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# Checklist for Interviewing a Financial Advisor

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Frequently Asked  
Questions

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2025

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Selecting a financial advisor is an important decision. This checklist provides questions to guide your evaluation process and includes Schneider Wealth Management's responses for your reference.

## QUESTIONS TO ASK A FINANCIAL ADVISOR

1. Do you have experience in providing advice on the topics below? If yes, indicate the number of years.
  - Over two decades of experience across all major areas of planning: retirement, investment, tax, estate, insurance, and integrated wealth management.
2. What are your areas of specialization?
  - Planning for Financial Independence
  - Technology Employee Stock Option and Concentrated Stock Strategies
  - Working with clients in the tech industry
  - Asset Management
3. What qualifies you in this field?
  - Experience
  - Certified Financial Planner or CFP® certification educational curriculum
  - Training
4. How long have you been offering financial planning advice to clients?
  - Less than one year
  - One to four years
  - Five to 10 years
  - More than 20 years Yes



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5. How many clients do you currently have?
- Less than 20 clients
  - 20 to 50 Yes
  - 50 to 79
  - 80 +
6. What percentage of your clients are high net worth investors? 92%. A few children of clients are the non-high net worth clients.
7. Briefly describe your work history.
- 2007-Present: Principal, Schneider Wealth Management
  - 1998-2007: Second Vice President Investments, Smith Barney: San Francisco and Menlo Park
  - Prior to 1998: Law School, U.S. Army Officer
8. What are your educational qualifications?
- Certificate -
    - Certified Financial Planner™
  - Undergraduate degree
    - BA: Ethics, Politics, and Economics, Yale University, New Haven, CT
  - Other CFP Courses:
    - Financial Planning
    - Retirement Planning
    - Investment Planning
    - Insurance Planning and Risk Management
    - Income Tax Planning
    - Estate Planning
    - Employee Benefits



7. What licenses do you hold?
- Insurance [Yes California - Life and Annuity License #0C48374](#)
  - Securities
  - CPA
  - J.D.
  - Other

8. What memberships do you have?
- [NAPFA - National Association of Personal Financial Advisors](#). Requires 60 hours of continuing education every 2 years.

9. a. Are you personally licensed or registered as an investment adviser representative with a state(s) or Federal Government?
- Yes - [Yes CRD# 3082569](#)
  - No
- b. Will you provide me with your disclosure document Form ADV Part II or its state equivalent?
- Yes - [Yes](#)
  - No
    - If no, why not?

10. What services do you offer?
- [Asset Management and Financial Planning](#) which can include:
- [Retirement Planning](#)
  - [Education Funding Planning](#)
  - [Estate Planning](#)
  - [Insurance Analysis](#)
  - [Investment Management](#)
  - [Charitable Gifting](#)

11. Describe your approach to financial planning and asset management.

[First, meet with you and identify goals, objectives, and risk tolerance.](#)

[Next prepare a Financial Plan that guides a path aiming towards accomplishing your goals given resources, risk tolerance, priorities, and preferences.](#)



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Review Plan with you.

Implement such plan once you have agreed.

On a regular basis perform as needed transactions as outlined in your plan. Monitor and manage to determine if any changes need to take place.

Provide reports to you. Conduct meetings to review, make adjustments as necessary, and provide recommendations. Answer questions you may have that develop along the way.

12. What is your investment philosophy and what investments do you typically recommend/manage?

Our investment philosophy emphasizes what you keep after taxes and costs. We prioritize strategic asset allocation, cost efficiency, and tax-aware implementation using ETFs, municipal bonds, Treasuries, and other diversified investments. Private and illiquid assets are also integrated into the broader plan.

13. a. Who will work with me?

- Planner Yes
- Associate(s)

b. Will the same individual(s) review my financial situation?

- Yes Yes
- No

If no, who will?

14. How are you paid for your services?

- Fee Yes
- Commission
- Fee and commission
- Salary
- Other



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15. What do you typically charge?

a. Fee Only: [Schneider Wealth Management](#) is compensated exclusively by our clients. We receive **no commissions, referral payments, or incentives** from any other source. Our pricing reflects the depth of ongoing service, integration, and personal attention each client receives.

- [Ongoing Financial Planning and Asset Management Relationship](#)- Investment management and financial planning are combined into one integrated advisory fee, which includes portfolio management, regular reviews, proactive communication, and continuous access to your advisor.

Portfolio Value of Assets Under Management	Annual Fee as a % of Assets
First \$1 Million	1.00%
Next \$2 Million	0.85%
Next \$2 Million	0.70%
Next \$5 Million	0.55%
Next \$15 Million	0.45%
Over \$25 Million	0.35%

*Minimum quarterly fee: \$4,500* Fees are inclusive of both investment management and financial planning; there are no hidden costs or product commissions.

- [Financial Planning One Time Project](#)- [Typical range](#) For clients who prefer a stand-alone planning engagement, fees depend on the complexity and scope of the project:

\$12,000 - [Foundations Plan](#)

\$14,000- [Integrated WealthPlan](#)

\$18,000- \$25,000+ - [Advanced Strategy Plan](#)



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If you transition to an ongoing advisory relationship within six months, up to 50% of your planning fee (maximum \$10,000) will be credited toward your first-year advisory fee.

- b. Commission: Not applicable. Schneider Wealth Management does **not** receive any form of commission on securities, insurance, or other financial products.

What is the approximate percentage of the investment or premium you receive on:

stocks and bonds \_\_\_\_\_

mutual funds \_\_\_\_\_

annuities \_\_\_\_\_

insurance products \_\_\_\_\_

other \_\_\_\_\_

16. a. Do you have a business affiliation with any company whose products or services you are recommending?

- Yes
- No **No**

b. Is any of your compensation based on selling products?

- Yes
- No **No**

c. Do professionals and sales agents to whom you may refer me send business, fees or any other benefits to you?

- Yes
- No **No**

d. Do you have an affiliation with a broker/dealer?

- Yes
- No **No**

e. Are you an owner of, or connected with, any other company whose services or products I will use?

- Yes
- No **No**



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17. Do you provide a written client engagement agreement?

- Yes [Yes](#)
- No

18. Do you provide professional references? [Yes, we can provide professional references upon request as a final step in your due diligence process.”](#)

19. Do you use a recognized third-party custodian to hold your clients’ assets? [Client assets are usually held at Charles Schwab, an independent third-party custodian that provides an added layer of transparency, security, and reporting.](#)



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