

## Financial Advice And Financial Products Law And Liability

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Financial Advice And Financial Products

Financial advisers look at your personal circumstances and your financial plans and recommend products to help you meet your needs. There are two types of financial advisers: independent financial advisers (IFAs) give unbiased advice about the whole range of financial products from all the different companies available

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Getting financial advice - Citizens Advice

The second edition of Financial Advice and Financial Products comes as a looseleaf service. This comprehensive guide covers the legal and regulatory environment in which claims arising in the financial services context are brought and defended. Since 2001 legislative activity in the field of financial regulation has grown considerably and the ...

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McMeel and Virgo on Financial Advice and Financial ...

Advised clients feel up to three times more confident about understanding products and financial matters, compared with people who don't have an adviser. A greater understanding of financial products. Understanding of financial products was much greater amongst those who were advised compared to the non-advised.

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Why seek professional financial advice? | Pareto Financial ...

We also refer to advice from 1825 on this website. '1825' is a trading name used by 1825 Financial Planning and Advice Ltd, which is part of the Standard Life Aberdeen group. 1825 Financial Planning and Advice Ltd is registered in England (01447544) at 14th Floor 30 St. Mary Axe, London, England, EC3A 8BF and is authorised and regulated by the Financial Conduct Authority.

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What is financial advice? | Standard Life

"With advancing privacy-enhancing technologies, financial services have the ability to work more closely together on a range of important challenges and opportunities, from combating illicit financial transactions to identifying material risk exposures across institutions, to developing more personalized financial advice and products," says Matthew Blake, Head of Financial and Monetary ...

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Five New Technologies that Can Prevent Everything from ...

Financial advice. Get advice on investing, tax or estate planning. The value of your investment can go down as well as up and you may get back less than you paid in. Laws and tax rules may change in the future. Your own circumstances and where you live in the UK also have an impact on tax treatment.

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Financial Planning | Financial Advice | Standard Life

retirement income product and financial advice: those who are aware of the FSCS or think that the FSCS is important are more likely to take advice and choose retirement income products that are protected

by the FSCS (although further work is required to see whether this relationship is causal);

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### Choices for retirement income products and financial advice

Financial protection help and advice for you What are financial protection products? Financial protection products are a type of insurance designed to prevent you from financial trouble in certain situations. Protection products can effectively 'insure' more than one thing at a time, and are geared towards insuring your money.

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### Financial Protection help and advice online - Financial Advice

In the video below, Eddie and Holly discuss the report's findings and the implications it has for both consumers and the financial advice industry. "For many, an ongoing service and the development of a relationship grounded on proactive, personalised financial advice can be just as important as being in the best-performing fund possible", concludes Grant.

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### The value of financial advice | St. James's Place

If you're looking to invest your money, there are a range of organisations that can offer you financial 'advice' or 'guidance'. Learn about some of the differences between these services. Purchasing financial products such as shares, bonds, funds, some types of insurance, and pensions is often a big decision and commitment. If you are thinking about getting some help with the decision, it's important you are aware of the differences between advice and guidance services.

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### Understanding 'advice' and 'guidance' on investments | FCA

MCMEEL AND VIRGO ON FINANCIAL ADVICE AND FINANCIAL PRODUCTS. Third Edition. Edited by Gerard McMeel and John Virgo. Description. Now in hardback, this comprehensive work covers the legal and regulatory environment in which claims concerning sales of and advice on financial products for individuals and businesses are brought and defended. Fully updated to explain the impact of the twin peaks regulation under the Financial Services Act 2012, the book analyses the role of the Financial Conduct ...

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### MCMEEL AND VIRGO ON FINANCIAL ADVICE AND FINANCIAL PRODUCTS

Citizens Advice Scotland offers advice on benefits, debt and money – find your nearest branch to make an appointment. Financial Conduct Authority (FCA) regulates the financial services industry in the UK. If you use a financial adviser you can check the FCA register to make sure the firm you're dealing with is regulated. There's also information about financial products, possible scams and how you can protect your money on their website and through their consumer helpline (0800 111 6768).

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### Getting free financial help and information - Money Advice ...

Financial advice is provided by NFU Mutual Select Investments Limited. For security and training purposes calls may be recorded and monitored. We have been providing financial services to customers for over 90 years and our product portfolio has developed over that time. That means we have products which are not featured in detail on our website.

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### Financial Services Products and Financial Planning Advice ...

Put the facts down in a sensible order. Avoid unnecessary detail and repetition; Include any reference numbers – for example for the product you bought, the account you hold or a customer reference; Send copies of documents, if they are relevant, but always keep the originals;

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### Financial Services and Products | Consumer Council Advice ...

A qualified financial adviser will talk you through your investment options over the phone Use your computer, laptop, tablet or mobile phone to view the adviser's screen and see each step of the process No forms to fill in - if you want to proceed, we'll take care of everything for you

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### What Fund To Invest In? | Wealth Advice - HSBC UK

Financial product advice and dealing. To determine your obligations under the licensing provisions you first need to consider whether you provide a 'financial service'. You provide a financial service if (among other things) you: 'provide financial product advice'; or 'deal in a financial product'.

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Giving financial product advice | ASIC - Australian ...

As well as protection advice, we also offer a range of investment advice options to help you to make your money work harder. See our advice option page for more details. Alternatively, for help and information about all money matters, you can go to [moneyadvice.service.org.uk](http://moneyadvice.service.org.uk).

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Financial Protection - Protection Advice | HSBC UK

Financial services or products ... The Money Advice Service has information on making complaints and time limits for complaining to the ombudsman. The Financial Ombudsman Service

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Complain about a financial service or product - GOV.UK

There are two types of financial advice you can get, independent or restricted. Independent financial advisers (IFAs) If an adviser is 'independent' or a firm advertises that it gives 'independent advice' this means that it's able to advise and sell products from any provider right across the market.

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