



2026 Young Advisors To Watch

Young advisors today have very different attitudes about money, just like their clients do.

By Eric Rasmussen and FA Staff

IT COULD BE SAID THAT EVERY GENERATION HAS ITS own relationship with money. The frugal instincts of the Silent Generation who grew up amid Depression likely clash with newer generations who don't carry cash on them—because why would you? Those who grew up in the 2010s had almost forgotten what inflation was—until the problem flared up again with a vengeance in 2022. Many young adults today may view homeownership is unattainable, but those with imagination turn to strategies such as “house hacking” (renting rooms to others) to make a purchase more affordable.

Changing attitudes toward money will likely churn out different kinds of financial planners, with attitudes reflecting a changing culture. In the past, a person's life, when directed toward retirement, required certain kinds of behavior. But as *Financial Advisor* magazine's “Young Advisors to Watch” feature has revealed in the last 10 years, younger people don't necessarily want to work continuously into their 60s. They might want to take gap years. Or work from home. Or pick up a new career. They want their work to fit in with their lifestyles, not the other way around.

Another thing the “Young Advisors” feature has found is that there is no one path into this industry. While some people indeed started their careers at brokerages, others are coming straight out of dedicated university advisory programs with a certain amount of idealism. For some people, it's a second career. For others, it grew organically out of another thing they were doing. More than once

in our reporting, we've found people who started out in other fields but then discovered they had a knack for planning for themselves and others. They didn't choose planning. It chose them.

One of the advisors on the 2026 list, Lillian Turner of Daring Greatly Wealth, says the days of heavily focusing on portfolio returns are over. Up-and-coming clients, heirs of the great wealth transfer, “want education, they want autonomy, they want transparency on fees, and they want more of a holistic coaching approach.”

And next-gen advisors are the ones creating these new service models, Turner says. Furthermore, they are marketing in creative ways. “They are coming up with really cool AI software, AI tax planning, AI financial planning and really cool fintech that a lot of advisors are involved in. I really think it's ushering us into a new era of financial planning.”

What else are young advisors up to? Cerulli Associates says they are more likely to outsource things like portfolio construction and keep head counts leaner while they build their business and focus on client-facing meetings. And as BlackRock recently reported, 23% of Gen Z adults said they'd likely dismiss an advisor out of hand if that person weren't on social media. And consider that most people get their financial advisor from YouTube.

So in an age when “finfluencers,” many of them with questionable ideas and strategies, threaten to drown out the measured voices of trained professionals, it's now more important than ever that young advisors emerge—and that they speak with a strong voice. ■



Ally Jane (AJ) Ayers

Co-founder / **Brooklyn FI** / Brooklyn, N.Y.

AJ Ayers's career looks brilliantly mercurial on paper: A onetime journalist and book editor, she once worked for music platform Bandcamp writing record reviews and interviewing bands (anything with a guitar is good by her). Her financial success as one of the few creatives at this tech company got her interested in the subject of money (especially when it came to her own savings and stock options).

She started a podcast on explaining money, which she figured she could do well as a journalist, having a leg up as a communicator. One of her guests was Shane Mason, whom she describes as “a cool accountant.” Eventually, the two figured they could carve out their own advisory serving musicians and artists. But *that* pursuit ended up instead unlocking prospective client lists full of young tech execs for the duo's burgeoning firm, which they had dubbed Brooklyn FI.

“Shane had a boutique tax practice where he was doing 1040s for artists, photographers, musicians,” Ayers says. “So the original intent was creatives. And then we discovered that a lot of those

creatives were married to product designers or marketers who worked at tech companies.”

When music platform Spotify (which had a New York office) went public in 2018, a piñata broke open, eventually offering Brooklyn FI dozens of clients. “There were a lot of people with equity. A lot of people with tax problems. ... So equity compensation just became our thing kind of pretty early on.”

Ayers says the employee compensation and liquidity landscape is ever-evolving, especially amid market turmoil.

“There's this trepidation about going public. So a lot of these companies are staying private longer. So we're actually seeing a lot of tender offers. So I would say like, that's the trend in equity compensation right now. ... A new investor comes in, founders don't want to dilute, so [the investors] offer a certain amount for existing employee owned shares or employee granted options for a set price.”

