

Independent Financial Advice

Now you have left the workplace it is particularly important to protect your pension income as well as any investment and savings you might have. Making the right financial decisions however is never as easy or as clear as it might seem but getting it right is important to your long term financial security. Have you considered the following questions?

- Are you sure your savings will last as long as you do?
- Will your pension income and savings be eroded by real inflation, and will it enable you to maintain your required standard of living?
- Do you understand the difference between CPI and RPI inflation as well as Pensioners inflation, and do you understand the implications for you?
- Will your house have to be sold to pay long term care costs or could this be avoided with careful planning?
- Will your beneficiaries have to pay 40% inheritance tax or could this be avoided
- Will your beneficiaries receive what you intended on your death?
- What happens to your assets and would your dependents struggle financially if you are no longer able to make your own decisions?

Choosing suitable professional advice can be difficult and below are just some of the questions you will need to consider when deciding which advisory organisation you need to work with.

- What type of adviser firm are they? (Independent, Restricted or operating a simplified advice process, or any or all of these) the Independent adviser offers the widest choice and guidance, the others, as the names suggest, provide restricted choice and lower levels of guidance.
- Can they provide the on-going service you require?
- What are your expectations for future service if you take forward a recommendation?
- Ensure the adviser appears on the FCA Register (only those qualified and holding a practising certificate will be on the register).
- Retirement is one of the most complex areas of financial planning - does the Adviser have the relevant experience to advise those in retirement?
- Will the adviser provide you with detailed recommendations within a written report well in advance of making any decisions, so you have time to consider it carefully?
- Are you confident the adviser has a low complaint record and sufficient resources for effective administration and monitoring, allowing for a customer focus?

- Does the Adviser offer a locally based face to face service?

Affinity Financial Awareness (AFA) is the 58th largest Independent Financial Advisory organisation in the UK. AFA enjoys an excellent reputation gained over many the years in which they have specialised in advising public sector employees in the workplace. They work with the NHS Retirement Fellowship, to offer their members a high quality and reputable independent financial advisory service nationally.

Their Advisers are professionally qualified and have considerable expertise and experience in advising those approaching retirement and those in retirement. They offer locally based, face to face and unbiased independent financial advice regardless of your financial circumstances in a friendly but professional manner.

The initial consultation is free of charge and without any obligation or pressure to proceed beyond this stage. The aim of the initial meeting is to review your circumstances, identify what you would like to achieve, and to give you an overview of the options to help you achieve this. If you wish to take advice this is researched and the findings are sent to you in a report in advance of a second meeting at which the report is explained and your questions answered. If you do not wish to proceed beyond the first or second meeting you are under no obligation to do so and no costs will have been incurred by you.

If you have any queries or would like to book an initial consultation, free of charge and without obligation please email enquiries@affinityconnect.org or contact Sarah Turner on freephone 0800 019 6076 or visit www.affinityadvise.co.uk. Quote ref: NHSRF website.

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