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#### TO SECURE YOUR HOUSE

The mortgage market has always been complicated, with its discounts and variables, annual equivalent rates and caps, indemnities and early redemption fees. In the aftermath of the credit crunch, mortgages became even more complex, and lenders' requirements even more stringent. Nevertheless, buying a house is still one of the most expensive decisions we make, and the vast majority of us need a mortgage. 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, make the most of your deposit, and might also find lenders who would otherwise not be available to you.

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#### TO HELP MEET YOUR INVESTMENT GOALS

As you progress through life, you begin to build your assets and your income begins to increase. You can then start considering how you can enhance your position rather than simply consolidate it. This could mean anything from looking to retire early to paying private school fees or investing in overseas property. However your dreams evolve, a financial adviser can help assess what is realistically possible and put in place the best plan to help you achieve it.

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#### TO FIND THE RIGHT COMBINATION OF ASSETS

Investment is as much about protecting against potential downsides as it is about targeting maximum growth. High returns are often associated with high risk, and not everyone is comfortable with the idea that their investment might fall by a third or more overnight. A financial adviser will make a detailed assessment of your attitude to risk before making any recommendations. 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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#### TO OBTAIN AN OBJECTIVE ASSESSMENT

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. Investors have been – and will continue to be – caught out by market bubbles or high charges because they do not take a step back. 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. Between you, you can then make a more informed decision about what you can believe, and what you really should avoid.

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#### TO SAVE MONEY

Once your risk and investment assessments are complete, the next step is to look at tax, and even the most basic overview of your position could help. It may simply mean using Individual Savings Accounts (ISAs) or a pension plan to benefit from government incentives or it could mean choosing growth-focused assets over income in order to make use of capital gains allowances rather than pay income tax. Alternatively, for more complicated arrangements, it might mean moving assets to your spouse or children to make full use of their personal allowances. A financial adviser will always have your tax position in mind when making recommendations and can help point you in the right direction, even in complicated situations.

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#### TO KEEP YOU ON TRACK

Even when your investments have been put in place and are running to plan, someone needs to keep an eye on them in case market developments or abnormal events push them off course. You can ask a financial adviser to undertake this monitoring work for you. They can assess the performance of individual investments against their peers, ensure that your asset allocation does not become distorted as markets fluctuate, and help you consolidate gains as the deadlines for your ultimate goals move closer.

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#### FOR PEACE OF MIND

Money is a complicated subject and there are many things you need to consider in order to protect it and make the most of it. Markets are volatile and the media are prone to exaggerate the risks and the rewards. 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.

**PLEASE NOTE: YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

## contact

We hope you found the information in this guide useful and informative. If any of the points are of interest, or you would like to discuss your own situation in more detail, please do get in touch.

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*This guide is intended to provide information only and reflects our understanding of legislation at the time of writing. Before you make any decision, we suggest you take professional financial advice.*

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