Five reasons why you THINK you DON'T need a financial adviser…and why you might want to reconsider.

Monday 25 April, 2016

1. You're nowhere near retirement

But everyone has a plan in their head about when they want to stop working. And for many, that involves a holiday or a hobby, or simply seeing more of family friends. What everyone does not necessarily have an idea of, however, is how much money they will need. **That's why you need a financial adviser.**

2. Its not complicated, you just need to save more

Unfortunately, virtually everyone needs to save at least a bit more. And there are hundreds of investments and deposit accounts out there just waiting to be used for that saving. What everyone does not know, however, is which of those hundreds are the most suitable options for them. **That's why you need a financial adviser.**

3. You can check the Sunday papers/internet/Martin Lewis/MoneyBox

Those are all fabulous places to start and each offers a mine of very useful information and tips to help you get ahead. However, many people also have to work for a living. They are experts in their careers, but lack the time to become experts in money. **That's why you need a financial adviser.**

4 You are not one of the super-rich

You and me both. But just because we don't need a Panamanian company to avoid tax doesn't mean there aren't benefits in making the right choices here at home – or at the very minimum, finding out what we're up against. I'm guessing you'd probably ask a mechanic to mend your car. **That's why you see a financial adviser for money.**

5. You don't trust financial services people

All I can say is, don't believe everything you hear in the news. Financial Advisers are better qualified, more professional and more ethically remunerated than ever before. They are not investment banks. And if anything does go wrong, you have recourse through the Financial Ombudsman. Go it alone and none of this applies. **That's why you need a financial adviser.**

That's all very well but its so expensive…

What if financial advice was affordable for everyone, even normal, not super-rich people????

At Simplified Money, we believe everyone should have access to impartial financial advice; it shouldn't just be for those with huge pensions. So we're changing things. We will be offering financial and retirement planning advice that's affordable, easy to get and even easier to understand.

Its that simple.

Go online to our website for more details: **www.simplified-money.co.uk.**

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