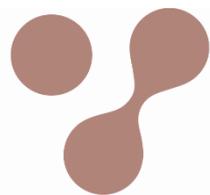


VIRTUE MONEY
YOUR GUIDE TO
FINANCIAL ADVICE





Step-by-Step Guide to Meeting with a Financial Adviser

What is a financial adviser? A financial adviser is a professionally qualified individual who provides financial advice to both business and individuals.

Typically, this will include providing recommendations for investment of money into various areas, such as pensions, Individual Savings Accounts (ISAs), Investments etc. A financial adviser can also advise in respect of protection requirements for individuals as well as businesses who want to look after their staff, for example life assurance, income protection and critical illness needs.

If you are considering seeking financial advice, then this Step-by-Step guide will help you to understand what is expected during an initial meeting with one of our financial advisers and how you can better prepare for that meeting.

STEP 1	Prepare your Questions for your meeting
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Take some time to prepare any questions that you may have for your adviser prior to the meeting. Some of the questions you may wish to consider would be;

- How much will your advice cost me?
- How can this be paid – monthly/annually/via a product/directly by me?
- How often will my financial plan be reviewed/how often will we meet?
- Do you provide advice based on the whole market or are you restricted to a certain number of providers? *

*our advisers offer advice based on the whole market

STEP 2	What to prepare/bring to your first meeting
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Before your meeting, you should be prepared for your adviser to ask questions about your financial and personal situation. These questions will help our adviser and you build a picture of your current financial position and establish what your goals and objectives are. These questions will be based on, for example;

- Household Income/expenditure
- Saving and investments (previous and current)
- Liabilities (mortgages/debts)
- Tax and residency information

- Family and personal situation

Depending on your requirements, we may need to ask you about your personal health as well as that of your immediate family.

To assist with this stage, you may find it beneficial to bring along any relevant paperwork and documents for example, tax returns, income details, expenditure details etc. This will also help your adviser to build a clearer picture of your financial situation and expectations.

STEP 3	Outline Your Goals and Objectives
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Once your adviser understands your financial situation, they will then ask you about your goals and aspirations for the future. This may include, for example;

- Investment Objectives – e.g. one-off Investment or regular contributions. Funding for one off purchases like a wedding or for long term requirements such as, university or retirement and savings for the future.
- Investment expectations – Growth and / or income
- Level of risk you are willing to take and able to accept
- What kind of protection needs you have and what level of cover is required

You may wish to consider these points prior to your meeting, however your adviser will discuss these with you at length during the meeting and will be able to answer any questions you have.

STEP 4	Your Adviser's Recommendations
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At this point, your adviser will take all the information you have provided prior to and during your discussions, they will then review and assess the market in order to provide an affordable and suitable solution, which fully meets your goals and objectives as well as matching your risk preferences and protection needs.

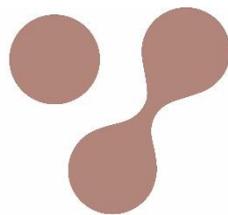
As this solution is created specifically for you, your adviser will need some time to produce this and will therefore set up a second meeting with you to fully discuss their recommendations and answer any questions you may have. During your second meeting you will need to bring along;

- Proof of ID – a passport or valid photo driving licence
- Utility Bill with your name on it
- Proof of any name changes you may have had (if appropriate)

This means that if you wish to act on your adviser's recommendations, they can complete the identity check documentation prior to completing any transactions with you.

STEP 5	Your Decision
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Once you have received your adviser's recommendations as well as receiving satisfactory answers to all your questions, you will be asked to make your decision. If, at this point, you require further information or explanation, then you should ensure that you ask your adviser to clarify prior to proceeding. There should be no pressure from your adviser as they are providing you with a service, therefore you should never feel that you are being pushed to decide what to do next – whether accepting the adviser's recommendations or not.



Virtue Money

If you would like to register your interest, or indeed make an appointment to speak to one of our advisers, please contact Virtue Money, directly on 0345 034 3424 or email at info@virtuemoney.com or visit our website <https://virtuemoney.com/contact-us/>

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Questions



You may have many questions you wish to ask your advisers, therefore please feel free to note these here to ensure you do not forget.
