

# Personnel Adviser Job Interview Questions And Answers



**Interview Questions Answers**

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**Interview Questions Answers . ORG** is an interview preparation guide of thousands of Job Interview Questions And Answers, Job Interviews are always stressful even for job seekers who have gone on countless interviews. The best way to reduce the stress is to be prepared for your job interview. Take the time to review the standard interview questions you will most likely be asked. These interview questions and answers on Personnel Adviser will help you strengthen your technical skills, prepare for the interviews and quickly revise the concepts.

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## Personnel Adviser Interview Questions And Answers Guide.

### Question - 1:

Tell me do you think you would be a good adviser to me? Why?

#### Ans:

You ought to think about what kind of answers you would want before the interview. Then, as you get responses from the advisers, you'll have a better idea whether this adviser is suitable for you and may be a better fit than the others you are considering.

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### Question - 2:

Tell me how do accept criticism?

#### Ans:

This is a team player question and is asked to see how open and willing you are to being asked or told what to do. Are you someone who can follow directions? Can you accept criticism? Or, are you the type of person who does not like being told what to do or being criticized?

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### Question - 3:

Where do you expect to be in five years' time as Personnel Adviser?

#### Ans:

This is another question that allows you to show off your employer research and your understanding of your chosen career path. You'll want to come across as enthusiastic, but not arrogant. Tailor your response to reflect the nature of the organisation, the sector, and your own experiences and skills. Specific details will impress.

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### Question - 4:

Explain me what types of customers are you comfortable working with?

#### Ans:

I provide an extensive offering of services including advising on financial budget and planning. I have mostly worked with corporations in the past, but I am also comfortable with handling individual finances. I am dedicated to providing the best services appropriate for each situation.

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### Question - 5:

Tell me how do you get along with different types of people?

#### Ans:

The workplace is loaded with a variety of different people with varying personalities and the interviewer wants to know how you think you will fit in. When answering interview questions with HR, you want to show your interviewer that it does not matter what kind of people you work with - just that work gets done. This shows the interviewer that you are more concerned with outcomes than personalities. "I work well with anyone who delivers what they promise."

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### Question - 6:

Explain me what investment firms do you use in your practice?

#### Ans:

Vanguard, Fidelity, T. Rowe Price, and Schwab are among the better choices. Dimensional Fund Advisors funds are low costs but may make it difficult to extract yourself. Be cautious if the answer for investments is an insurance company.

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### Question - 7:



Tell me how do you maintain client loyalty?

**Ans:**

Regular updates and communication are an important part of maintaining client relationships. I regularly contact them with updates, and I am always available to address concerns as quickly as possible. If there is a specific issue, I set up a face to face meeting to resolve these concerns.

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**Question - 8:**

Tell me an example of a major organizational change that you contributed to?

**Ans:**

These human resources interview questions explore your organizational awareness and your ability to identify potential organizational problems and opportunities from an HR perspective. Focus on your interaction with a wide range of people in the organization and your ability to stay in touch with what is happening at all levels in the organization.

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**Question - 9:**

Tell me do you accept fiduciary responsibility?

**Ans:**

This is a legal term meaning they have a fundamental obligation to provide suitable investment advice and always act in your best interests, not theirs. They should also be willing to give you a written statement that they accept this responsibility.

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**Question - 10:**

Do you know the cost change if an employee leaves?

**Ans:**

Because pricing is often based on whether or not a particular candidate gets hired, many clients will want to know if a new employee leaves the company shortly after they are brought on board. It is very important for a recruiter to have this policy laid out as clearly as possible upfront so that there is no question later on. Most recruiting agencies offer rebates for such situations, based on a sliding scale, depending on the length of employment.

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**Question - 11:**

Explain me your firm?

**Ans:**

You will want to know the number and skills of associates, whether this is a stand-alone firm or part of a large company, the amount of money they have under their control, the kind of clients they serve, and who will help when the person you are interviewing isn't available.

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**Question - 12:**

Tell me what approaches do you use when giving advice?

**Ans:**

Because individuals process information differently, it is important to provide printed budget materials. Additionally, it is crucial to meet with clients in person to work through the details. I believe this approach helps give clients a full understanding of their current finances and future goals.

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**Question - 13:**

Tell me what does this type of service cost?

