

## They Know Money | By Sherri Dalphonse

Looking for good advice? Here are 160 of the area's top financial planners, wealth managers, accountants, and estate planners.

These money experts are recognized by their peers as among the best in the area.

To come up with this list, *The Washingtonian* first surveyed hundreds of financial experts, asking: "Whom would you trust with your own money?" We followed up the survey with our own research. The people listed received the most recommendations.

No list can be totally comprehensive, and omission from this list doesn't mean an adviser isn't good. Almost every law firm in Washington has an expert on estate planning, and investment advisers can be found at banks such as SunTrust and BB&T and at investment houses such as Charles Schwab and Edelman Financial Services. This list should be just one reference. Along with considering these names, ask friends, colleagues, and financial professionals you already work with for recommendations.

Keep in mind that some financial planners are also investment managers and vice versa. Some key qualifications to look for include CFP (certified financial planner), CFA (chartered financial analyst), and PFS (personal financial specialist).

In the list, "minimum" refers to the minimum investment portfolio handled by a financial planner or money manager.

**Steven Thalheimer**, CFP, Thalheimer Financial Planning, Silver Spring; 301-589-6868.  
No minimum portfolio. Fee only; \$3,000 minimum annual fee.

### STEVEN THALHEIMER, CFP® Thalheimer Financial Planning

Steven Thalheimer, CFP® has been helping middle income clients in the DC area gain control over their financial lives and achieve their goals and dreams for almost 10 years. He works with individuals to develop financial plans that integrate goal setting, cash flow, risk management, education, retirement, income tax and estate planning with savings and investments. Frequently quoted in the Washington Post and Baltimore Sun, Steve provides the wisdom and discipline to help you make the best financial decisions possible. Independent, objective, fee-only financial planning, advice and investment management.

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