Reasons to Use a Financial Adviser

Many people think that financial advice is required only by the very rich. However, everyone can benefit from it. Not only can it help you protect and build your assets, it can also assist you in making the most of your investments and securing the long-term future of you and your family.



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Protect Your Family with the Right Insurance

Assess Your Needs

An adviser can assess your position and guide you through the best insurance options to protect yourself and your family. They can help ensure personal complications do not turn into financial crises.

Guidance Through Options

There are a lot of people trying to sell you insurance of one type or another but an adviser can tell you which ones are actually worth buying. They will assess your position and guide you through the best options to protect yourself and your family.



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> Plan your future by saving, effectively managing expenses, and having a financial adviser determine the best starting point for you.

Plan Your Spending and Saving for the Future

1 Build Assets

To secure your long-term future, you need to build some assets – initially to get you through the rainy days and then to pay for holidays and luxuries.

2 Plan Your Spending

Step one is to plan your spending so that you begin to save, and step two is to plan that saving so that you can build your wealth as efficiently as possible.

3 Best Starting Point

Regardless of whether you begin with £10, £10,000 or £100,000 a financial adviser can look at your situation and find the best starting point for you.

Secure Your House with Expert Mortgage Advice

Expert mortgage advice simplifies the complex market, potentially saving you thousands by finding the best rates, assessing borrowing levels, and accessing a wider range of lenders.

Complex Mortgage Market

The mortgage market has always been complicated, with its discounts and variables, annual equivalent rates and caps, indemnities and early redemption fees.

Save Thousands

A financial adviser could save you thousands, particularly at times like this. Not only can they seek out the best rates, they can help you assess sensible levels of borrowing, and make the most of your deposit.

Access to Lenders

They might also find lenders who would otherwise not be available to you.



Meet Your Investment Goals with a Tailored Plan

Retire Early

Dreaming of early retirement? We can craft a tailored plan to help you achieve financial independence and enjoy your golden years sooner than you thought possible.

Private School Fees

Worried about the rising costs of private education? Let us help you develop a smart investment strategy to comfortably cover school fees and secure your children's future.

Overseas Property

Investing in property abroad? We'll guide you through the financial complexities and identify the best investment opportunities to make your overseas dream a reality.





Find the Right Combination of Assets for Your Needs

1

Protect Against Downsides

Investment is as much about protecting against potential downsides as it is about targeting maximum growth.

2

Attitude to Risk

A financial adviser will make a detailed assessment of your attitude to risk before making any recommendations.

3

Diversify

They will also ensure you do not put all your eggs in one basket by helping you diversify not only across asset classes but also across accounts, individual funds, and product providers.



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Obtain an Objective Assessment of Investment Opportunities

1

Avoid Hype

Every new investment opportunity or product is likely to be accompanied by a certain amount of hype, but that does not necessarily mean it is right for you.

2

Understand Markets

A financial adviser knows how products and assets work in different markets and can outline the possible downsides for you as well as the potential benefits.

3

Informed Decision

Between you, you can then make a more informed decision about what you can believe, and what you really should avoid.

Keep You on Track and Provide Peace of Mind

> Employing a financial adviser offers continuous investment monitoring, tax-aware planning, and expert guidance, relieving pressure and potentially yielding long-term financial benefits.

Monitoring Investments

Even when your investments have been put in place and are running to plan, someone needs to keep an eye on them.



Tax Position

A financial adviser will always have your tax position in mind when making recommendations and can help point you in the right direction.

Expert Advice

Employing a good financial adviser can remove the pressure from you and place the job in the hands of an expert.

Whether you need general, practical advice or a specialist with dedicated expertise, you could find that, in the long term, the money you invest in expert advice will be paid back many times over.

Here to Help

Get in contact with us through any of these channels:



Phone

Call us at 01403 780 770



Email

info@dentalandmedical.com



Social Media

Follow us on X and LinkedIn

Always seek professional advice

THIS ARTICLE DOES NOT CONSTITUTE TAX, LEGAL OR FINANCIAL ADVICE AND SHOULD NOT BE RELIED UPON AS SUCH. AND SHOULD NOT BE RELIED UPON AS SUCH. TAX TREATMENT DEPENDS ON THE INDIVIDUAL CIRCUMSTANCES OF EACH CLIENT AND MAY BE SUBJECT TO CHANGE IN THE FUTURE. FOR GUIDANCE, SEEK PROFESSIONAL ADVICE.

A PENSION IS A LONG-TERM INVESTMENT NOT NORMALLY ACCESSIBLE UNTIL AGE 55 (57 FROM APRIL 2028 UNLESS THE PLAN HAS A PROTECTED PENSION AGE).

THE VALUE OF YOUR INVESTMENTS (AND ANY INCOME FROM THEM) CAN GO DOWN AS WELL AS UP WHICH WOULD HAVE AN IMPACT ON THE LEVEL OF PENSION BENEFITS AVAILABLE.

YOUR PENSION INCOME COULD ALSO BE AFFECTED BY THE INTEREST RATES AT THE TIME YOU TAKE YOUR BENEFITS.

THE FINANCIAL CONDUCT AUTHORITY DOES NOT REGULATE TAX ADVICE AND WILL WRITING.

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