**Ans:**

How much a recruiter or recruitment firm charges will always be on the short list of things clients will want to know. After all, businesses must keep an eye on their budget and watch their bottom line! There are two typical ways that recruitment agencies charge for their services - a retainer or a percentage fee. The latter is based on starting salary of the candidate and is payable once the candidate is recruited while a retainer is more like a flat fee for their services up front with a remaining balance paid at a later date. Successful recruiters always provide clear pricing schemes to their clients.

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**Question - 14:**

Tell me what kind of investments do you recommend?

**Ans:**

Good responses include index funds, real-estate investment trusts (REITs), highly rated bonds, certificate of deposits (CDs) and a portion of money markets. Be cautious when the replies seem to promote managed funds, individual stocks, a directly owned real-estate property, reverse mortgages, commodities, long short funds, partnerships of any kind including master limited partnerships (MLP), options, hedge funds, investments with limited withdrawal privileges, collectibles, thinly held securities, and annuities with high costs and lots of fine print that provide flexibility for the insurer but not you.

Also be VERY cautious about replies that imply the adviser can do much better than the S&P 500 index with the adviser's selection of equities. Very few professional beat the index, and it's rare when they beat it for several years in succession.

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**Question - 15:**



Tell me what is your investment approach?

**Ans:**

If you have a strong preference for a particular philosophy, ask the advisor what his or hers is. For instance, if you prefer to use low-cost funds, you can ask whether they plan to use actively managed funds or passive investments. Wacks gives an example of the kinds of differences in investment philosophy that can arise: "I say to the client, 'I'm not here to make you a lot of money. If you want someone to do that, and trade stocks back and forth, then I'm not the person. If you're looking for someone who makes investments consistent with your risk tolerance and goals, then I can help you.'"

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**Question - 16:**

Tell me three clients' names, phone numbers and email addresses as references?

**Ans:**

It's important to call these references. Ask them how they found the adviser, the length of time they have been served, what kind of help they get, what they believe are the adviser's strong and weak points and whether they would recommend that adviser to someone in your situation.

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**Question - 17:**

Tell me how Do You Choose the Particular Products to Suggest to Clients?

**Ans:**

I enjoy listening and getting to know my customers, building long-term relationships with them. By taking the time to understand their goals and needs, I am better able to identify what products will help them succeed and grow.

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**Question - 18:**

What is your greatest strength as Personnel Adviser?

**Ans:**

This is a great question and allows hiring managers to get a feel for the talents, strengths, and skills a potential employee has. The response to this question tells the hiring manager what will make a candidate a great addition to the team, so a well-thought out answer is an absolute must.

Thrive under pressure? Then let them know. Brilliant problem solver? Include that. This is a chance to shine, but remember to have plenty of examples to back up the claims.

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**Question - 19:**

Tell me what about candidate referencing?

**Ans:**

Today, checking references is a big part of the hiring process, but it is incredibly time-consuming. Many clients will want recruiters to do this legwork for them - but not all recruiting agencies provide this service. If the client doesn't ask about this, it may be worth mentioning during the first conversation to gauge their expectations.

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**Question - 20:**

Tell me what experience do you possess for this position?

**Ans:**

I received a degree in finance from "X" university. I completed a financial advising internship at "X" company where I gained a range of hands on experience. I recently received my CPA and stay up to date on current financial and stock trends. I am looking forward to growing further in your company.

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**Question - 21:**

Do you know how does the CV review process work?

**Ans:**

The main reason businesses use recruitment consultants is to save time and money on selecting job candidates. Busy managers don't want to be inundated with resumes and applications, but they still want to know how the whole process will work. Clients will not only want to know how a recruiter will handle the selection process, but they will also want to know how many CVs to expect, what sort of information they will receive, and what sort of timeframe in which this will occur.

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**Question - 22:**

What is your greatest weakness as Personnel Adviser?

**Ans:**

Most interviewees actually dread this question, and rightly so. Potential employers are well aware of the fact that job candidates are people; so knowing their faults allows them to get a bigger picture of that person. When answering this question, it is easy to draw a lot of negative attention to oneself. Avoid that by providing a positive but honest answer.

Think carefully about this question. Everyone has a weakness, whether it is focusing too much on the details or always saying yes or prioritising smaller work projects. The best response should include a small, work-related flaw that won't mean that the interviewer's interest is terminated there and then. Be sure to include the efforts made to manage this 'fault' and turn it into something positive.

