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Tips on visiting an Independent Financial Adviser

By Karen Barrett, Chief Executive of Unbiased.co.uk

Finding the right independent financial adviser (IFA) for you is simple and easy. Unbiased.co.uk's 'Find an IFA' service enables you to find local IFAs in your area who are best matched to your individual financial needs.

The search facility is completely confidential, free and easy to use, and allows you to choose an IFA based on selected criteria. For example, the product area for which you need advice, the type of adviser you would prefer to see e.g. male or female, the payment method that would suit you best, and even the type of specialist qualification you would like the adviser to have.

Some of the factors you should consider when selecting an IFA are:

1. **Location:** is it important to have your IFA's office near your home or your place of work?
2. **Areas of Expertise:** some advisers focus on particular product areas so take care to choose the right one for your specific needs. Some solicitors offer independent financial advice, as do stockbrokers and accountants, but you should realise that accountants, for instance, will probably be strongest on tax issues. If you know what sort of advice you require, you should select an adviser who specialises in this area. If you want advice across a range of products then select one who has strengths across the board.
3. **Qualifications:** You can select an IFA based on their advanced qualifications across a range of products or across a particular product area. Information on IFA qualifications is available for consumers on www.unbiased.co.uk which will help you with the selection process.
4. **Online presence:** Consider if it is important for your IFA to have a website or is able to communicate via email.
5. **Philosophy:** You may want to deal with an IFA who focuses on ethical investments.
6. **Type of IFA:** would you prefer a male or female IFA? Many men as well as women feel more comfortable seeking money advice from a woman or vice versa, and you can select an IFA on this basis.
7. **Recommendation:** if a friend or relative has had a good experience with a particular adviser, that can often be a great route and be highly reassuring – but be aware that your financial circumstances and needs may be different to theirs.

Alternatively, if an IFA catches your eye that you know nothing about, ask them to provide the details of customers who are happy to talk to you.

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