



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.

With Care, You Prosper. Amsterdam, Luxembourg, Lausanne, Paris, Cote d'Azur, Barcelona, Costa Blanca, Costa del Sol, Madrid, Mallorca, Rome. «The Spectrum IFA Group » is a registered trademark, exclusive rights to use in France granted to TSG Insurance Services S.A.R.L. Siège Social: 34 Bd des Italiens, 75009 «Société de Courtage d'assurances» R.C.S. Paris B 447 609 108 (2003B04384) Numéro d'immatriculation 07 025 332 - www.orias.fr «Conseiller en investissements financiers, référence sous le numéro E002440 par ANACOFI-CIF, association agréée par l'Autorité des Marchés Fin



Amanda Johnson of The Spectrum IFA Group
05 49 98 97 46 or 06 73 27 25 43
Email: amanda.johnson@spectrum-ifa.com

The Spectrum IFA Group



The Spectrum IFA Group
 Independent Financial Advisers

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

Amanda Johnson
 Tel: 05 49 98 97 46
 Email: amanda.johnson@spectrum-ifa.com

TSG Insurance Services S.A.R.L. Siège Social: 34 Bd des Italiens, 75009 Paris «Société de Courtage d'assurances» R.C.S. Paris B 447 609 108 (2003B04384). Numéro d'immatriculation 07 025 332 - www.orias.fr. «Conseiller en investissements financiers, référence sous le numéro E002440 par ANACOFI-CIF, association agréée par l'Autorité des Marchés Financiers»