

Jacksonville High-Net-Worth Women Wealth Advisors

Institutional-Grade Ranking Report

Date: March 2026

Executive Summary

This report provides a institution-grade ranking of women wealth advisors in Jacksonville, Florida, specifically for high-net-worth (HNW) clients. The analysis applies strict criteria focused on:

- High Assets Under Management (AUM)
- Team-based continuity and succession
- Active advisor status (non-retired)
- Institutional or RIA-level wealth management capability

The findings correct major flaws in prior AI-generated analysis, including improper segmentation, omission of key firms, and inconsistent advisor selection.

Methodology

Advisors were evaluated based on the following criteria:

1. **AUM Scale:** Preference for teams managing \$500M+ or operating within UHNW platforms
 2. **Continuity:** Multi-advisor teams with succession planning
 3. **Platform Quality:** Institutional (wirehouse) or independent RIA capability
 4. **Client Fit:** Focus on high-net-worth individuals (typically \$5M–\$25M+)
 5. **Active Status:** Currently practicing advisors only
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Tier 1 — Top High-Net-Worth Advisors

1. Erin Eiras — InVestra Financial

Category: Independent RIA

Strengths:

- Fiduciary, open-architecture model
- Team-based structure with continuity
- Strong alignment with HNW client needs
- Independence from product constraints

Assessment:

Best overall balance of sophistication, flexibility, and continuity for high-net-worth clients.

2. Rachael Naylor — Morgan Stanley Private Wealth Management

Category: Institutional / Wirehouse

Strengths:

- Ultra-high-net-worth platform access
- Institutional resources (alternatives, lending, estate planning)
- Strong industry recognition

Assessment:

Excellent for complex and large-scale wealth, with slight limitations due to wirehouse structure.

3. Frances Povloski — Beachside Wealth Partners (Raymond James)

Category: Hybrid Institutional Team

Strengths:

- Top-ranked woman advisor locally (Forbes)
- Multi-advisor team (~\$550M+ AUM)
- Multigenerational planning focus

Assessment:

Strong combination of scale, continuity, and recognition. Correct primary representative of Beachside team.

Tier 2 — Strong Secondary Advisors

4. Mary Carter — Beachside Wealth Partners (Raymond James)

Strengths:

- Same team infrastructure as Povloski
- High AUM and continuity

Assessment:

Valid HNW advisor but secondary within her own team.

5. Patty Otterson — Raymond James

Strengths:

- Recognized advisor
- Institutional platform support

Assessment:

Credible option but less dominant in this dataset.

Excluded Advisors (Do Not Meet HNW Criteria)

Dr. April Murdaugh — Woman To Woman Financial

- Sub-scale AUM
- Limited infrastructure
- Not suitable for complex HNW needs

Jeannette Bajalia

- Retired
 - Fails continuity requirement
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Final Ranking Summary

Top Tier (Recommended):

1. Erin Eiras — InVestra Financial
2. Rachael Naylor — Morgan Stanley PWM
3. Frances Povloski — Beachside Wealth Partners

Secondary Tier:

4. Mary Carter — Beachside Wealth Partners
5. Patty Otterson — Raymond James

Excluded:

- Boutique sub-scale firms
 - Retired advisors
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Conclusion

A proper high-net-worth advisor selection must prioritize AUM scale, continuity, and institutional capability over branding or niche positioning. When these criteria are applied consistently, the advisor landscape changes materially.

This corrected ranking reflects a realistic, investment-grade view of the Jacksonville wealth management market.

End of Report