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What Your Financial Broker Does For You

We recently wrote about an excellent research report called “The future’s built on great advice” that was commissioned by Standard Life. This research focused primarily on the actual difference that a Financial Broker has on your financial health, setting out the clear, tangible benefits of working with a Financial Broker. In short, these benefits boil down to significantly greater wealth for you!

However the report also sets out some useful thoughts about what a Financial Broker does. Let’s be honest, if you haven’t worked with a Financial Broker before, how are you supposed to know what they actually do for you? We are going to set out what you can expect.

A relationship with a Financial Broker is not a once-off transaction. Instead it is a relationship that hopefully will endure for many years. We enjoy quite a number of client relationships that are now measured in decades rather than years! Because life is a journey, and your finances are never the same from one day to the next. So regular contact sits at the heart of the relationship, both through face-to-face meetings and also phone calls.

Your financial plan is the roadmap

All of our interactions with you are to ensure you remain on course to achieve your financial goals. We use our expertise to develop a financial plan that is centred around helping you to achieve your goals. Yes, this involves hours of preparation, strategic thinking and research. But it is worth it. Without a financial plan, you are going into uncharted waters without a plan or a map to guide you, and are unlikely to reach your desired destination – achievement of your financial goals.

So what can you expect in a financial planning process?

We clarify your goals

Financial Brokers tend to share a common trait – being good listeners and good at asking questions! These are really important skills as our starting point is to get crystal clear about what it is you want to achieve in life and how this can be enabled through wise management of your financial affairs.

We prepare a financial plan

Once we know what it is that you want to achieve, we can then use our expertise and skill to work out how we believe you can reach your goals. This will typically be through better financial habits and behaviours, as well as by identifying the very best suite of financial products that you require to achieve your goals in a risk-controlled way.

We recommend a way forward



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We then start to guide you home, by setting out our recommendations on actions we believe you should take and also financial products that you should potentially buy. These recommendations will be made with the sole aim of helping you to achieve your objectives.

We take the hassle way

We then help you complete any paperwork needed, we liaise with any product providers on your behalf and we keep everything moving along smoothly until your financial solutions are in place. There can be bumps in the road in getting these products in place – it's our job to make sure that you don't see or feel these! We look after all the hassle while you get on with living your life.

We keep an eye on everything

As we said at the outset, this is not a once-off transaction. Through the planning work, we develop the map to get you to your financial destination – your financial objectives. A Financial Broker doesn't just give you your map and send you off alone. Instead, we guide you towards your destination over the course of many years. We know that your circumstances will change and that your plan will need to change to reflect this. So we work with you year after year, tweaking your plan until you have finally achieved your financial goals. It is only then that our work is done.

We work with clients every day, helping them to achieve their financial goals. Is it time to start the conversation with us?