



QUESTIONS TO ASK

When Evaluating a Long-Term Advisor Relationship

Many high-net-worth investors maintain advisory relationships for years, sometimes decades. These relationships are often built on trust, familiarity, and shared history. Evaluating them is not about dissatisfaction or replacing what has worked. It is about ensuring alignment as responsibilities, complexity, and planning horizons evolve.

The questions that follow are not intended to be asked all at once, or even out loud. They are designed to help you assess whether your advisory relationship has grown alongside the reality of your financial life.



ACCESS AND JUDGEMENT

As wealth grows, the value of advice often shifts from availability to judgment.

1. When decisions carry significant consequences, who is ultimately providing perspective and guidance?
2. Do I have direct access to senior judgment when situations fall outside routine planning?
3. How are complex or unusual decisions handled differently from standard portfolio reviews?
4. Is advice proactive, or primarily responsive to my questions?

CONTINUITY AND STABILITY

Long-term planning requires confidence that insight and context are preserved over time.

1. If my advisor were unavailable or stepped back, how would continuity be maintained?
2. How well is institutional knowledge about my situation documented and shared?
3. Does the relationship depend more on a specific individual or on a broader structure?
4. Have transitions or changes been discussed before they are necessary?





COORDINATION WITH OTHER PROFESSIONALS

As complexity increases, coordination becomes as important as expertise

1. How does my advisor communicate with my accountant and estate attorney?
2. Who initiates coordination when planning decisions overlap?
3. How are conflicting recommendations identified and resolved?
4. Is there a shared understanding of assumptions across professionals?

PERSPECTIVE AND PLANNING

Alignment is often revealed through how far ahead advice is framed.

1. How often are long-term assumptions revisited as circumstances change?
2. Is advice primarily focused on current conditions, or on future implications?
3. Does planning account for multiple scenarios, or rely on a single expected outcome?
4. Do conversations integrate tax, estate, investment, and family considerations together?



INTERPRETING WHAT YOU NOTICED

Strong advisory relationships are built on trust, but alignment requires reflection. If these questions surfaced uncertainty, that does not suggest a deficiency. It often reflects growth.

Many high-net-worth investors reach a point where they value fewer recommendations and deeper judgment. They want confidence that advice is coordinated, continuous, and grounded in an understanding of the full financial picture.

Good answers matter more than fast answers. Clarity matters more than activity.

If this reflection raised questions, our full whitepaper explores how advisory relationships evolve as wealth grows and outlines common signals that an investment-centric model may no longer be sufficient on its own.

[View the whitepaper HERE](#)

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