

The four questions most asked of financial advisers

There are times in your life when you're not sure what decisions to make about your financial future. That's when an adviser can prove to be indispensable, writes **Rosemary Bigmore**

Financial advisers are tasked with answering many questions in client meetings. While the majority of them are tailored to their clients' specific circumstances, there are some queries that come up time and again.

Here are four of the most common.

1 When can I retire?

A good financial adviser will be able to consider each client's circumstances, range of assets and retirement dreams before putting together a plan that will help them to retire at an acceptable time with sufficient finance to see them through.

2 Can I pay less tax?

Paying your fair share of tax is laudable but none of us wishes to pay more than we need to. A financial adviser will look at your assets and the way you structure your savings and investments to advise on tax planning. He or she may recommend trusts and investment schemes, as well as well-known tools including ISAs and pensions.

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3 What will this cost?

Clients, quite rightly, will want to know the cost of the advice they are receiving and how this is decided. In some cases it may be on an hourly basis, and in others a financial adviser will charge a percentage of the amount invested. Often, the first meeting is free, so prospective clients can ask the questions they need answered at the outset. The adviser ought to be able to give you a good estimate and may talk about the cost of ongoing advice to ensure your portfolio remains aligned with your objectives.

4 Will I lose all my money?

An adviser will explain the checks and balances that can help ensure that your money grows safely. These may include diversifying a portfolio so that it's invested across a number of assets, as well as ensuring regular portfolio reviews. It's vital to be comfortable with the investments you have, so make sure your adviser has answered this question to your satisfaction.

Investments may fall in value as well as rise. You may not get back what you put in.

To find out more about how Quilter can help you achieve your financial goals, call **0800 599 9249** to speak to a financial adviser or go to **quilter.com**

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