

# Financial Advisor cover letter

Two sample letters, experienced and fresher. Keep the one closer to your situation, replace the text in [brackets] and every detail with your own.

## SAMPLE LETTER: EXPERIENCED

---

Dear Hiring Manager,

I am applying for the Senior Relationship Manager role at [Organisation name]. I am an AMFI-registered Mutual Fund Distributor with seven years of practice in Pune, serving about 180 families through goal-based SIP planning, and I also hold an IRDAI licence for life and health insurance. Your firm's review-led approach matches the way I have built my own client base.

Every client of mine has a written goal sheet that we revisit at an annual review, and most reviews end in a rebalancing or a change in SIP amounts rather than a new product. During a sharp market fall I called each client personally and shared a one-page note on staying invested; very few stopped their SIPs, and several increased them. I also run a documentation check on nominees, joint holdings and bank mandates, which has helped families complete transmissions smoothly after a bereavement.

Any client who wishes to move with me will do so only on their own written request, in line with AMFI rules on change of distributor. I need one month to hand over my current arrangements.

Thank you for your consideration. I look forward to discussing the role with you.

Regards,

[Your name]

## SAMPLE LETTER: FRESHER

---

Dear Hiring Manager,

I am applying for the Associate role at [Organisation name]. I am an AMFI-registered Mutual Fund Distributor holding an ARN and the NISM Series V-A certification, and your practice's focus on salaried families in Pune is the client base I would like to learn to serve well.

For the past eight months I have assisted a senior distributor in Nashik with client onboarding. I completed KYC and risk-profiling questionnaires for about seventy new investors, set up their SIP mandates and added nominations to older folios that had none. I also prepared the half-yearly review packs, setting out each family's goals, current allocation and pending documents, so the senior distributor could spend meetings on decisions instead of paperwork.

I understand that a distributor must recommend only suitable schemes, disclose commissions when asked and never promise returns, and I follow AMFI's code of conduct in every client conversation. I can join within two weeks.

Thank you for considering my application. I would be glad to meet you and learn how your team works.

Regards,

[Your name]

## BEFORE YOU SEND IT

---

- Put your ARN or SEBI Investment Adviser registration number and NISM certifications near your name, and describe yourself only with the title your registration permits.
- Describe your process, such as risk profiling, goal sheets, annual reviews and nominee checks, instead of returns earned for clients, since performance claims can breach SEBI and AMFI norms.
- Do not attach client plans or portfolio statements, even with names removed; a blank plan template or a short note on your review method shows your work safely.
- If you are moving with an existing client base, explain in one line how you will handle it with client consent, because hiring firms read this as a test of integrity.