



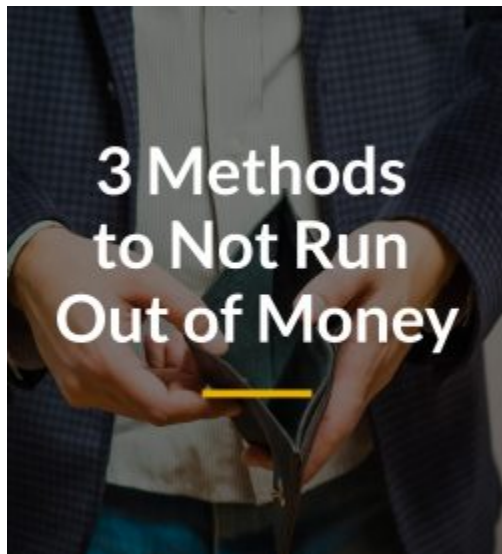
Effective Game Plan

Advice in Common Language

Straightforward Fees

Download one of our free res

By continuing to use this site, you consent to our use of cookies.





[Get more Insights](#)

By continuing to use this site, you consent to our use of cookies.



# Forbes

FORBES TOP-RANKED TEAM



InvestmentNews  
**ICONS** &  
**INNOVATORS**

People deserve to understand what's happening with their money.

Have you ever sat across from a financial advisor and only understood every third word they were saying? And y talking

By continuing to use this site, you consent to our use of cookies.

At Valorem Financial, we believe clients should understand everything that is happening with their money; that advisors should be just as good about explaining investments as they are at making them.



- + What are you going to do with my money?
- + Can you handle the complexity of my situation?
- + How can you make my life easier?

## Discover the right investment strategy for you.

Tell us a little more about your investment objectives and level of comfort with risk.

By what percentage do you expect your portfolio to grow annually over the long-term (10+ years)?



0-2%



2-4%



4-6%



6-8%



More than 8%

Next

## How to get started.



1. Schedule an appointment



2. Meet with us for a custom listening session



3. Get your personalized strategy

[Schedule an appointment](#)

[Watch Video](#)

By continuing to use this site, you consent to our use of cookies.



# Schedule an appointment.

Please provide your name and email and we will have an advisor contact you.

First Name\*

Last Name\*

Email\*

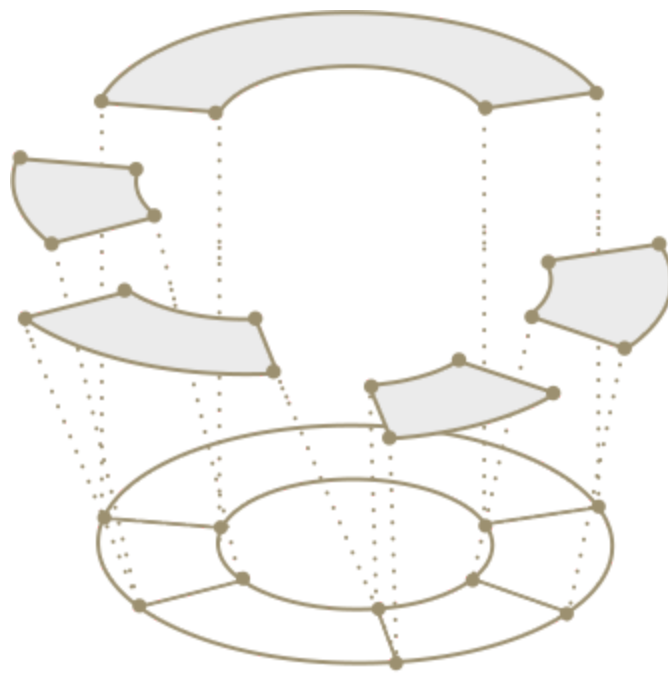
Phone Number\*

Submit

Our financial planning services are built on trust,  
transparency and accountability.

Our experienced team of professionals will develop a personalized plan that gives you the power  
– and a path – to realize your dreams. [Explore services](#)

By continuing to use this site, you consent to our use of cookies.







# Connect with an Advisor

Please provide your name and email and we will have an advisor contact you.

First Name\*

Last Name\*

Email\*

Phone Number\*

Submit

## Personalized Wealth Management

Valorem Financials' mission is to inspire our clients in making informed decisions through education, connection, communication, and service which exceeds their expectations. We are a wealth management firm based in Colorado, serving affluent families, business owners, executives and institutions. Our team provides the highest level of service for our local and national clients in financial planning and investment management.