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**Question - 23:**

Explain me about a recent experience you had handling a grievance issue?

**Ans:**

This behavioral HR interview question explores your ability to manage conflict and evaluates your communication skills. In your example focus on the behavioral process you used to deal with the grievance issue. What methods you used to uncover the cause of the grievance, clarifying the different perspectives of the parties concerned, looking for a constructive solution and monitoring future behavior.

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**Question - 24:**

Tell us do you have different models or investment pools dependent on client's risk tolerance?

**Ans:**

Risk usually relates to the decisions you would make in a volatile security market and the amount of money you might be willing to lose in a market downturn. It's usually measured with a series of standard questions, but it's important to know the degree to which the adviser tailors your investments.

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**Question - 25:**

Tell me what makes your client experience unique?

**Ans:**

"Basically, 'Why do I want to work with you?' "And people should be able to answer that." This will also give you insight into whether their strengths are the ones you seek in a planner. For instance, she would tell clients, "I'm your financially savvy best friend," and explain that her focus is on using their money to match their values. This pitch would appeal to some clients, but not ones who, for instance, are out to maximize returns in the market.

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**Question - 26:**

Tell me what were some ways you overcame difficulties?

**Ans:**

There was a time that the mines went for strikes for like 3 months or so, it was difficult for most of the advisors as policies were lapsing due to non payments.

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**Question - 27:**

Tell me how do you gain the trust of new clients?

**Ans:**

I think that it is important that clients feel listened to from the very beginning. Their money is important, and they want to be understood. Therefore, I clearly note all their priorities and work with them to address their needs.

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**Question - 28:**

Tell me where do you expect to get your clients?

**Ans:**

I am intending to make relationships with human resources/recruitment managers so they can always make me aware of new recruits whom I can come do a presentation for.

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**Question - 29:**

Tell me do you prefer working with others or alone?

**Ans:**

Basically, the interviewer is asking if you are a team player. If your answer is with others, then the interviewer will think you can't work alone and if you answer alone, then the interviewer may think you have some personality issues working with other people.

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**Question - 30:**

Tell me what services do you/does your firm provide?

**Ans:**

Implicit in this question is also what assistance the advisor will not give you. "Some people are just investment advisors and only provide you advice on your investments," says Bera. "Other people do comprehensive financial planning around retirement, insurance, estate planning and tax planning." Go with someone whose offerings suit your needs.

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**Question - 31:**

Tell me; will I be working only with you or with a team?

**Ans:**

This question will also help you see how often you'll be in touch with your advisor. "Some will say, 'I'll meet with you once a year, but Gina will reach out to you regularly and is my right hand person and does a lot of data gathering for me.' Some companies have a team approach rather than an individual approach, adding that



one isn't better than the other. "It's really whatever your preference is. But I wouldn't want someone to get into a relationship and say, 'I only see my advisor once a year, and I thought I'd be seeing him more often.' Then others really like the team approach because they know if their planner is on vacation, they can still get an answer right away."

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### Question - 32:

Explain what is your educational background?

#### Ans:

Look for a Certified Financial Planner (CFP), likely with Registered Investor Advisor (RIA) credentials. Some Certified Public Accountants (CPA) with Personal Financial Assistant (PFS) degrees have suitable qualifications as well. Avoid brokers, insurance agents, real-estate promoters, business associates, relatives, golfing partners and hairdressers.

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### Question - 33:

Explain me what are some of the things that bother you?

#### Ans:

This is a common question, but don't dwell on it. The interviewer is looking for a job related answer, more like "what bothers you about your job or the people you work with?" If you dig deep and think of what really bothers you, you'll find that it's other people and their ideas, right? But don't tell the interviewer that, you can be more clever than that.

"It bothers me the most when other people I work with don't meet their deadlines or deliver what they promise."

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### Question - 34:

Tell me what do you believe a financial planner does?

#### Ans:

I believe in giving the client information and the best plan that suits their budget and life style.

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### Question - 35:

Explain me about how you have established business relationships in the past?

#### Ans:

I often keep in contact with my clients once in 6 months to check if there is any amendments they might want to do or if they are still happy with their current plans.

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### Question - 36:

Tell me when did you initially begin following the market in your life?

