

The value of advice

The idea of needing some sort of financial advice or cover might only pop into your mind when you reach a new milestone such as buying a new house. Or when a life change happens like a divorce or separation.

Maybe a new, tiny member of the family has made you see things differently — like thinking about how you'd take care of this little arrival if you couldn't work, or even if you weren't there.

It's during times like these when you might seek financial advice or see protection cover such as life insurance, critical illness and income protection as must-haves, rather than nice-to-haves.

These big events raise even bigger questions. Speaking to an expert, like an independent financial adviser (IFA), might help to answer them.



An expert voice can help you go from confused to confident

Speaking to someone who has financial know-how might help you feel more confident when making decisions about your finances or what cover you need.

Some of the things an IFA can do:

- Offer guidance on what you could do with your finances including your pension
- Explain the different sorts of products on offer
- Help you to understand industry jargon and any confusing terms and conditions
- Talk you through an analysis of what will be most appropriate for your circumstances
- Research products from a range of different insurers
- Recommend a tailored suite of life protection, critical illness and income protection specific to your needs

Financial advice isn't free, but an IFA will explain their charging structure to you upfront. The charges you'll pay will vary depending on factors including the type of product and the complexity of your needs.