



# Financial Advisor Interview Checklist

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Use a separate copy for each advisor. Record answers, costs, and follow-up questions to compare the proposed relationships.

Advisor: \_\_\_\_\_

Firm: \_\_\_\_\_

Meeting date: \_\_\_\_\_

My priorities: \_\_\_\_\_

## 1. Will you act as a fiduciary?

Will you act as a fiduciary when providing financial advice to me?

☐ Clarify the services and roles covered.

☐ Request written disclosures.

☐ Ask about broker or insurance-agent roles.

Notes: \_\_\_\_\_

## 2. How are you compensated?

How are you and your firm paid, and what are my total costs?

☐ Ask about fees, commissions, and investment expenses.

☐ Request an estimated annual cost in dollars.

Notes: \_\_\_\_\_

## 3. What qualifications and experience do you have?

Have you helped people with circumstances similar to mine?

☐ Discuss credentials and relevant experience.

☐ Ask how to independently verify credentials.

Notes: \_\_\_\_\_

## 4. What services will I receive?

Does the engagement include planning, investment management, or both?

☐ Request a written description of services and deliverables.

☐ Clarify additional charges and ongoing updates.

Notes: \_\_\_\_\_

## 5. How will you address my local circumstances?

How will you address my NJ circumstances and connections to other states?

☐ Discuss where I live, work, and expect to retire.

☐ Ask when my accountant or attorney would be involved.

Notes: \_\_\_\_\_

## 6. How will you approach investment risk?

How will investments reflect my goals, withdrawal needs, and risk comfort?

☐ Ask how the strategy is developed and updated.

☐ Discuss communication during a market decline.

Notes: \_\_\_\_\_

## 7. Who will work with me?

Who is my primary contact, and how will we communicate?

☐ Confirm the ongoing contact and review schedule.

☐ Discuss help between meetings and meeting formats.

Notes: \_\_\_\_\_

## 8. Where will my assets be held?

What institution holds my investments, and what authority will you have?

☐ Ask about statements and account access.

☐ Clarify trading authority and withdrawal procedures.

Notes: \_\_\_\_\_

## 9. What disclosures should I review?

What conflicts or disciplinary disclosures should I understand?

☐ Ask how compensation or business relationships affect advice.

☐ Request disclosures and registration-check resources.

Notes: \_\_\_\_\_

## 10. What happens after I hire you?

What do the first months look like, and what happens if I leave?

☐ Discuss onboarding and how progress is evaluated.

☐ Review cancellation terms and exit or transfer costs.

Notes: \_\_\_\_\_

## Before making your decision

☐ I understand the proposed services and total costs.

☐ I felt comfortable asking questions without pressure.

☐ I know who will work with me and how to contact them.

☐ I understand the next steps and the agreement I would sign.

☐ I have reviewed the relevant credentials and disclosures.

☐ The advisor listened and explained answers clearly.

Questions I still need answered:

\_\_\_\_\_  
\_\_\_\_\_

## Read the full guide

For a deeper explanation of these questions and what to look for in an advisor's answers, read our full article: [10 Questions to Ask Before Hiring a Financial Advisor in South Jersey](#) in the Financial Planning section.

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