Ayers hasn't totally stepped away from entertainment topics: In one *Wall Street Journal* video a few years ago, she broke down the financial planning issues of *The Sopranos*, looking at how a mob boss might diversify holdings. ■



Andy Baxley, CFP

Founder / **Two Trails Financial Planning and BuilderFP** / Chicago

Andy Baxley built his financial planning firm for clients standing at life's crossroads—not retirees, but people in their 30s and 40s balancing children, careers, aging parents and the nagging suspicion that financial success doesn't say what makes a good life.

That tension is embedded in the name of Baxley's firm, Two Trails Financial Planning—a nod to American poet Robert Frost and those times people have to choose roads not taken. “It's meant to evoke a sense of possibility and creativity in financial planning,” Baxley says, “and instill the sense that we don't necessarily have to do the thing our parents did.”

He was once a psychology major, envisioning a career in academia. But after graduating during the Great Recession and watching his parents struggle financially, he developed what he describes as an almost “adversarial” view of money. While teaching English in South Korea, he began reading personal finance books simply to learn how to manage his own life better.

The subject quickly consumed him, wedding his three strongest

interests: psychology, teaching and personal finance.

After early-career roles at Fidelity and TIAA, Baxley moved into the RIA world, where he found deeper client relationships but still felt constrained by the firms' systems and structure. In 2024, he launched Two Trails to build the practice he could believe in: one designed specifically for younger accumulators whose financial lives are often more complicated than their balance sheets suggest.

Today, he oversees roughly \$50 million in assets for about 37 households. He charges them based on income and net worth rather than just AUM, which fits a clientele of young high earners. “The job is not so much to help people grow their net worth,” he says, “but to help people live a great life and use money as a tool to do that.”

And increasingly Baxley is extending his influence beyond clients. He's also created BuilderFP, an advisor education platform that teaches fellow planners how to use AI. It's not merely about automating administrative tasks; he also shows them how to build custom tools and reimagine how their advice can be delivered. His virtual workshops sell out within minutes of being advertised on LinkedIn.

At heart, he remains what he nearly became in the first place: a teacher. Only now his classroom is larger. ■



Naima Bush

Financial Guide / **Fruitful** / Washington, D.C., area

When she was young, Naima Bush, who came from a family of athletes, wanted to be an athletic trainer. She studied for it at Ohio State University.

“It’s crazy because I’m 5-foot-4, so the idea of carrying or having to lift a 6-foot person is very interesting. But I love sports and knew I wanted to help people.” Not into chemistry, but with math muscles to flex, she pivoted to financial services.

“At Ohio State at the time, the [financial planning] program wasn’t in the business school. It was in the human ecology department.” She noted that it sat alongside such courses as kinesiology and nutrition.

The West Orange, N.J., native had an attorney for a dad and a mom who worked in education. But she got a lot of her money psychology from her great-grandmother, a sharecropper’s daughter who worked several different jobs, including day care and janitorial work and who even made light bulbs in a factory, and who was introduced to investing after having a broker take her under her wing. “At the time that was, with women and black women, that wasn’t something that was

really available or accessible to them.”

One of Bush’s early jobs was working with high-net-worth families at Laird Norton in Seattle as a client associate, and she later logged time at the Motley Fool in Washington, D.C., when it was setting up an RIA presence. That gave her the opportunity to not only wear jeans to work but to also serve people besides the wealthy. “They had a Google-style culture. I was able to explore other areas. For instance, I was able to lean more into education.”

She was able to talk to different groups at seminars and do pro bono work, whether it was helping Capitol Hill interns who needed money insight or women who had been incarcerated or homeless. Part of that educational effort was “breaking down the complexities and jargony words.” She was also able to work with a nonprofit doing one-on-one coaching.

At Fruitful, she works a lot with Gen Z and millennials, who need clarity about things like buying houses and paying down student debt. “A few of the biggest questions they have is: ‘I’m making good money. Where is it going?’” she says. “A lot of people have a lot of feelings around money. Negative and positive.” ■



Gloria Garcia Cisneros

Wealth Manager / **LourdMurray** / Los Angeles

Like so many millennials, Gloria Garcia Cisneros, 29, has taken to social media to document, in videos, podcasts, speeches and blogs, the rise of her budding career as a financial advisor and her

mission to empower first-generation Americans to build wealth.

