

Good advice is priceless



How do you know you have found a good Independent Financial Adviser (IFA)? Andrew Reeves, MD of The Investment Coach, shows us what to look for.

Most importantly you have got to get on with that person and many of the UK's financial advisers will set up a free initial meeting. In our case we describe the introductory meeting as "at our cost" to demonstrate that there is still a value attached to it, even if you do not proceed.

It helps to have a calming and relaxing setting to discuss, in some detail, your finances. Your IFA has got to know you well to focus that independent financial advice. For this reason The Investment Coach Limited has set up in rural North Bedfordshire where more often than not the view out the window is of sheep!

This stuff helps but the IFA business must have a good backbone. We break this down into Qualifications, Process and Technology.

Qualifications: Look for a Chartered Financial Planner or Certified Financial PlannerCM as these are the pinnacles of the two main professional bodies. In my case, as MD of the

business, I went one further and became the first UK adviser to be accredited to the ISO 22222 standard.

Process: Ask the IFA what this is and compare against others. This is the savvy consumer's secret weapon. Without a robust process you are not going to get consistently good advice.

Technology: You are not going to get fantastic financial reviews with shoddy technology behind the scenes. And reviews are vital!

Finally make sure you see a variety of endorsements from existing clients. You may even ask to speak to them directly. As a starting point you can see our testimonials on our website:

www.theinvestmentcoach.co.uk

We would love to meet up with you. We don't take on all clients but at the very least we will give you the best steer possible. Details in our advert below...

SERVICES WE OFFER INCLUDE

Personal Protection

- Life Assurance
- Critical Illness
- Income Protection Insurance
- Decreasing Mortgage Insurance
- Mortgage Payment Protector Insurance
- Buildings & Contents Insurance

Business Protection

- Key Person Insurance
- Shareholder Protection
- Partnership Protection
- Loan Protection

Investments

- ISA
- ISA / PEP Transfers
- Unit Trusts / OEIC
- Investment Bonds
- Child Trust Funds
- Venture Capital Trusts/EIS

Estate Planning

- Inheritance Tax Planning
- Will Writing Service
- Lasting Power of Attorney
- Trust Based Planning

Pensions

- Stakeholder
- Personal Pensions
- Self Invested Personal Pensions
- Executive Retirement Plans
- Group Pension Schemes
- Drawdown
- Phased Retirement
- Annuity Purchase

Are your finances
working for you?



Whatever your financial need, we offer a **comprehensive service** for all your investment, retirement planning, inheritance tax & protection needs:

- Personal Protection
- Business Protection
- Investments
- Estate Planning
- Pensions

The Investment Coach Limited, Manor Farm,
Podington, Wellingborough, Northants NN29 7HP

Tel: 01933 315698 **Fax:** 0844 686 7709
andrew@theinvestmentcoach.co.uk
www.theinvestmentcoach.co.uk



The Investment Coach Limited is located in a beautiful rural setting

