

“To profit from good advice requires more wisdom than to give it.”

Wilson Mizner – Author  
1876 – 1933

## Why Take Financial Advice? Taking financial advice makes you **£40,000 wealthier\***



HERE TO HELP

Events happen throughout everyone's life. None of us can predict exactly when, and many of them will take you by surprise, whether good or bad.

But we can learn from the experiences of others, and can choose a plan to maximise the advantage of opportunities and to minimise the effects of disasters.

Whatever events you are expecting or not expecting,  
**MAKE SURE YOU CONSULT AN ADVISER.**

\* Source : Moneywise reporting on International Longevity Centre UK (ILC-UK) research – Published 2017  
The 'affluent and advised group' accumulated 17% more on average than non-advised, and;  
Poorer consumers who took advice accumulated an average of £39,895 than non-advised.

# FINANCIAL ADVICE



## WHO NEEDS A FINANCIAL ADVISER?

Most people are likely to need financial advice at least once in their lives. Of these, a large number will benefit from seeking advice on several occasions, and a few will do so on a regular basis.

So how can you work out what your own advice needs may be? And how do you know when it's time to find an adviser?

If you're facing a big decision on which a lot of money depends, advice can be invaluable. Things like setting up a pension, buying a home or planning for retirement may be rare or even one-off events, so you will probably have very little experience on which to base these crucial choices. And though you may seek guidance from friends and family, or online, neither of those can give you as much confidence as unbiased advice from an experienced professional.



## WHEN DO I NEED TO SPEAK TO A FINANCIAL ADVISER?

There are many occasions in life where advice can make a big difference – some more obvious than others. Most people who contact an adviser do so when facing one or more of these decisions.

- Investing
- Saving
- Buying a home
- Starting a pension
- Changing Career
- Marriage
- Starting a family
- Starting a business
- Planning for retirement
- Drawing an income in retirement
- Planning life after retirement



Other reasons for seeking financial advice may include moving abroad, getting divorced, arranging for yourself or a relative to go into long-term care, or any situation in which you may need to take out a financial product, such as a mortgage, insurance, or a pension arrangement.

# FINANCIAL ADVICE



## HOW WILL MY ADVISER HELP ME?

A financial adviser will do much more than simply tell you where to put your money. The whole point of advice is to make your money work for you and help you achieve your goals in life. So a good adviser will look at your circumstances as a whole, from your current situation to your medium and long-term future, to help you decide upon the best action to take.

For example, if you want advice on how to access your pension, your adviser will first take time to discuss your plans for retirement, and so assess your changing income needs over time. Only then will they start to recommend strategies and products.

They will also ensure that the chosen product is the best possible fit for your particular circumstances.



## CHOOSING MY FINANCIAL ADVISER

The quickest way is to use our contact form on the website. Just tick the boxes with the type of advice you are looking for, making sure that you include your postcode on the form where indicated, and we will pass on your contact details to the nearest suitable and appropriate adviser. You should receive a notification that we have received your enquiry immediately, and our support team will contact you within 24 business hours (often it's much quicker) if the relevant adviser is unable to, to arrange a suitable time to contact or meet you.

Another way is to go to our 'Find an Adviser' page, where you will find a map with all the locations of our advisers. Select a pin nearest to your location, you will see a list of advisers who cover the area you have selected. You will see their specific areas expertise and qualifications to help you choose the best fit for you. If you click on their contact card, you will be taken to their personal detail page where you can learn more about them and see what some of their previous and existing clients have to say about them and their services. You can also complete our client checklist to help you prepare for your discovery meeting with your chosen financial adviser.



# FINANCIAL ADVICE



## HOW WILL I KNOW MY FINANCIAL ADVISER RIGHT FOR ME?

All of our financial advisers will arrange an initial meeting free of charge, so you can get to know one another. There will be no pressure on you to move forward until you are comfortable that you've made the right choice and that taking advice is relevant to you.

Your adviser will discuss their qualifications and experience, as well as provide testimonials from previous clients. If you are looking for a specialist advice (e.g. mortgages), where the adviser you have chosen does not have the relevant qualifications, he/she will be happy to recommend you to one of our other advisers who does.



During your discovery meeting, your adviser will discuss relevant and appropriate fees and how, and when, they become applicable and are charged. We welcome any client to compare charges from any other advisers for a comparison, and can guarantee our fees are competitive at worst, and often very favourable for the services we provide.

## OUR FINANCIAL ADVISERS

All of our Independent Financial Advisers are authorised by the Financial Conduct Authority (FCA). None of them can accept commission in payment, which prevents any conflict of interests when they recommend products.

An IFA is duty bound to give you impartial, unrestricted advice that considers every financial product on the relevant market, and all of our advisers have many years of experience providing their service abiding by the ethos of the Tavistock Brand ;

Our work is founded on traditional values – honour, vigilance and dependability – enhanced by the relentless pursuit of excellence and improvement in every aspect of what we do. Your best interests are at the core of everything that we and our advisers do on your behalf. We believe it's our ability to build strong relationships with clients that is key to success for both.