Describing herself as a “box of contradictions,” the Tijuana native reveals the challenges of navigating the advisory space as a first-generation college grad from a poor Mexican family who now finds herself helping ultra-rich, mostly white clients grow and safeguard their wealth. Cisneros received her CFP accreditation in 2023, which, she says, reminds her that she “belongs in these rooms.”

“I am a foster youth, Latina woman, underrepresented, young woman of color, immigrant, a divorcée,” Cisneros adds.

She declared on a blog: “I am not your typical financial advisor.”

Hailing from a self-described “challenging early home life,” she immigrated to the U.S., coming to San Diego at the age of 3, grew up with two half siblings and was raised by grandparents after her mother was deported back to Mexico (for visa issues, she says) when Cisneros was around 8. Her mother remains in Mexico.

After a few years as an accountant, two years ago Cisneros started at LourdMurray, a wealth manager specializing in entrepreneurs. She divorced her “first love” last year.

Cisneros used to be ashamed of her background, but now she leans into it, the good and bad, realizing that authenticity sells, helping her both as a social influencer and a wealth advisor.

“I’ve grown and I’ve changed very drastically from the beginning of my 20s to the end of my 20s,” she says. “I was in the mode where I wanted to fit in. I wanted to act and sound like the advisors above me. Over the past six, seven years I’m learning to be more myself, to lean more into my authenticity.”

And accepting herself, she says, allows her to see and accept her clients in all their fullness, and, unlike most other advisors, she speaks *with* them not *to* them.

“I stop trying to be the smartest in the room. I stop trying to tell you what to do with your life without understanding you,” Cisneros says of her clients. “Me being honest and real about where I am, I show my care and intention. [Clients say] I’m not hiring her because she has 50 designations behind her name; I’m hiring her because she cares.” ■



Jamie L. Clark

Founder / Ruby Pebble Financial Planning / Seattle

Jamie L. Clark has made “non-traditional” a calling card: Clark serves LGBTQIA+, BIPOC tech professionals looking for non-traditional paths, those who want to retire early—or per-

haps remain child-free, stay unmarried or keep finances separate from those of their partners. The firm might serve members of the Jewish community or what it sees as other marginalized groups.

“My business growth has been wild,” says Clark. “I’ve started turning away people with non-traditional goals.”

Serving this group has paid dividends for the three-year-old, one-person firm, and for Clark, a former software engineer who went into financial planning after the tech world caused the young British Columbia native a certain amount of burnout. The first stop was an associate planner position with Arrivity Financial Planning.

Ruby Pebble’s clients are generally high-income earners in their 40s in stressful tech careers, jobs they might want to retire early from.

“I have clients who don’t live together with their partner. I have clients who have kids but aren’t married with their partner and they own a house together,” Clark says. “I have clients who are married

but don’t live together. I have clients who are child free and don’t have a partner and all of that.”

The clients are drawn to the authenticity of the firm, a lifestyle practice for Clark, who recognized early on that LGBTQ and other groups were being underserved and jumped at the opportunity to serve this burgeoning demographic.

“As someone who took a non-traditional path with my partner, I didn’t want anyone else to feel discouraged but instead supported and guided,” Clark says. “Part of why I have a hard time seeing it as a niche is because I think it’s normal to not have kids and not care about getting married.”

At age 16, Clark, a self-described data nerd, developed personal finance software and still uses it today. Ruby Pebble now has 27 ongoing client relationships and has worked with 60 clients in total. There are no plans to expand the practice beyond herself; Clark says she might stop taking on new clients when she hits about 55 relationships.

Serving non-traditional clients isn’t “something that a lot of advisors are doing,” says Clark. “People come to my website and they just feel seen.” ■



James Conole

Founder & CEO / Root Financial / Encinitas, Calif.

Not many people feel confident enough to admit right off the bat that they were fired from their first advisory job after five years. But

James Conole isn’t sweating that too much: Since 2017, he’s carved out his own YouTube empire advising people on retirement and the young advisor is sitting pretty on a \$2 billion AUM practice.

Conole’s father was a former pastor who left his job to become an entrepreneur consultant. For two years when James was young, he says the family, which had four kids, felt the sting of having very little money come in for a couple of years.

“You don’t know your family’s financial situation when you’re a kid but you can feel things in the air.” Later on, Conole’s mother gave him the book *The Total Money Makeover* by Dave Ramsey. “Frankly, that book changed everything.”