#### Ans:

The time I started working as a financial advisor.

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### Question - 37:

Explain me about a recent situation where you had to counsel an employee on discipline?

#### Ans:

Human resources interview questions about performance management explore your ability to analyze problems in order to manage employee relations and intervene appropriately. Counseling means talking to the employee and arriving at a solution within the framework of accepted disciplinary procedures. Focus on your ability to go beyond just following procedure to gather all the relevant information to identify underlying issues and problems and identify cause and effect relationships.

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### Question - 38:

Tell me how much do you charge for your service? Do you offer different levels of service?

#### Ans:

Fee-only advisers are best for most clients. Professionals usually charge about 1% of investments managed each year. A fee of 1% is neither a small charge for what may be limited effort on the adviser's part nor a small percentage of your annual growth. It can easily be a third or more of your annual returns which can translate to a loss of more than half of your nest egg at retirement or even more when elderly.

It's very important to understand what you are getting if you decide to turn your investment management over to someone for a fee. Investments compound at the return rate which is interest plus dividends plus appreciation less investment costs and less professional fees, each as a percent of investments. You need net returns greater than inflation for true growth.

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### Question - 39:

Tell me do you count capitalized future payments from Social Security, Pensions, or Annuity payments as part of an allocation?

#### Ans:

Again, I don't think they should because the discounted value of all future payments is huge in comparison to the size of most people's savings. Since financial advisers are prone to classify such "investments" as fixed-income, that means your savings would have to be 100% equities, a decidedly risky position.



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### Question - 40:

Tell me what steps have you taken to improve the organization's recruitment and selection procedures?

#### Ans:

This question looks at your ability to influence, innovate and take the initiative. Show how you are a self-starter who proactively generates and implements ideas for improvement. Use this as an opportunity to mention other recommendations you have made to improve the HR function within the organization.

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### Question - 41:

Tell me why did you choose this particular career path or what led to your chosen profession?

#### Ans:

When answering HR interview questions like this, you need to be specific and tell the interviewer what inspired you to take this career path while keeping your answer short and to the point. If you can, try to direct your answer so that it shows a logical progression between your profession and the company you are interviewing with.

You really want to convince the interviewer that you are the right person for the job and that your education, dreams, and career goals match your profession.

Describe your thought process.

Don't say that you majored in English because you thought it would be easy. Be specific and justify your answer. I chose .. because .. "I chose architecture because I have always admired beautiful buildings" or "As a child I was truly inspired by a certain TV show doctor which ultimately led me to pursue a career in medicine."

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### Question - 42:

Explain me a significant Human Resources challenge that you were confronted with recently? What steps did you take?

#### Ans:

The interviewer is looking for evidence of your ability to gather and organize information in order to understand and solve a problem.

Focus on how you secured all the relevant information and analyzed it to come up with a possible solution.

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### Question - 43:

Explain me what are the total costs and fees for typical stock and bond funds you would recommend?

#### Ans:

Costs are likely to be the lowest from fee-only advisers who don't take commissions, don't get rewards for selling particular funds, don't receive 12b-1 kickbacks, don't sell funds with front-end or back-end loads. They also advocate low cost providers like Vanguard, Fidelity TIAA-CREF, or T. Rowe Price, recommend broad market index funds or exchange-traded funds (ETFs), and have low turnover to minimize trading and brokerage costs.

The average mutual fund cost is 1.25%. Low cost funds have costs less than 0.5% of the investment balance each year. Broad index funds, based on major market indexes like the Standard & Poor's 500 Index SPX, -0.67% which has stock in 500 of the largest U.S. companies, and the Russell 2000 Index RUT, -1.07% which has stock in 2000 of smaller companies, bought from low-cost financial firms can be significantly lower. Costs are in addition to an adviser's fee.

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### Question - 44:

Tell us a situation where confidential information was shared inappropriately within the organization. How did you handle the situation?

#### Ans:

Confidentiality and integrity are core to the job of an HR professional. Maintaining and promoting confidentiality and ethical norms are essential activities.

