

Firm checklist

Firm checklist	Pyrford Financial Planning	Other advice firm
1. Are you Independent or restricted?	Independent	
2. Do you charge fees based on complexity?	Y	
3. Does the firm have more than one adviser?	Y	
4. Is the firm chartered and/or accredited?	Y	
5. Do you use low-cost investments?	Y	

1. We consider [Directly Authorised](#) Independent Financial Advisers (IFA) to be the least conflicted model. We answer only to the regulator and our clients.
2. We feel this is a fairer and less conflicted approach than the traditional percentage-based approach.
3. A single adviser firm is more likely to be exposed to key-man risk.
4. [Pyrford Financial Planning is a Chartered Firm](#), which shows our commitment to the highest ethical and professional standards. We are also [an accredited firm](#).
5. [Investment management is commoditised. Your financial adviser is extraordinarily unlikely to have access to market-beating opportunities.](#) We therefore believe that it makes sense for most clients to keep investing costs low ([you get what you don't pay for!](#)).