magnifymoney.com/redirect/?&ODA&QkIN&YmxvZw&Yl8xMzM0MDhzYWRzX2ludmVzdG1lbnRfRkEtOA)

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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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- Compare Debt Consolidation Loans (https://www.magnifymoney.com/compare/debt-consolidation-loans/)

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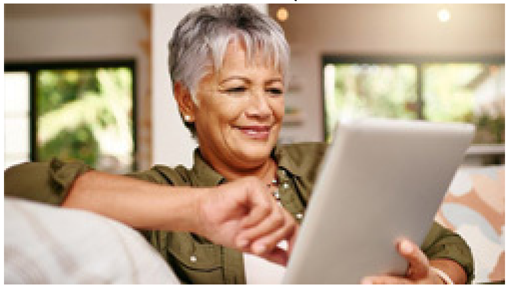

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Review of Doyle Wealth Management

Wednesday, May 20, 2020

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Written By

(https://www.magnifymoney.com/blog/author/bethbraverman/) Beth Braverman (https://www.magnifymoney.com/blog/author/bethbraverman/)

Reviewed By

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

Do you have a question?

Doyle Wealth Management is a fee-only registered investment advisor based in St. Petersburg, Fla. The firm, which has more than $1 billion in assets under management (AUM), focuses mostly on portfolio management and the financial planning necessary to carry it out. It primarily serves individual investors, including high net worth investors, and has fewer than two dozen employees in its single office.

All information included in this profile is accurate as of May 20, 2020. For more information, please consult Doyle Wealth Management's website.

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Assets under management: $1,088,001,755	
Minimum investment: Typically $350,000	
Fee structure: Percentage of AUM; hourly charges; fixed fees	
Headquarters location:	333 3rd Avenue North, Suite 300 St. Petersburg, Florida 33701 www.doylewealth.com (https://www.doylewealth.com/) (727) 898-3063

Do you have a question?

Overview of Doyle Wealth Management

Tampa-based couple Robert and Jillian Doyle, who had both previously worked in the financial services industry, founded Doyle Wealth Management in 2005 to serve the Florida retirement community. The fee-only (https://www.magnifymoney.com/blog/investing/fee-only-financial-planner/) firm began with just the two of them and $45 million in assets under management, but it's since grown to more than $1 billion in assets under management.

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The Doyles remain the principal owners, and the firm still has a relatively small staff of fewer than two dozen employees, 15 of whom perform investment advisory services. Both Robert and Jillian are CPAs, and most advisors at the firm hold professional certifications, including the CPA, CFP or CFA designations.

What types of clients does Doyle Wealth Management serve?

Of Doyle Wealth Management's nearly 900 clients, the vast majority are individuals, and just over a third are high net worth individuals. For reference, the SEC defines high net worth individuals as those with at least $750,000 in assets under management or a net worth of at least $1.5 million.

The minimum account balance required by Doyle Wealth Management Clients is typically $350,000. The firm also offers the PARTNER Program for clients who don't meet that minimum account balance, often because they're still in the wealth accumulation phase of their career.

Services offered by Doyle Wealth Management

Do you have a question?

Doyle Wealth Management offers financial planning services to clients, typically as part of its portfolio management service, although the process does not always include a written financial plan (https://www.magnifymoney.com/blog/investing/financial-plan/). The firm manages clients assets on a discretionary basis, meaning that the portfolio manager can make decisions on the portfolio without first consulting the client.

Doyle Wealth Management also offers general consulting to clients, typically on a project basis, focused on a specific area of financial planning, such as cash flow planning for education expenses, estate planning analysis or an insurance review.

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In addition, the firm offers financial planning education to clients in its PARTNER Program, designed for a select group of individuals who are still focused on wealth accumulation and may not be able to meet the firm's typical minimum investment requirement. The program name is an acronym that represents the financial planning topics the firm emphasizes in the program: portfolio management; asset allocation and diversification; retirement and college planning; tax efficient strategies; income management; estate planning; and risk management. Clients must apply to the program and be committed to saving and investing.