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### Question - 45:

Top 15 Personnel Adviser Job Interview Questions:

#### Ans:

- \* How does your academic and professional background relate to the HR assistant position?
- \* Have you read our HR assistant job description?
- \* Do you think you can perform the duties listed with complete confidence and responsibility?
- \* Do you have any prior experience in recruitment or HR?
- \* Are you interested in developing your career within the HR department
- \* Name the most important skills an HR assistant should have.
- \* What makes you qualified to be an HR assistant?
- \* Please give some examples of situations where you have been called upon to resolve a dispute.
- \* What did you do and how successful were you?
- \* Tell us a little bit about yourself.
- \* Where would you like to be in the next five years?
- \* Why did you leave your last job?
- \* What do you know about our company?
- \* Why should we hire you?
- \* How do you handle conflicts with employees?

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### Question - 46:

Behavioral Personnel Adviser Job Interview Questions:



**Ans:**

- \* Recall a time you collaborated effectively in a team
- \* Have you ever had a conflict with a coworker? How did you resolve it?
- \* Describe a time you had to deal with a difficult or angry customer. How did you diffuse the tension? What solution did you provide?

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**Question - 47:**

Competency based Personnel Adviser Job Interview Questions:

**Ans:**

- \* Describe a situation when .....
- \* you have overcome a difficult situation. How? (BT)
- \* you have demonstrated good relationship skills (BT)
- \* you came up against those in authority
- \* when you achieved something
- \* when you have strived to move a business forwards? (BT)
- \* met a deadline
- \* you carried out customer service skills beyond your usual tasks? (BT)
- \* A challenge you have faced: how you conducted the challenge, the advantages and disadvantages of your method, the steps you took, results of the challenge. (BT)
- \* Describe a time where you given customer service beyond your usual tasks?
- \* Asked questions based on the key competencies given on their website e.g. describe a time when you
- \* had an important decision to make,
- \* have lead a team
- \* worked as part of a team,
- \* have had to influence others of your opinion. (NHS)

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**Question - 48:**

Operational and Situational Personnel Adviser Job Interview Questions:

**Ans:**

- \* Imagine a customer asks you a question about a new product but you aren't well informed about it yet. How do you handle it?
- \* Envisage you're left alone for a while on a shift and you have a big line at the cashier. A customer comes to you and insists you help them with merchandise. What would you do?
- \* How would you react if a coworker was being lazy during a busy time?
- \* If you saw a customer steal something, what would you do?
- \* Imagine a customer told you they're looking for a gift. Can you walk me through the process of closing a sale?
- \* Would you rather approach a client when they enter a store or wait for them to come to you?

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**Question - 49:**

Commercial awareness based Personnel Adviser Job Interview Questions:

**Ans:**

- \* Questions on performance and profitable growth: how to save an organisation money/make money (BT)
- \* Questions on your career development plans to see if your plans fit in with their scheme. (BT)
- \* Where do you see yourself in 5 years time?
- \* What are the strengths and weaknesses of our company?
- \* What departments/people does HR deal with?
- \* Who else have you applied to?
- \* How to you relate customer service to a position in Personnel?
- \* Why do you want to work in HR? (BT)
- \* Why do you want to work for our company? (BT)
- \* Describe the automotive industry (for an HR post in the car industry)

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**Question - 50:**

Role-specific Personnel Adviser Job Interview Questions:

**Ans:**

- \* Do you have any experience in retail?
- \* Are you familiar with our products? Which one would you most enjoy selling and why?
- \* Do you have experience operating a cash register?
- \* What steps would you take to close the store?
- \* How do you handle stress on a busy day?
- \* What does excellent customer service mean to you?
- \* How do you feel about working with shifts?

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**Question - 51:**

Basic Personnel Adviser Job Interview Questions:

**Ans:**

- \* Why do you want to be a financial advisor?
- \* What licenses and certifications do you have? What plans do you have to acquire additional licenses and certifications?
- \* What sales experience do you have?



