

Adviser checklist

Questions	Pyrford Financial Planning	Other adviser
1. Are you a retirement planning specialist?	Y	
2. How many clients do you have?	<100 per adviser	
3. Do you hold the CFP™ qualification?	Y	
4. Will you build me a robust retirement plan, giving me the confidence to spend my money in retirement?	Y	
5. Will you ensure my retirement portfolio is at the correct level of risk?	Y	
6. How often will I meet up with you?	Unlimited access	

Notes:

1. Known as the “*nastiest, hardest problem in finance*”, we believe retirement planning is best undertaken by a specialist. A quick way to check what the adviser specialises in is to visit the adviser’s website. It should clearly state with whom they work. Ours is very clear!

Retirement planning for those aged 50+

2. We believe it’s very difficult to support a meaningful financial planning relationship with more than **100-150** clients per adviser.
3. The CFP™ is [considered the global gold standard of financial planning](#). [Around 3% of UK advisers are qualified to this level](#).
4. You should ask the adviser to discuss their retirement planning approach in detail. [Noel’s book](#) gives a detailed overview of our process.
5. Without undertaking a comprehensive financial planning exercise, it’s difficult to build an investment portfolio at the level of risk:
 - You are comfortable taking.
 - You need to take to ensure you don’t run out of money in retirement.
6. Some (traditional) advisers like to see their clients once a year to discuss investments. Often described as the “postman delivery service”, we think you should demand so much more. We offer unlimited access throughout the year.