

FINANCIAL ADVICE – WHAT’S THE COST?

Susan Ralston, Virtue Money



Virtue Money

There will be times in your life when you need to think about different financial products to suit different financial situations.

That’s where an Independent Financial Adviser firm like Virtue Money comes in. We can guide you through the process and give you advice to help you make the right decision about the most suitable product(s) for your situation.

As Virtue Money is an independent adviser we can advise on and sell products from any provider right across the market. This means that we’re not restricted to certain products and providers and can give you a bespoke solution tailor made to you and your situation.

Whilst the advice will not be free and there may be “Robo-advice” options available, if your situation dictates a complex product even the people that you would say are “money-smart” see that there is an intrinsic value in paying for advice to make sure that the right product is chosen in any given situation.

The most common type of things that we can help with are Annuities, Life Insurance, Critical Illness, Income Protection, Pensions and Investments. It should be noted however that this is not a comprehensive list and there are many more products and situations that we deal with on a daily basis.

The first consultation is free of charge and you are under no obligation to use us if you don’t feel like we’re a good match. It is always a good idea to come to the meeting with a summary of your financial situation,



WE DISCUSS THE MATTER OF THE COST WITH YOU AND YOU WILL NEVER BE HIT WITH AN UNEXPLAINED BILL FOR OUR SERVICES.

things like any savings or debts you have, details of existing plans and pensions, a rough idea of your income and expenditure and what your future plans look like.

Having a list of questions that you might have about your finances is also a fantastic idea, remember “there are no silly questions”.

If you would like to proceed down the advice route after the initial consultation, then there a number of ways the fee will be worked out depending on your situation –

- >> **Percentage Fee** – this is a percentage of the money that you want to receive advice on or have managed.
- >> **Fixed Fee per service** – if you prefer to deal with us on a transactional rather than an ongoing basis then this might be the option for you.
- >> **Hourly Rate** – Depending on the

situation this option might be a more favourable one for you where instead of taking a percentage we would look at the cost of the advice on an hourly rate basis.

Please bear in mind that we will also discuss the matter of the cost with you and you will never be hit with an unexplained bill for our services.

I suppose the question that you now need to ask yourself is “Can I afford not to have advice?” If the answer is no then please do not hesitate to contact me and I can arrange a suitably convenient time for your initial free consultation with one of our Financial Advisers.



FREE
CONSULTATION

If you would like to make an appointment to speak to one of our advisers, please contact me, Susan Ralston, directly on 0345 034 3424 or email me at susan@virtuemoney.com

The first consultation is completely free of charge and no obligation.

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