

Go in with your own questions.

A practical companion for a first conversation. You can take time to decide whether the service fits your needs. Keep your completed copy private.

What would make this meeting useful?

Write the decision you need help with, your timing and the questions you want answered.

Have the broad picture to hand

☐ Your priorities

What you want help with now, and any decisions or deadlines ahead.

☐ A financial overview

Approximate pensions, savings, investments, income, spending and debts.

☐ Existing arrangements

Recent statements and relevant policy or pension details, if requested.

☐ People and practicalities

Who should join you, accessibility needs and your preferred way to meet.

Before sharing documents

Check the firm, relevant permissions and genuine contact details using the official FCA record. For an appointed representative, also identify the principal. Ask how to send information securely. You do not need to bring passwords or security codes.

General educational information. This pack does not recommend a firm, product or course of action and is not personal financial, tax or legal advice.

Interview the adviser, too.

Use the space beneath each question to record answers. Ask for the proposed work, costs and service terms in writing.

01 Do you regularly help people in situations like mine?

Ask about the relevant experience and any minimum pension or investment amount.

02 How are you authorised, and are you independent or restricted?

Check what any restriction covers and which firm is responsible for the advice.

03 What work will you do, and what is outside the quote?

Separate planning, putting advice into action and any ongoing service.

04 What will I pay in pounds in year one and a later year?

Ask about minimums, caps, VAT and platform, fund or product costs.

05 Who will I deal with, and what happens between reviews?

Clarify review frequency, access to support and when extra charges apply.

06 What happens if I do not proceed or want to stop later?

Ask about work already chargeable, cancellation and practical handover steps.

Put the answers side by side.

Record two conversations here. This is a worksheet, not a ranking. Lower cost alone does not show better value or suitability.

What to compare	Quote A	Quote B
Firm / person and meeting date		
Regulatory record / principal, if relevant		
Independent or restricted: what scope?		
Planning and implementation: included?		
All initial charges, including applicable VAT		
Annual advice charge: pounds and basis		
Minimum / cap / other charging conditions		
Other annual costs: avoid double counting		
Reviews and support: what and how often?		
Cancellation / additional-work charges		

What is still missing or different?

- ☐ I have checked what the quotes include and which figures still need confirmation.
- ☐ I have a written scope and fee breakdown before agreeing to paid work.

Useful next steps

[Compare costs in your browser](#)

[MoneyHelper: choosing a financial adviser](#)

[Official FCA Financial Services Register](#)