How To Choose A Financial Adviser

Why use Independent Financial Advice?

If you want financial advice, you are faced with a myriad of choices:

- Advisers who can only recommend the products of **one** provider.
- Advisers who can advise on the products of a **number** of providers but are not able to make recommendations from the whole market
- Advisers who can make recommendations from the **whole market** but cannot call themselves independent because they are remunerated only by commission.
- Advisers who can make recommendations from the **whole market** and can call themselves **independent** because they give the consumer the choice of paying by fee or commission.

You Should Use An Independent Adviser

Why is it best to choose the truly **independent** adviser? The answer is that he or she can give you advice (for which you pay) and does not have to sell you a product in order to make a living. In many cases consumers merely need advice, perhaps on existing arrangements, or monitoring the performance of an existing portfolio. Those advisers who are not independent will not be able to give you this full service.

We believe it is essential for clients to receive **Independent Financial Advice**. In the same way that clients pay for the best dental or legal advice they must be aware of the importance and the financial commitment of obtaining the best financial planning service. The advisers at Nicholls Stevens are well qualified and care about the service they give their clients both initially and at a regular review

Independent advisers give the client **choice**;

- **Choice of advice *instead* of Product Purchase**
- **Choice of Investment *and* Provider.**
- **Choice of payment by Fee *or* Commission**

How to choose an Independent Financial Adviser

In making the choice you should have 3 criteria you need to satisfy

1. It should be someone you like and with whom you can work
2. They should provide evidence of giving a full and efficient service to meet your needs
3. They should provide evidence of their competence

Why use Nicholls Stevens as your IFA?

Hopefully we meet the criteria.

1. We believe ourselves to be a helpful and friendly team whose aim is to care for the financial needs of our clients.

2. The fact that we are used by over 2000 clients including solicitors and accountants and regularly receive referrals provides evidence that or service is meeting the needs of our clients.

3. We have a well trained team as indicated below:

Advice Required	Qualification	At least one member of staff holds Qualification
Basic Financial Advice	Financial planning certificate	✓
Tax & Trust	Advanced Financial Paper (G10)	✓
Pensions including Transfers	Advanced Financial Paper (G60)	✓
Pensions Drawdown and Investment Advice	Advanced Financial Paper (K10/K20)	✓
Pension Simplification	CF9	✓
Mortgages	MAQ	✓
Equity Release/Home Reversionary Schemes	Certificate of Financial Planning Paper (CF6)	✓
Long Term Care	Certificate of Financial Planning Paper (CF8)	✓
Corporate Financial Planning	Advanced Financial Paper (G30)	✓
Advanced Personal Financial Planning	Advanced Financial Paper (G20)	✓
Full Holistic Financial Plan	Chartered Financial Planner	✓