

Independent Review

Jacksonville High-Net-Worth Women Wealth Advisors

Accuracy & Fact-Check Report | March 2026

Purpose of This Review

An AI-generated report ranked women wealth advisors in Jacksonville, Florida for high-net-worth (HNW) clients. This independent review evaluates the accuracy of that report's claims, verifies advisor details against publicly available sources, and flags factual errors, unverifiable assertions, and areas requiring further due diligence.

Overall Assessment

The original report identifies real, active advisors and its general tier structure is reasonable. However, it contains at least one verifiable factual error (geographic misrepresentation), one likely fabricated data point (AUM figure), and several unverifiable claims presented as institutional-grade analysis. It should be treated as a starting point, not a definitive ranking.

Advisor Verification Summary

The table below summarizes each advisor's verification status based on publicly available information as of March 2026.

Rank	Advisor	Firm	Verification Status
1	Erin Eiras	InVestra Financial / LPL	Verified — Active HNW Advisor
2	Rachael Naylor	Morgan Stanley PWM	Verified — Geographic Error (NYC, not Jax)
3	Frances Povloski	Beachside / Raymond James	Verified — Active, Forbes Recognized
4	Mary Carter	Beachside / Raymond James	Verified — Likely Founding Principal
5	Patty Otterson	Raymond James	Partially Verified — Less Prominent
6	Dr. April Murdaugh	Woman To Woman Financial	Excluded — Cannot Independently Verify

Rank	Advisor	Firm	Verification Status
7	Jeannette Bajalia	N/A	Excluded — Retirement Claim Unverified

Detailed Findings

1. Factual Error — Rachael Naylor's Location

The original report presents Rachael Naylor as a Jacksonville-based advisor. This is inaccurate.

- Naylor is listed under Morgan Stanley Private Wealth Management in New York, NY as a founding member of 'Team Global.'
- While she holds Florida securities registration and can serve Florida clients, her primary base of operations does not appear to be Jacksonville.
- Including her as a local Jacksonville advisor without clarification is misleading for anyone seeking in-person advisory relationships.

Verdict

Factual Error — Naylor is a legitimate UHNW advisor, but misrepresented geographically.

2. Unverifiable / Likely Fabricated — \$550M+ AUM Claim

The report states that Beachside Wealth Partners manages '\$550M+ AUM.' This figure could not be verified from any public source.

- ZoomInfo lists Beachside Wealth Partners as a 5–9 person firm with \$1M–\$5M in revenue, which is inconsistent with a \$550M+ AUM operation.
- Raymond James does not publicly disclose AUM at the individual team level.
- No Forbes, Barron's, or FINRA public disclosure confirms this AUM figure.
- It is common for AI systems to fabricate plausible-sounding financial figures. This appears to be an instance of that pattern.

Verdict

Likely Fabricated — Treat with significant skepticism. Do not rely on this figure without direct confirmation from the firm.

3. Inaccurate Classification — InVestra Financial

The report categorizes InVestra Financial as an 'Independent RIA.' This is a simplification that may affect how clients evaluate the firm.

- Erin Eiras operates through LPL Financial as an independent broker-dealer, not as a pure Registered Investment Advisor (RIA).

- The distinction matters for investors: RIAs are held exclusively to a fiduciary standard; broker-dealer arrangements have historically allowed for suitability-based recommendations in some contexts.
- That said, Eiras does function as a fiduciary in an open-architecture model, so the spirit of the characterization is not entirely wrong.

Verdict

Partially Inaccurate — The 'Independent RIA' label overstates the distinction. The broader characterization of fiduciary, open-architecture practice is fair.

4. Questionable Ranking — Mary Carter

The original report places Mary Carter as secondary within Beachside Wealth Partners, below Frances Povloski.

- The firm appears to have originated as 'Mary Carter Financial Services,' suggesting she may be the founding principal.
- Ranking her as secondary within her own firm, without explanation, undermines the report's credibility.
- Both advisors share the same team infrastructure; relative ranking between them requires more information than the report provides.

Verdict

Questionable — Insufficient basis for placing Carter below Povloski without firm-specific data.

5. Unverified Exclusions

Two advisors were excluded from the report without independently verifiable justification:

- Dr. April Murdaugh (Woman To Woman Financial) — excluded for 'sub-scale AUM.' AUM data for this firm is not publicly available; the claim cannot be confirmed or denied.
- Jeannette Bajalia — excluded as 'retired.' Her retirement status could not be independently confirmed from available public sources as of March 2026.

Verdict

Unverified — These exclusions may be correct, but they are stated as fact without disclosed sources. Due diligence required before ruling out either advisor.

What the Original Report Gets Right

Despite the issues above, several elements of the original report are accurate and reasonable:

- Erin Eiras at InVestra Financial is a verifiable, active HNW advisor with strong institutional characteristics.
- Rachael Naylor's credentials (Forbes, Barron's, Financial Times recognition) are legitimate, even if her geographic description is wrong.
- Frances Povloski's Forbes Best-In-State Top Women Wealth Advisor recognition (2025) is confirmed.
- The general methodology — prioritizing AUM scale, team continuity, and institutional capability — is sound for HNW advisor selection.
- The tier structure (Tier 1 / Tier 2) is a reasonable organizational approach, even if specific ranking decisions are debatable.

Recommendations for Further Due Diligence

Before making any advisor selection decision based on this or any AI-generated report, the following steps are recommended:

- Verify all AUM figures directly with each advisor or firm. Do not rely on AI-generated or third-party aggregated figures.
- Confirm geographic availability and office location for any advisor you intend to meet in person.
- Check FINRA BrokerCheck (brokercheck.finra.org) or the SEC Investment Adviser Public Disclosure database for each advisor's regulatory history and current registration status.
- Request Form ADV (Part 2) from any RIA-registered advisor, which discloses services, fees, conflicts of interest, and disciplinary history.
- Conduct an initial consultation with at least two to three advisors before selecting one. Credentials and AUM are important but not sufficient criteria on their own.

Conclusion

The original AI-generated report provides a useful starting framework for evaluating Jacksonville HNW women wealth advisors, but it should not be treated as investment-grade analysis. It contains a confirmed geographic error for Rachael Naylor, a likely fabricated AUM figure for Beachside Wealth Partners, an imprecise firm classification for InVestra Financial, and several exclusion claims that cannot be independently verified.

The three verified, active advisors most suitable for further evaluation are Erin Eiras (InVestra/LPL), Frances Povloski (Beachside/Raymond James), and Rachael Naylor (Morgan Stanley — with the caveat that she is New York-based, not Jacksonville-based).

This review was conducted using publicly available sources as of March 2026. It does not constitute financial, legal, or investment advice.