Conole has posted some 1,300 videos on YouTube, sometimes hitting millions of views as he counsels viewers on tax issues, Roth IRAs, donor-advised funds and retirement. He hits on how a couple might get through retirement on \$2 million or when is the best time

to start claiming Social Security. He also talks about the psychology of retirement, asking if people are saving *too* much—and not really planning for what they’re doing with it (and thus working hard for money they might never get to spend).

While many people his age are trying to figure out what young clients want, Conole felt more comfortable jumping right into the ring with the older generations, talking to them about their retirement issues just the same way older advisors do. “When I started, I was 28 and I felt like people who are two times, three times my age aren’t going to want to get financial advice from someone like me, so why don’t I try to create services for people my age?” he explains.

But he felt that business model was harder. “Sometimes there’s varying degrees of the value you can add, depending on the situation; there are varying degrees of what service model makes sense for someone like that. It felt like I was trying to push uphill,” he recalls. “So at some point, I was like, well, why not just go back to what I was doing at my old firm, which was very much the thing that every advisor does, because it’s profitable?” ■



Uchechi Kalu

Founder / **Greenlight Financial Planning** / Los Angeles

Uchechi Kalu didn't stumble into founding her own fee-only registered investment advisor firm. She built toward it intentionally and strategically from her first industry job.

Raised in rural South Carolina as a first-generation Nigerian-American, Kalu saw firsthand how financial illiteracy can ripple through communities. Even among the most successful people she knew, investing and wealth-building were often mysteries.

So when she returned to the U.S. after working abroad in China, she made a deliberate pivot—choosing financial planning as a career with impact. And she entered the profession knowing that she would eventually launch her own firm, not just so she could control her business, but because she wanted to shape whom she could serve.

She got her start at a Santa Monica-based RIA, where she quickly moved from intern to associate to lead advisor, working with hundreds of clients. The experience gave her technical depth and direct client experience. But it also clarified for her what was missing in the planning experience.

"I knew I wanted to serve a more diverse group of clients," she says. In 2025, she launched Greenlight Financial Planning, a boutique,

fee-only firm. Today, about 95% of her clients are women—primarily entrepreneurs, professionals in law and tech, retirees, and a growing base of U.S. expats. Many are women of color seeking an advisor who understands both the technical and personal dimensions of money.

Kalu's model blends high-touch planning with a broader educational mission. Roughly 30% of her work comes through partnerships with organizations, including arts groups that sponsor programming for their members and communities.

Kalu is herself an accomplished poet and performed her work at the 2024 Olympics in Paris. She currently participates in an international artist residency in Morocco and continues to serve clients remotely while pursuing her writing.

"I want my clients to see that they don't have to wait to live the life they want," she says.

Less than a year after launching Greenlight, Kalu is on track to match her prior six-figure salary. But growth, for her, isn't about scale alone. She plans to keep the firm intentionally smaller while eventually mentoring and training new advisors, reflecting how important that support was early in her own career.

"I knew from day one how I wanted this firm to work," she says. "Now I'm building it." ■



Lauren Oschman

Co-Founder, Partner and CEO / **Vestia Personal Wealth Advisors** / Nashville, Tenn.

It was an opportunity Lauren Oschman couldn't pass up.

In April, one of her daughters asked her to talk about being a financial advisor at her grammar school career day. It was familiar territory for Oschman, who as co-founder, partner and CEO at Vestia Personal Wealth Advisors in Nashville, Tenn., has made education a key component of her work.

But in this instance, Oschman sought the attention of one particular audience. "I made sure the displays skewed pink," Oschman says.

Oschman says she didn't know financial planning was a career until entering college and was determined to ensure that wouldn't be the case with her daughter's classmates.

"My thought was if I can have some of the girls look at me and think, 'That sounds cool and I might want to do that,' that's a win for me because that's not generally something I see girls doing," she says.

Oschman has seen the obstacles women can face in her male-dominated profession. After graduating from Vanderbilt University in 2010, for example, there were the awkward job interviews where recruiters would ruefully note that, if hired, she would not

only be their firm's youngest advisor, but the only woman.

"I remember them saying, 'Well, our advisors are all men, so we're not quite sure how that would work,'" she says.

When she was finally hired, it was as the firm's first woman advisor. When she left seven years later to start Vestia, she was still the firm's only female advisor.

