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A Cold Call Example

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### Advisor How and When to Hire a Financial Advisor!

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### Financial Advice And Financial Products

Financial advisers look at your personal circumstances and your financial plans and recommend products to help you meet your needs.

There are two types of financial advisers:

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independent  
financial advisers  
(IFAs) give unbiased  
advice about the  
whole range of  
financial products  
from all the different  
companies available

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Getting financial  
advice - Citizens  
Advice

The second edition of

*Page 10/42*

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comprehensive guide  
covers the legal and  
regulatory  
environment in  
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services context are  
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the field of financial  
regulation has grown  
considerably and the  
Products Law  
...

And Liability

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McMeel and Virgo on  
Financial Advice and  
Financial ...

Advised clients feel  
up to three times  
more confident  
about understanding  
products and

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financial matters, compared with people who don't have an adviser. A greater understanding of financial products. Understanding of financial products was much greater amongst those who were advised compared to the non-advised.

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Why seek  
professional financial  
advice? | Pareto

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Authority.

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What is financial  
advice? | Standard  
Life

“With advancing  
privacy-enhancing  
technologies,  
financial services  
have the ability to  
work more closely  
together on a range  
of important  
challenges and  
opportunities, from  
combating illicit



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financial transactions to identifying material risk exposures across institutions, to developing more personalized financial advice and products, ” says Matthew Blake, Head of Financial and Monetary ...

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Five New And  
Technologies that  
Can Prevent  
Everything from ...  
Financial advice. Get  
advice on investing,  
tax or estate  
planning. The value  
of your investment  
can go down as well  
as up and you may  
get back less than  
you paid in. Laws and  
tax rules may change

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in the future. Your own circumstances and where you live in the UK also have an impact on tax treatment.

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Financial Planning |  
Financial Advice |  
Standard Life  
retirement income  
product and financial  
advice: those who are

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aware of the FSCS or think that the FSCS is important are more likely to take advice and choose retirement income products that are protected by the FSCS (although further work is required to see whether this relationship is causal);

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Choices for  
retirement income  
products and  
financial advice

Financial protection  
help and advice for  
you What are  
financial protection  
products? Financial  
protection products  
are a type of  
insurance designed

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to prevent you from  
financial trouble in  
certain situations.

Protection products  
can effectively

‘ insure ’ more than  
one thing at a time,  
and are geared  
towards insuring  
your money.

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Financial Protection  
help and advice

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online - Financial  
Advice

In the video below,  
Eddie and Holly  
discuss the report's  
findings and the  
implications it has for  
both consumers and  
the financial advice  
industry. "For many,  
an ongoing service  
and the development  
of a relationship  
grounded on

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proactive, And  
personalised financial  
advice can be just as  
important as being in  
the best-performing  
fund possible",  
concludes Grant.

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The value of financial  
advice | St. James's  
Place

If you ' re looking to  
invest your money,



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there are a range of organisations that can offer you financial 'advice' or 'guidance'.

Learn about some of the differences between these services. Purchasing financial products such as shares, bonds, funds, some types of insurance, and pensions is often

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A big decision and commitment. If you are thinking about getting some help with the decision, it ' s important you are aware of the differences between advice and guidance services.

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Understanding  
' advice ' and

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‘ guidance ’ on  
investments | FCA  
MCMEELE AND VIRGO  
ON FINANCIAL  
ADVICE AND  
FINANCIAL

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Edition. Edited by  
Gerard McMeel and  
John Virgo.

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covers the legal and

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regulatory And

environment in  
which claims

concerning sales of  
and advice on

financial products for  
individuals and

businesses are  
brought and

defended. Fully  
updated to explain

the impact of the

twin peaks regulation

under the Financial

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Services Act 2012, the  
book analyses the  
role of the Financial  
Conduct ...

And Liability

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PRODUCTS

Citizens Advice  
Scotland offers  
advice on benefits,

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debt and money –  
find your nearest  
branch to make an  
appointment.

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industry in the UK. If  
you use a financial  
adviser you can check  
the FCA register to  
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you 're dealing with

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scams and how you  
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website and through  
their consumer  
helpline (0800 111  
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help and information

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training purposes

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and monitored. We

have been providing

financial services to

customers for over 90

years and our



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Products and  
Financial Planning  
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Put the facts down in  
a sensible order.

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Avoid unnecessary detail and repetition; Include any reference numbers – for example for the product you bought, the account you hold or a customer reference; Send copies of documents, if they are relevant, but always keep the originals;

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Financial Services  
and Products |

Consumer Council  
Advice ...

A qualified financial adviser will talk you through your investment options over the phone Use your computer, laptop, tablet or mobile phone to view the adviser ' s screen

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and see each step of the process No forms to fill in - if you want to proceed, we'll take care of everything for you

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and sell products  
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