
Checklist for Interviewing a Financial Advisor

For technology
professionals
managing equity
compensation and
concentrated stock

Frequently Asked
Questions

2026

At a certain point, financial decisions involving equity compensation, concentrated stock, and multi-year tax exposure stop being straightforward. Equity compensation, concentrated stock, and multi-year tax exposure require a different kind of attention than standard portfolio management. This document describes how Schneider Wealth Management approaches that work — and gives you the questions to evaluate any firm you consider.

Meredith Schneider founded this firm in 2007 after nearly a decade advising high-net-worth clients at Smith Barney in San Francisco and Menlo Park. She holds a CFP® designation, a B.A. in Ethics, Politics, and Economics from Yale, and served as an officer in the United States Army before entering financial services. She has worked with technology professionals on equity compensation and concentrated stock decisions for over 28 years.

HOW THIS FIRM APPROACHES CLIENT WORK

Schneider Wealth Management is designed for a specific type of client. We work with technology professionals navigating complex financial decisions involving equity compensation, concentrated stock, and multi-year tax considerations.

Most advisory firms:

- Use standardized portfolio models
- Consider taxes, but not at the level of individual portfolio decisions
- Delegate work across multiple team members



Schneider Wealth
Management

Fee-only fiduciary | Over two decades serving tech professionals | NAPFA member

This firm:

- Portfolios are individually managed — each decision reflects tax impact, existing holdings, and overall strategy
- Equity compensation, taxes, and investments are evaluated together
- Work is handled by a single advisor — no handoffs

HOW TO USE THIS CHECKLIST

Selecting a financial advisor is a consequential decision. This checklist is designed to help you compare firms on structure, incentives, experience, and depth of service.

We encourage you to ask these questions of any advisor you are considering. Transparent, direct answers are essential.

Below you will find Schneider Wealth Management's responses for reference.



Fee-only fiduciary | Over two decades serving tech professionals | NAPFA member

HOW THIS FIRM IS STRUCTURALLY DIFFERENT

Typical Advisory Firm	Schneider Wealth Management
Relationships supported by a team with multiple points of contact	Your work directly with Meredith Schneider who understands your full financial picture and makes decisions in that context
Large client base per advisor limits depth and familiarity	A limited number of client relationships allows for deeper familiarity and more thoughtful decision making
Portfolios often managed with standardized models and broad household assumptions	Portfolios are individually managed with each decision evaluated in light of your tax circumstances, holdings and broader financial situation
Planning and investment management coordinated across multiple team members	Planning and investment decisions are handled in one place, reducing handoffs and risk of miscommunication or dropped details

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 wealth management.

2. What are your areas of specialization?



Schneider Wealth
Management

Fee-only fiduciary | Over two decades serving tech professionals | NAPFA member

- 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 28 years**

5. How many clients do you currently have?

- 100+
- 75 to 100
- 40 to 75
- Fewer than 40

Schneider Wealth Management:

- **Approximately 40-50 ongoing clients**

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.

Professional Background:

Meredith Schneider founded Schneider Wealth Management in 2007 after advising high-net-worth clients at Smith Barney in San Francisco and Menlo Park from 1998 to 2007.

She previously served as an officer in the United States Army, which informs a structured and disciplined



Fee-only fiduciary | Over two decades serving tech professionals | NAPFA member

approach to decision-making, particularly in complex situations.

8. What are your educational qualifications?

Education & Credentials:

- Certified Financial Planner™ professional
- B.A., Ethics, Politics, and Economics
Yale University
- Member, National Association of Personal Financial Advisors (NAPFA)

9. What licenses do you hold?

- Insurance [Yes California – Life and Annuity License #0C48374](#)
- Securities
- CPA
- J.D.
- Other

10. What memberships do you have?

[NAPFA](#) – National Association of Personal Financial Advisors. Requires 60 hours of continuing education every 2 years.

11. 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?

12. What services do you offer?

[Asset management and financial planning are provided as an integrated service.](#)

[Work centers on equity compensation and concentrated stock decisions, including when to](#)



Schneider Wealth
Management

Fee-only fiduciary | Over two decades serving tech professionals | NAPFA member

exercise, sell, diversify, and plan for taxes across multiple years.

This includes retirement planning, estate planning, insurance analysis, and charitable giving as they relate to these decisions.

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

Financial planning and investment management are handled together because most client decisions involve equity compensation and concentrated stock.

Work typically centers around a small number of high-impact decisions such as when to exercise stock options, how to manage RSU exposure, how and when to reduce concentration, and how to plan for taxes across multiple years.

Portfolios are managed in the context of these holdings. Implementation decisions are made with attention to tax impact, existing positions, and liquidity needs, rather than applying a standardized model.

Each situation is evaluated individually, based on the client's full financial picture.

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

Our investment philosophy emphasizes after-tax and after-cost outcomes.

We prioritize strategic asset allocation, disciplined risk management, and tax-aware implementation. Portfolios typically incorporate diversified ETFs, municipal bonds, U.S. Treasuries, and other cost-efficient instruments. For clients with concentrated equity positions or private holdings, these exposures are integrated within a broader risk framework.

Private and illiquid investments are evaluated within the context of overall portfolio liquidity, tax implications, and long-term objectives.



Schneider Wealth
Management

Fee-only fiduciary | Over two decades serving tech professionals | NAPFA member

15. a. Who will work with me?

- Primarily Junior Associate
- Team based model with rotating advisors
- Senior advisor for sales; ongoing service delegated
- Dedicated lead advisor

Schneider Wealth Management:

- [Dedicated Lead Advisor - Meredith Schneider](#)

[Clients work directly with Meredith Schneider for all planning and portfolio strategy discussions. The firm does not delegate advisory relationships to junior associates. Operational support staff assist with administrative matters; however, all strategic recommendations and portfolio oversight are directed by the principal.](#)

16. How are you paid for your services?

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

Schneider Wealth Management:

- [Fee Only Fiduciary](#)

17. What do you typically charge?

[We intentionally maintain a limited number of client relationships to allow for depth, continuity, and thoughtful decision-making.](#)

[Fees reflect the level of involvement required to manage complex situations involving equity compensation, concentrated stock, and multi-year tax considerations.](#)

[Many client decisions involve tradeoffs that can have meaningful tax and portfolio implications, which is where most of our work is focused.](#)



Schneider Wealth
Management

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 service, integration, and personal attention each client receives.

- Ongoing Financial Planning and Asset Management Relationship– Investment management and financial planning are combined into one 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



Schneider Wealth
Management

Fee-only fiduciary | Over two decades serving tech professionals | NAPFA member

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 _____

18. 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**



Schneider Wealth
Management

Fee-only fiduciary | Over two decades serving tech professionals | NAPFA member

19. 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.](#)



Schneider Wealth
Management

Fee-only fiduciary | Over two decades serving tech professionals | NAPFA member