Contact us today and let Valorem Financial help you on your True Wealth journey.

By continuing to use this site, you consent to our use of cookies.



### Investment Management

Disciplined investment strategies are the foundation of our investment management process. Our time-tested strategies are designed to meet a variety of investment goals and objectives.

[Read more](#)



### Carson Partners

Carson Partners are growth-minded advisors wholly dedicated to helping clients reach a higher purpose for their wealth and design a lasting legacy for their families.

[Read more](#)



### Our Locations

Headquartered in Arvada, Colorado, Valorem Financial has office locations and advisors across Colorado. Contact us today to speak with a wealth advisor or financial professional nearest you.

[Read more](#)

By continuing to use this site, you consent to our use of cookies.



## Insights

Valorem Financial's team of professionals provide you with transparent and proactive communications to equip you with the knowledge you need. [Read more](#)



### News

## BUSTING THREE HALF-TRUTHS ABOUT REVERSE MORTGAGES

A few years back, I conducted and published research in the *Journal of Financial Planning* that showed Americans don't understand reverse mortgages. In fact, respondents scored below 50 percent on a 10-question true-false quiz.

[Read more](#)

### Blog post

HOW TO BUY A CAR  
WITHOUT LOSING YOUR  
MIND (OR Y

### Weekly Market Commentary

WEEKLY MARKET  
COMMENTARY

By continuing to use this site, you consent to our use of cookies.

**By Erin Wood**

Having to buy a car is like having a sliver stuck under my fingernail. It's painful and annoying, I know I have to deal with it, but it's going to take forever. Might as well pack a lunch too, because the second you decide you want to test drive something they have you trapped.

[Read more](#)

The S&P 500 slipped slightly last week, ending at a new high the previous week. The S&P 500 closed eaching a new high the previous week. The S&P 500 closed at 2,800.30, up 0.3%. The MSCI ACWI inched 0.1% higher to 2,800.30. The Bloomberg Barclays Aggregate Bond Index rose another 0.4%. Yields continue to fall as expectations of an interest-rate cut mount.



[Read more](#)

## Valorem Financial

- [Home](#)
- [Services](#)
- [Insights](#)
- [Team](#)
- [About](#)

- [Client Logins](#)
- [For Advisors](#)
- [Contact](#)
- [Our Approach](#)

## Follow Us

- [Facebook](#)
- [Twitter](#)
- [LinkedIn](#)

## Main Office

7609 Grandview Ave  
Arvada, Colorado 80002

By continuing to use this site, you consent to our use of cookies.



## Subscribe to our newsletter:

**First Name\***

**Last Name\***

**Email\***

**Phone Number\***

**Submit**

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security.

Forbes ranking is based on quality of practice, telephone and in-person interviews, client retention, industry experience, review of compliance records, firm nominations and quantitative criteria. Barron's rankings are based on data provided by over 4,000 of the nation's most productive advisors. Factors included in the rankings: assets under management, revenue produced for the firm, regulatory record, quality of practice and philanthropic work. InvestmentNews Icons and Innovators award recipients were selected based on the broad definition of, those who have conceived new ideas and tools that have propelled the industry forward.

Securities offered through Cetera Advisor Networks LLC (doing insurance business in CA as CFGAN Insurance A  
advisory services offered through  
named entity. Carson Partners, a c

**By continuing to use this site, you consent to our use of cookies.**



This site is published for residents of the United States only. Registered Representatives of Cetera Advisor Networks LLC may only do business with residents of the states and/or jurisdictions in which they are properly registered. Not all of the products and services referenced on this site may be available in every state and through every advisor listed. For additional information please contact the advisor(s) listed on the site, visit the Cetera Advisor Networks LLC site at [www.ceteraadvisornetworks.com](http://www.ceteraadvisornetworks.com).

© 2019 Valorem Financial. All rights reserved. This content cannot be copied without express written consent of CWM, LLC. Wealth Designed. Life Defined. is a registered trademark of CWM, LLC and may not be duplicated.

Additional information about CWM, LLC and our advisors is also available online at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) or <https://brokercheck.finra.org/>. You can view our firm's information on this website by searching for CWM, LLC or by our CRD number 155344.

[Carson Privacy Policy](#) | [Terms of Use](#) | [Website Privacy Policy](#)

By continuing to use this site, you consent to our use of cookies.