- \* Tell me about your education and professional development as it qualifies you for this job.
- \* What is the average portfolio of your clients?
- \* Are you comfortable meeting with clients on person and talking to them on the phone?
- \* Tell me about your ability to establish rapport with prospective clients.
- \* Are you connected to the community?
- \* What are your wealth management strategies?
- \* If I were a client, why should I work with you?
- \* Without compromising any confidentiality, tell me about your success in wealth management for your clients.
- \* In what stages of their investment paths are the majority of your clients?
- \* Are they early-term investors, pre-retirement, or otherwise?
- \* How do you achieve your goals?
- \* How do you build relationships with clients? How do you approach clients who are neophyte investors? What about seasoned investors -- how do you establish credibility with these clients?
- \* How will you grow your book?
- \* How big is your current book of business?
- \* What kind of growth have you experienced in previous financial advisor positions?
- \* Describe a situation in which you went above and beyond for a customer.
- \* What is the difference between a broker/dealer and a financial advisor?
- \* Do you consider yourself conservative or a risk taker? How to explain your personal investment style to investors whose investment styles differ from your own?
- \* Describe your love for numbers, finance and the type of work you do.
- \* Describe a time when you had to help someone make a difficult decision.
- \* How many people do you know salaried at 100k or more in a year?
- \* How do you stay current on tax and investment laws and regulations?
- \* What are your career goals? Where do you want to be in five years and ten years?
- \* If we were to hire you, what would be your expectations for this firm? And, if we hire you, what do you bring to the organization?

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### Question - 52:

Tell me does your retirement forecasting account for federal and state income tax and taxes on interest, dividends and capital gains?

#### Ans:

Again, if tax rates aren't considered, it isn't a very complete analysis.

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### Question - 53:

Tell us what allocation guidelines do you use? For a person of my age and what you observe about the things I have told you, what rough percent of equities (stocks and real estate) would you allocate in a portfolio?

#### Ans:

The more equities, the higher the risk. Younger people can employ a higher percentage of equities because they usually have higher long-term returns but comes with more volatility.

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### Question - 54:

Tell me have you been sued or have any reported legal actions?

#### Ans:

This useful page on the Financial Planning Standards Council site reports recent disciplinary actions.

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### Question - 55:

Tell me how long have you been an adviser?

#### Ans:

Experience counts a lot in the financial field, especially the experience gained in periods with plunging markets.

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### Question - 56:

Explain me why you would make a good salesperson?

#### Ans:

I understand the industry better and have an idea of which ropes to pull how and when.

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### Question - 57:

Tell me are you comfortable working in a sales environment?

#### Ans:

Yes, If you have a products you truly believe in promoting sales will come natural.

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### Question - 58:

Tell me how often do you evaluate my situation and provide an up-to-date forecast?



**Ans:**

A satisfactory answer is yearly.

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**Question - 59:**

Tell me if you use specific individuals or firms to assist such as an estate attorney, accountant, or broker, who are they?

**Ans:**

Ask the personal questions above about them too.

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**Question - 60:**

Do you know what is the smallest, average and largest portfolio you manage?

**Ans:**

Some advisers only take high-net-worth clients. That may not be suitable for you.

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**Question - 61:**

Tell me did he or she ask me questions and seem to be interested in me?

**Ans:**

"Does he or she talk 90% of the time? If it's more like 60/40 and he has asked you how he or she can help you, that's really important. Financial planning about looking at the person's individual circumstance instead of punching in some numbers - it's based on the client's goals, financial background, what they believe about money, etc."

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**Question - 62:**

Explain me what licenses, credentials or other certifications do you have?

**Ans:**

Of the four main types of financial advisors, the certified financial planner (CFP) designation is harder to achieve than Chartered Financial Consultant (ChFC), because the former requires a comprehensive board exam; the latter, however uses the same core curriculum. If you want someone to manage your money, then look for a registered investment adviser (RIA). If you have a high income or a small business owner, you'll probably want a certified public account (CPA), who can offer you advance tax planning. The personal financial specialist (PSF) certification is usually obtained by CPAs who want to demonstrate they can help clients with comprehensive financial planning.

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**Question - 63:**

Tell us how much contact do you have with your clients?

**Ans:**

"Some of planners hold an initial planning meeting and then you see them once a year, and that's all you get. Others might have quarterly check-ins. "Some clients just want to go over everything once a year and then they're good. Others are looking for more support, so it depends on the amount you want to pay, and how involved you want your planner to be. Are you a delegator? Or do you expect your advisor to explain things to you?" If you're not sure of what you'll be comfortable with, the J.D. Power & Associates survey found that investors contacted 12 or more times a year had the highest rates of satisfaction with their advisors.

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**Question - 64:**

Explain me what types of clients do you specialize in?

