Associate Advisor

Location	Vienna, WV
Working Style	On-Site
Experience Level	Entry-level opportunity
Designation	CFP® program graduate and/or eligible to sit for CFP® exam
Technology	Financial planning software; custodial platforms (Schwab, Fidelity, etc.)
Bonus Offered	Quarterly incentive opportunity based on firm performance
Benefits Offered	PTO, Medical, Dental, Vision, Disability, Life, 401k
Working Hours	8am-5pm

Position Overview

The Associate Advisor is an entry-level, advisor-in-training position designed to develop the technical knowledge, professional skills, and practical experience necessary to progress into a Financial Advisor role. Working under the supervision of Lead and Senior Advisors, the Associate Advisor supports the firm's financial planning, investment management, and client relationship activities while learning Commonwealth's service model, planning philosophies, and advisory processes.

The Associate Advisor's primary responsibility is to support Lead and Senior Advisors throughout the client meeting and financial planning process. This includes preparing meeting agendas and materials, attending client meetings, documenting discussions and action items, gathering and organizing financial information, drafting client follow-up communications for advisor review, and coordinating with the Client Service team to ensure assigned tasks are completed accurately and efficiently.

Initially, the Associate Advisor will focus heavily on observing and supporting client meetings, developing familiarity with the firm's financial planning tools and investment strategies, and learning how experienced advisors evaluate client needs and develop appropriate recommendations. While the Associate Advisor may participate in portions of client meetings under supervision, financial planning and investment recommendations will remain the responsibility of the Lead or Senior Advisor.

This position requires a strong commitment to professional development, including completing applicable licensing and certification requirements, pursuing the CERTIFIED FINANCIAL PLANNER™ (CFP®) designation, and continuously expanding financial planning expertise. As technical proficiency, professional judgment, and client communication skills develop, the Associate Advisor will be given opportunities to assume greater responsibility in client meetings, financial planning preparation, and client relationship management.

The Associate Advisor position is intended to provide a structured career path toward becoming a fully qualified Financial Advisor who can independently manage client relationships and deliver comprehensive financial advice.

Typical responsibilities include:

- Support Lead and Senior Advisors throughout the client meeting process, including meeting preparation, attendance, documentation, and follow-up.
- Prepare client meeting agendas, financial planning reports, investment summaries, and other materials using established firm procedures and checklists.
- Attend client meetings alongside experienced advisors, take comprehensive and accurate notes, document client needs and concerns, and identify action items requiring follow-up.
- Gather, organize, and maintain accurate client financial information within the firm's financial planning, CRM, and investment management systems.
- Assist with the preparation and analysis of comprehensive financial plans, including retirement planning, cash flow, investments, insurance, estate planning, and other relevant planning areas.
- Research financial planning topics, investment strategies, and client-specific questions to support the development of recommendations by Lead and Senior Advisors.
- Draft client meeting summaries, follow-up communications, and other correspondence for advisor review and approval.
- Coordinate with the Client Service team to communicate assigned action items, clarify expectations, and ensure client requests are addressed accurately and timely.
- Monitor outstanding meeting follow-up items and take responsibility for ensuring assigned tasks are completed, documented, and communicated appropriately.
- Develop the ability to participate in client meetings by presenting assigned information and discussing planning concepts under the supervision of a Lead or Senior Advisor.
- Assist Lead and Senior Advisors in supporting less complex client relationships, as assigned.
- Follow established firm workflows, documentation standards, and compliance procedures to ensure consistency, accuracy, and completeness in all assigned responsibilities.
- Collaborate with advisors, Client Service Associates, and other team members to provide a seamless and professional client experience.
- Actively participate in training, mentorship, and professional development activities to strengthen financial planning knowledge, communication skills, and professional judgment.
- Pursue Series 65 License, CFP® certification and other required professional credentials while demonstrating continued progress toward greater advisory responsibilities.

Typical skills and knowledge requirements:

- **Foundational financial planning knowledge** with an understanding of investment management, retirement planning, insurance, taxation, and estate planning concepts.
- **Exceptional attention to detail and accuracy** when preparing financial planning materials, documenting client information, and completing assigned responsibilities.
- **Strong organizational and time management skills** with the ability to prioritize multiple assignments, meet deadlines, and maintain accurate records.
- **Commitment to following established workflows and procedures** with the ability to consistently execute tasks thoroughly, accurately, and in accordance with firm standards.
- **Excellent verbal and written communication skills** with the ability to communicate professionally, listen attentively, and demonstrate empathy when interacting with clients and team members.
- **Strong analytical and problem-solving abilities** with the capacity to interpret financial information, identify inconsistencies, and develop a deeper understanding of client financial situations.
- **Willingness to learn and accept feedback** with a demonstrated commitment to continuous improvement, professional development, and expanding advisory knowledge.
- **Ability to take initiative and follow through** on assigned responsibilities while recognizing when guidance, clarification, or additional support is needed.
- **Professional integrity and sound judgment** with a commitment to maintaining client confidentiality and adhering to regulatory and firm compliance requirements.
- **Strong technology aptitude** with the ability to learn and effectively utilize financial planning software, CRM systems, custodial platforms, and investment management tools.
- **Ability to work collaboratively** with Lead and Senior Advisors, Client Service Associates, and other team members while contributing to a positive, service-oriented environment.

Typical experience and education requirements:

- Bachelor's degree in Financial Planning, Finance, Accounting, Economics, or a related field preferred.
- One to three years of experience in financial planning, wealth management, financial services, or a related field preferred; qualified recent graduates will be considered.
- Series 65 license or ability to obtain within a timeframe established by the firm.
- Completion of CFP® education requirements or active pursuit of CFP® certification preferred, with an expectation of continued progress toward certification.
- Foundational understanding of financial planning principles, investment products, and the financial advisory industry.
- Strong interest in working directly with clients and developing the skills necessary to become a Financial Advisor.
- Proficiency with Microsoft Office applications and the ability to learn financial planning, CRM, and investment management software.

- Familiarity with financial planning software, custodial platforms, or investment reporting systems preferred but not required.
- Demonstrated commitment to professional development, personal accountability, and continuous improvement.
- Ability to work effectively in a team-oriented environment while demonstrating initiative, professionalism, and a strong commitment to client service.