HOWLAND
WEALTH CONCIERGE

Frequently Asked Questions

What makes Howland & Associates different from other investment firms?

Howland & Associates, LLC is an independent fiduciary RIA—we work solely in your best interest, not on commission. Every portfolio is built around your goals, tax situation, and tolerance for risk, using time-tested research and transparent fees.

Who typically works with Howland & Associates?

We work with ***families, professionals, and retirees*** *who value clear communication and transparent, research-driven portfolio management. Many of our clients are* ***physicians, small-business owners, and executives*** *seeking a more personal, disciplined investment relationship. We also assist those navigating major life changes—such as* ***an inheritance, the loss of a loved one, or a career move involving 401(k) rollovers****—who want steady, fiduciary guidance during transition. Most relationships span decades, built on* ***direct access to our investment team*** *and a* ***concierge-level experience*** *defined by trust, discretion, and continuity.*

What does "Wealth Concierge" mean?

It reflects our belief that high-touch service and deep market expertise should go hand-in-hand. We handle the details—from portfolio construction to ongoing coordination with custodians—so clients can focus on their lives while we manage the moving parts.

Does Howland & Associates offer sustainable or water-focused investing?

Yes. We are able to incorporate environmental and water-related opportunities into portfolios for clients who appreciate both long-term performance and purposeful stewardship.

Where are you located and how can I schedule a conversation?

We're based in ***St. Petersburg, Florida****, and serve clients nationwide. You can reach us at* ***(727) 491-7777*** *or* ***(813) 333-2900****, or visit our office at* ***10261 4th Street N, St. Petersburg, FL 33702****.*

Prefer to start online? Use our secure ***contact form*** *to schedule a* ***confidential introduction*** *at your convenience.*