Since co-founding Vestia in 2018, Oschman and her three partners have grown it into a national firm serving physicians, managing over \$1 billion for nearly 600 families in 46 states. As CEO, Oschman splits time between operational and client-facing duties while maintaining a book of business focused on female surgeons.

She has also been an advocate for her female colleagues, starting a Facebook group for advisors who are also mothers. The group has more than 200 members. (Oschman co-founded Vestia shortly after giving birth to her first of three children.)

Oschman says she hopes to expand her advocacy activities as her children grow older. "My belief is that women have strengths that are very well suited to this career," she says. "They're good listeners, empathetic, problem solvers and believe in putting people and values first. Women are very good at those things." ■



Lillian Turner

Founder and Financial Life Planner / **Daring Greatly Wealth** / Scottsdale, Ariz.

Growing up, Lillian Turner had only a vague idea of what a financial planner does. Yet she found herself writing a 30-page business plan for a financial planning firm while still a senior in high school.

Turner was a member of DECA (the club that prepares students for careers in fields like marketing and finance) and she was tasked with writing an entrepreneurial plan.

“The idea came to me out of nowhere,” she says. “But I did a lot of research and really enjoyed the project.”

She attended the University of Wisconsin-Milwaukee where she started out in accounting but ended up doing independent study on behavioral finance because there were no financial planning courses offered.

Her breakthrough came when she attended a career fair and eventually landed an internship in the compliance division at Robert W. Baird & Co., where she met a woman advisor, a career changer who was new to the firm and needed a part-time intern. “She took a chance on me and that was really huge.”

Turner graduated from college in 2019 and worked for a couple of

smaller firms before launching her practice, Daring Greatly Wealth, in 2024. The name, she explains, was inspired by the speech “Man in the Arena” given by former president Theodore Roosevelt in Paris in 1910.

She works with those underserved by the financial planning industry, focusing on educating and empowering clients who are at the beginning stages of their wealth-building journey. She also works with clients “who live life on their own terms,” those who want something different from the traditional “9-to-5 until 65,” she says.

Turner gets her clients through social media sites such as Instagram, TikTok and Threads, as well as through friends and family. Also, as the 2026 president-elect of the Financial Planning Association’s FPA NexGen, she gets referrals from planners.

Unlike many advisors who focus on maximizing return on investment, Turner says she focuses on maximizing clients’ “return on life.” “People who just want to live life now, and so, it’s how do we kind of balance saving for the future while also living life now.”

Turner says the days of heavily focusing on portfolio returns are over. Up-and-coming clients, heirs of the great wealth transfer, “want education, they want autonomy, they want transparency on fees, and they want more of a holistic coaching approach.” ■



Daniel M. Yerger

President / **MY Wealth Planners** / Longmont, Colo.

Daniel M. Yerger wishes people would take more time when they are choosing a financial planner, because hopefully it will be a lifelong relationship that helps them fulfill their goals.

“Too many people hire the first person they go to,” says Yerger, who views the relationship as a highly personal and long-lasting one. “People are often too quick to trust someone.”

Yerger, founder and president of MY Wealth Planners, loves having an impact on his clients’ lives. He avoids the term “financial advisor” because he feels it is too vague and unregulated.

Yerger served in the U.S. Army as a psychological operations specialist during Operation Enduring Freedom and graduated from Kansas State University with a PhD in personal financial planning. He said his Army experience taught him that any adversity is probably not as bad as it seems at the time, and he tries to pass this along to his clients.

“In the Army you have a big impact on the world. When I got out I wanted to have a more direct impact on people’s lives,” he

says. He looked at different sectors of the financial world for a career, from banks to wirehouses to independent firms, but decided he wanted to serve his clients his way. That realization was the beginning of his independent practice, which he launched in 2019.

At the young age of 35, Yerger says he feels like a grizzled old veteran.

“I do not want to do just investing for people, I want to do planning.” With 105 clients, and a four-person team, he feels he is involved with all of his clients, whom he is trying to guide to their optimum lives.

Yerger gets his clients to imagine—if money were not an object, what would they want to do? He has one retired couple who started creating ceramic artworks for community spaces.

Some of Yerger’s clients end up taking sabbaticals to achieve personal goals.

One was afraid of being a burden to her daughter and “no number [of assets] would have ever been enough for her. I showed her she was fine financially and need not have that concern,” he says. “I want my clients to live their best lives.” ■