



Frequently asked questions

Below is a list that potential clients frequently ask.

If your question is not on the list, please let us know, and we will add it.

Why should I work with Pyrford Financial Planning?

There are five reasons to consider working with Pyrford Financial Planning:

1. To have the confidence to spend and/or gift in retirement without fear of running out of money.
2. To optimise taxation, meaning you have more to spend on your retirement lifestyle.
3. To generate sufficient investment returns, ensuring you can afford your retirement lifestyle while minimising risk.
4. To spend more time doing the things you love in retirement.
5. To ensure your family has a trusted professional to turn to if the worst were to happen to you.

How are you different from other financial advisers?

Four things separate our firm from others:

1. We are retirement planning experts working with people aged 50+. Just as you would approach a cardiac surgeon rather than your GP to perform open heart surgery, we believe that working with a retirement planning specialist rather than a generalist adviser will help you achieve the best outcome.
2. We limit the number of clients we work with and only engage with those where we can add value that covers our fees.
3. We are highly qualified - both James and Noel are degree-educated and have attained the [CFP designation](#), widely regarded as the global gold standard in financial planning. We are also both [Chartered](#).
4. We are the perfect size. We don't have the "key-person" risk of a one-person band, and we're not a big faceless outfit, where you're regularly passed from adviser to adviser.

Do you offer hourly or one-time project fee options?

At Pyrford Financial Planning, [we believe that a "one-off" retirement planning exercise is of little value.](#)

We therefore only engage with clients on an ongoing basis.

If you are just looking for some "one-off" retirement planning and advice, we would suggest [reading Noel's book](#) and saving yourself some money.

Can you meet virtually and work with people outside Surrey?

[Since COVID](#), we have transitioned financial planning meetings to Zoom. We have found that this leads to a more productive and efficient relationship, both during the initial retirement planning exercise (which can span several meetings as we iteratively build the plan together) and the ongoing retirement planning, with regular catch-ups rather than the traditional once-a-year meeting.

For local clients, we love meeting up in person for lunch (many clients become friends).

How does Pyrford Financial Planning make money?

We are happy to be paid either directly or from your investments.

We don't charge exit fees, and if we are not adding sufficient ongoing value to cover our fees, we will suggest that you disengage our services.