



## Ask Amanda

### **“How important is independence when talking to a financial advisor?”**

This is a question I often get asked when I first meet new customers. There are a number of banks and financial companies who offer French residents financial advice and services, so why is independence important and what should you ask your adviser?

Independence is important because you want to ensure the advice you receive is not limited to choices made solely from the company/bank's own products, but gives you access to a wide range of the industry's best providers and their services. This does not mean that an independent adviser works with every supplier in the market. However, it does allow them to work with companies who can demonstrate a good track record and also allow them to change suppliers should “better” products become available.

Some questions worth asking are:

- How many of your preferred suppliers receive more than 10% of your companies business per annum?
- Do any of your directors or senior management sit on the board of companies whose funds you offer?
- How much choice do I have over where my money can be invested?
- Why have you recommended this company to me?
- What happens if a supplier offers your company short term incentives to promote their products?

Independence, financial regulation and the level of service you receive are three of the key areas when choosing your financial adviser. These ensure you get a wide range of choice, have a framework of protection in place and are able to regularly sit down with your adviser and ensure that any changes to your circumstances are reflected in your investments.

Whether you want to register for our newsletter, attend one of our road shows or speak to me directly, please call or email me on the contacts below and I will be glad to help you. We do not charge for reviews, reports or recommendations we provide.

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 Independent Financial Advisers

**Contact me for a Free  
 financial review.**

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