Here is a full list of services that the firm offers:

- Portfolio management
- Financial planning
  - Retirement planning (https://www.magnifymoney.com/blog/investing/retirement-planning-basics/)
  - Estate planning
  - Cash flow planning
  - Insurance portfolio review
  - Education planning
  - Tax planning and analysis
- Employee benefit plan fiduciary services/401(k) (https://www.magnifymoney.com/blog/investing/what-is-a-401k/) consulting/pension consulting
- Tax preparation

Do you have a question?

How Doyle Wealth Management invests your money

Doyle Wealth Management chooses from four strategies (detailed below) for its clients, based on each client's financial situation, goals and risk tolerance. The offered portfolios contain a mix of individual stocks, bonds (https://www.magnifymoney.com/blog/investing/bonds/), ETFs and mutual funds (https://www.magnifymoney.com/blog/investing/mutual-funds/).

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The firm chooses securities for its portfolios based on its own research, using quantitative models as well as both technical analysis (studying past price patterns and trends) and fundamental analysis (evaluating individual companies and their industry groups). It selects mutual funds and ETFs (https://www.magnifymoney.com/blog/investing/what-is-an-etf/) based on multiple factors, including past performance, fee structure, portfolio manager and overall ratings.

For clients with a large position in one security, Doyle Wealth Management offers a "covered call strategy for concentrated positions." That involves creating a customized portfolio, monitored daily, that reflects tax implications, risk and return and the client's liquidity needs.

Here are the other strategies that Doyle Wealth Management uses:

Portfolio	***Investment strategy***
Individually Tailored Multi-Asset Class Portfolio	This individually tailored portfolio combines up to four asset classes: equities (mostly larger cap, domestic stocks) personalized fixed income investments, commodity-based investments and real estate investment trusts (REITs).
Select Equity Portfolio	This individually tailored, actively managed portfolio typically includes a mix of 35 to 50 individual stocks with a focus on growth and income and low turnover.

Do you have a question?

Portfolio	*Investment strategy*
Equity Income Builder Portfolio	This portfolio focuses on equities with the goal of outperforming the market and creating an income stream that grows every year.
Focused Opportunity Equity Portfolio	Comprised of 20-30 stocks selected from the equity portfolio, this strategy may have more volatility but aims to produce higher gains in the long-term.

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Fees Doyle Wealth Management charges for its services

Doyle Wealth Management charges clients based on a percentage of assets under management (https://www.magnifymoney.com/blog/investing/financial-advisor-cost/), with a minimum annual fee of $2,000 for its portfolio management services, which include some financial planning.

Assets under management	Annual rate
First $500,000	1.20%
Next $500,000	1.00%
Next $1 million	0.90%
Next $1 million	0.75%
Balance above $3 million	0.60%

Do you have a question?

These payments do not include transaction fees or other costs that clients may owe to custodians, brokers or other third-party managers.

Participants in the PARTNER Program typically pay lower fees than other clients. Clients who receive additional financial planning, tax preparation or other consulting services pay an hourly or fixed fee that is negotiated in advance.

Doyle Wealth Management’s highlights

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- **Services for varying levels of wealth** If you can’t meet the $350,000 minimum investment requirement, the firm’s PARTNER Program can still help you get started with a financial advisor. The program includes active portfolio management alongside financial planning and strategy meetings, educational resources and a dedicated portfolio analyst.
- **Fee-only model:** Advisors at Doyle Wealth Management don’t receive commissions for selling products or making recommendations, so they do not have a financial incentive to do so. Such incentives can pose a potential conflict of interest that a fee-only model eliminates.
- **Industry recognition:** Robert Doyle, the firm’s co-founder, has appeared on multiple regional best advisor lists. In 2019, he was ranked No. 3 on Forbes’ list of Best-in-State Advisors in Florida and No. 8 in Florida on Barron’s list of Top Advisors by state.
- **Clean disciplinary record:** The firm does not have any disciplinary disclosures (see below).

Doyle Wealth Management’s downsides

- **Limited geographic footprint:** While Doyle Wealth Management is licensed to offer services in 19 states, its only office is in Tampa, Fla. Those who aren’t geographically close won’t have access to face-to-face services.

