Arbor

INVESTMENT ADVISORS

Investment Advisor Meeting Checklist

Questions to Help You Choose the Right Partner

Use this checklist as a guide during your initial conversations with an Investment Advisor. You don't need to ask every question—but the answers should help you feel informed, confident, and understood.

Understanding Their Approach

- [ ] How do you get to know a new client beyond their financial statements?
- [ ] What does your planning process look like in the first few months?
- [ ] How do you adapt your advice as a client's life evolves?

Standards and Philosophy

- [ ] What standard do you operate under when giving advice?
- [ ] How does that influence the recommendations you make?

Services and Scope

- [ ] What services do you provide beyond investment management?
- [ ] How do you incorporate tax, estate, and broader planning considerations?
- [ ] Can I engage with you for planning, even if I'm earlier in my financial journey?

Fees and Transparency

- [ ] How are you compensated?
- [ ] Are there any commissions, incentives, or third-party payments?
- [ ] How will my costs change as my situation evolves?
- [ ] May I have a copy of your firm's form CRS?

Investment Approach

- [ ] How do you build and manage portfolios?
- [ ] How do you define and manage risk?
- [ ] How do you help clients stay disciplined during market volatility?

Custody and Security

- [ ] Where will my assets be held?
- [ ] How are they protected?
- [ ] What reporting and transparency will I have?

Communication and Relationship

- [ ] Who will be my primary point of contact?
- [ ] How often will we meet, and what do those meetings include?
- [ ] How do you communicate during important life or market events?

Collaboration

- [ ] How do you work with my CPA, attorney, or other advisors?
- [ ] Are you comfortable coordinating as part of a broader team?

Long-Term Fit

- [ ] How do you support clients through major life transitions?
- [ ] What does your firm's long-term vision look like?
- [ ] How do you ensure continuity for clients and their families?

A Final Question

- [ ] Based on what you've learned about me, where do you believe you can add the most value—and where might you not be the best fit?

After the Meeting: Trust Your Instincts

Take a moment to reflect:

- [ ] Did I feel heard and understood?
- [ ] Were answers clear and transparent?
- [ ] Did the advisor focus on my goals—or their solutions?
- [ ] Do I feel confident building a long-term relationship here?

The right advisor won't rush your decision. They'll respect the process—because trust is built over time.