**Ans:**

Some financial advisors have a niche, says Bera, and if you have a specific interest - such as charitable giving or socially responsible investments or if you're a newlywed or recently divorced - you'll want to find one that concentrates in that area too. Edward A. Wacks, a CPA and CFP affiliated with Ameriprise Financial AMP -1.09%, says, "Most advisors tend to focus on people within 10 years of their age." He for instance, focuses on soon-to-be retirees because he's 61, and business owners because he has his own business. "I feel we have some commonality, and I understand their issues," he says.

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**Question - 65:**

Tell me how do you charge for your services, and how much?

**Ans:**

If you didn't see this information on the planner's web site, ask whether there's an initial planning fee, whether they charge a percentage for assets under management, or whether they make money from selling you a specific product. Not only should you know how much the service will cost you, but it can help you determine whether they have an incentive to sell you things.

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**Question - 66:**

Explain me about a time when you worked really hard to accomplish something?

**Ans:**



It was the time that I was still working for the bank. my colleagues were on leave and was the only consultant remaining to reach the branch target alone of which I did and exceeded.

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**Question - 67:**

Explain as if I am a potential client, why I should invest my money with you?

**Ans:**

I have been working on a sales environment and have expertise of providing my clients with solutions they need with regards to their financial affairs.

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**Question - 68:**

Tell me how would you describe your work ethic?

**Ans:**

I often prefer to put the client's needs first by drafting client needs analysis.

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**Question - 69:**

Tell me why do you think you will be successful in this job?

**Ans:**

This isn't an invitation to boast - you are being asked to match your strengths to the qualities needed to do the job. Don't forget, it's a very specific question. Why are you suited to this job, as opposed to any other? Thorough employer research will save the day, as it will enable you to match your skills, interests and experience to the job role and the company.

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**Question - 70:**

Why should I hire you as Personnel Adviser?

**Ans:**

This may seem like a trick question to many job candidates, but it really tells the potential employer what sets this person apart from the rest. This question may be difficult to practise ahead of time, as often the response is best phrased based on the flow of the interview itself. Listen and learn throughout, then use that information to ask the interviewing manager what they are looking for and play to that response in a relevant and honest way.

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**Question - 71:**

Tell me would your boss describe you as a go-getter?

**Ans:**

Share with the interviewer an example of a project that you worked on, perhaps you had to put in long hours and time on the weekend to meet a deadline and that in the end you completed the project or task on time and under budget and made your department or company look good.

"Yes; absolutely. It is not uncommon for my boss to tell me that I am one of the most reliable employees he has. He even makes such remarks on my evaluations. I believe he thinks so because I am dependable and I just get things done without having to be supervised and in the end it just makes him look good."

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**Question - 72:**

Why do you want to leave your job as Personnel Adviser?

**Ans:**

There is no right answer to this question, only wrong ones. You don't need to make book out of this answer, just something short and positive is best. After all, it really does not matter to the interviewer, as long as you don't say something foolish.

The point here is to convey to the interviewer that you are not leaving because you are mad, tired, bored, overworked, underpaid, or job hopping, just that you are leaving your job on because.

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**Question - 73:**

Explain how Do You Handle Aggressive, Demanding or Confused Clients?

**Ans:**

My passion for helping people reach their financial goals is much stronger than my ego. Every client deserves my respect and I pride myself on my professionalism and integrity. I am confident in my communication skills and comfortable varying my approach if necessary.

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**Question - 74:**

Tell me do you count home equity as part of an allocation?

**Ans:**

I personally don't think they should because I believe a home is an investment of last resort, perhaps convertible to a reverse mortgage when elderly at which point it is a debt, not an investment.

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**Question - 75:**

Tell me exactly what services do you perform?

**Ans:**

Services could include retirement planning, manage securities, estate planning, tax planning, insurance, long-term-care advice, newsletters, and so forth.

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**Question - 76:**

Tell us how old are you?

**Ans:**

If you are older, you may want a younger adviser who will outlive you. If you are young, you may want an older adviser who has been through difficult economic times.

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**Question - 77:**

Tell me can I see a sample financial plan?

**Ans:**

There is no one set structure for a financial plan, which means there is wide variation. "Some people might give you 50 pages of stuff you don't understand like charts and graphs, and another planner might provide a five-page snapshot of your financial situation, With a sample, you can say, 'I really want that in-depth analysis,' or 'I don't understand that.'"

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