Do you have a question?

- **High fees:** According to the firm's tiered-fee schedule, you'll need to invest at least $500,000 before you start paying an annual fee of 1% or less (unless you're in the PARTNER Program). But some firms charge less for low-balance accounts. The industry median advisory fee is 0.98%, according to a 2019 study from RIA in a Box (https://www.riainabox.com/blog/2019-ria-industry-study-total-average-fee-is-117).
- **Limited financial planning:** While Doyle Wealth Management provides financial planning in the context of investment management, it does not always provide a written, financial plan like some other firms. It also charges extra for consulting on some parts of financial planning like saving for college or reviewing your insurance.

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Doyle Wealth Management disciplinary disclosures

Doyle Wealth Management does not have any disciplinary disclosures. If an RIA settles or admits to misconduct, such as a criminal charge, regulatory fine or civil lawsuit, the firm must report that in its Form ADV (https://www.magnifymoney.com/blog/investing/form-adv-financial-advisor/), paperwork filed with the SEC.

Doyle Wealth Management onboarding process

Clients interested in working with Doyle Wealth Management can either call the company at 800-932-8505 or fill out the "Contact Us" form (https://www.doylewealth.com/contact/) provided on the firm's website. Advisors meet with all new clients to discuss their current financial situation and goals. They then use that information to create a financial profile for the client, which helps them formulate a personalized investment plan.

Robert Doyle reviews each account at least quarterly. Reviews may be more frequent at customer requests or due to a change in market conditions.

Is Doyle Wealth Management right for you?

Do you have a question?

Doyle Wealth Management may be a good choice for Florida-based investors looking for help with portfolio management, as well as those working on establishing their financial footing (via the PARTNER Program). The firm creates custom portfolios based on individual investors' financial circumstances.

For investors who want in-person advising and don't live near the firm, or who want to pay the lowest-possible fees, Doyle Wealth Management may not be the best fit. As with any financial decision, you should thoroughly research any wealth management firm that you're considering to make sure you're making the best decision for your situation.

personal CAPITAL	0.89% management fee	See Offer (https://www.magnifymoney.com/redirect/?&ODA&QkIN&YmxvZw&YI8xMzM0MTBzYWRzX2IudmVzdG1IbnRfRkEtMTI)

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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 (//www.magnifymoney.com/guides/credit-score-guide/)
- Complain to the CFPB (//www.magnifymoney.com/learn/complaint-about-credit-card/)
- Deal with a Collections Agency (https://www.magnifymoney.com/blog/consumer-watchdog/debt-in-collections/)

Do you have a question?

- 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/)
- Compare Debt Consolidation Loans (https://www.magnifymoney.com/compare/debt-consolidation-loans/)

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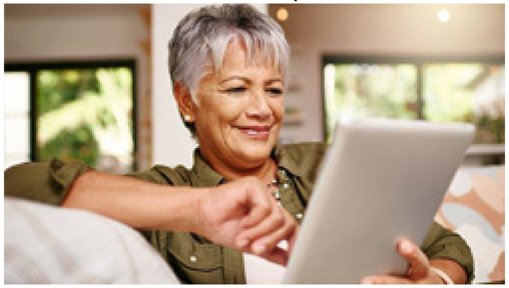
The Best Online Stock Brokers of 2020

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



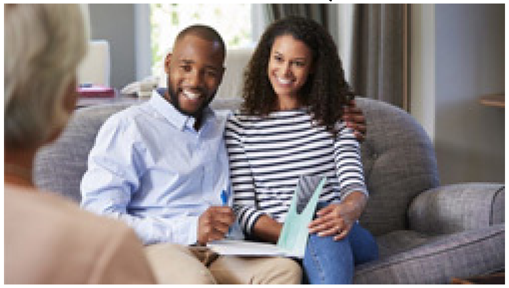
The 7 Best Robo-advisors of 2020

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

Do you have a question?

Best Roth IRA Account Providers of 2020

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



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Best IRA Account Providers 2020

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Do you have a question?