

Where to get financial advice

When deciding whether to obtain a financial product, such as a mortgage or pensions, it is important to obtain all relevant information, and to speak to the appropriate expert. There are contact details in this information sheet for sources of financial advice, and of information about pensions. There are also some definitions of terms used.

What is financial advice?

'Financial advice' is provided when someone has studied your personal circumstances, and assesses and recommends financial products that are suitable for you on an individual basis.

'Financial products' include mortgages, pensions, insurance, investments and savings. There is a separate information sheet for *Insurance*.

If you use a financial adviser, they must make it clear what type of adviser they are:

Independent financial advisers (IFAs):

provide advice about the products of different companies.

Tied advisers (TAs):

sell only their own company's products.

Multi-tied advisers (MTAs):

provide advice about a limited group of financial products.

Designated professional bodies (DPBs):

are organisations authorised by the Financial Services Authority to allow its members to provide limited professional advice. For example, solicitors and accountants use this authority when providing general financial advice linked to advice within their own field of expertise.

How do I obtain information and financial advice?

Ethical Investment Research Service

020 7840 5700

www.eiris.org

Provides details of independent financial advisers who offer advice on ethical investment.

Financial Ombudsman Services (FOS)

0800 023 4567 (Monday–Friday, 8am–6pm)

(Calls cost up to 4p a minute for BT customers)

0300 123 9123 or **020 7964 0500**

complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

The FOS helps with complaints about most financial products or services through mediation or a formal investigation. The final decision in the latter is binding on the company, but the person making the complaint can still take the matter to court if they do not agree with the decision.

Financial Services Authority (FSA)

0845 606 1234 (Mon–Friday, 8am–8pm, Saturday, 10am–6pm, and Sunday, 11am–5pm)

www.fsa.gov.uk

The FSA regulates financial organisations, but does not deal with complaints by consumers. It can provide basic information and guidance on products such as pensions, mortgages, and Individual Savings Accounts (ISAs).

Future Pension Centre (FPC)

0845 300 0168 or textphone: **0845 300 0169**

www.thepensionservice.gov.uk

The Future Pension Centre is a contact centre within the pension service and provides state pension forecasts.

Independent Financial Adviser Promotions (IFAP)

0330 303 0025

www.unbiased.co.uk

On the unbiased website you can search for local independent financial advisers using either your home or work postcode and it also lists information on the different types of advisor you can talk to.

Institute of Financial Planning (IFP)

0117 945 2470

enquiries@financialplanning.org.uk

www.financialplanning.org.uk

The IFP provides a free list of its professional financial planner membership.

The Pension Service

0845 606 0265 or textphone **0800 731 7339**

www.direct.gov.uk

There are pension centres in England, Scotland and Wales to deal with enquiries related to state retirement pensions. In Northern Ireland it's the Department for Social Development. Contact details for all the centres are on the direct gov website.

The Pensions Advisory Service (TPAS)

0845 601 2923(Monday–Friday, 9am–5pm)

enquiries@pensionsadvisoryservice.org.uk

www.pensionsadvisoryservice.org.uk

An independent voluntary organisation which provides free and confidential advice on occupational, personal or stakeholder pensions.

Personal Finance Society (PFS)

020 8530 0852

customer.serv@thepfs.org

www.thepfs.org

The PFS can provide a list of independent financial advisers.

More information and support

We have information sheets on a range of work, money and practical matters. You can download these from our website at **parkinsons.org.uk** or see the back page for details of how to order these for free.

Our helpline

For more help and information on rights and benefits, you can contact our dedicated employment and benefits adviser on the Parkinson's UK helpline on **0808 800 0303** (calls are free from UK landlines and most mobile networks) or email **hello@parkinsons.org.uk**

Information and support workers

Our UK-wide network of information and support workers can also provide details about benefits and help you with the application process. You can find your local information and support worker online at parkinsons.org.uk/isw or call our helpline for details.

Local groups

Speak to others about their experiences at your local Parkinson's UK group. Visit parkinsons.org.uk/localgroups or call our helpline for details of your nearest meeting.

Online forum

Speak to others in a similar situation through our online discussion forum at parkinsons.org.uk/forum.



Where to get financial advice

If you have comments or suggestions about this information sheet, we'd love to hear from you. This will help us ensure that we are providing as good a service as possible.

We'd be very grateful if you could complete this form and return it to [Information Resources, Parkinson's UK, 215 Vauxhall Bridge Road, London SW1V 1EJ](mailto:publications@parkinsons.org.uk). Or you can email us at publications@parkinsons.org.uk. Thanks!

Please tick...

- I have Parkinson's. When were you diagnosed?
- I'm family/a friend/a carer of someone with Parkinson's
- I'm a professional working with people with Parkinson's

Where did you get this information sheet from?

- | | |
|--|---|
| <input type="checkbox"/> GP, specialist or Parkinson's nurse | <input type="checkbox"/> Information and support worker |
| <input type="checkbox"/> Parkinson's UK local group or event | <input type="checkbox"/> Ordered from us directly |
| <input type="checkbox"/> Our website | <input type="checkbox"/> Other |

We're the Parkinson's support and research charity. Help us find a cure and improve life for everyone affected by Parkinson's.

How to order our resources

01473 212115

resources@parkinsons.org.uk

parkinsons.org.uk/publications

Can you help?

At Parkinson's UK, we are totally dependent on donations from individuals and organisations to fund the work that we do. There are many ways that you can help us to support people with Parkinson's. If you would like to get involved, please contact our Supporter Services team on **020 7932 1303** or visit our website at **parkinsons.org.uk/support**. Thank you.

Parkinson's UK

Free* confidential helpline **0808 800 0303**

Monday to Friday 9am–8pm, Saturday 10am–2pm. Interpreting available.

Text Relay **18001 0808 800 0303**

(for textphone users only)

hello@parkinsons.org.uk

parkinsons.org.uk

*calls are free from UK landlines and most mobile networks.

We make every effort to make sure that our services provide up-to-date, unbiased and accurate information. We hope that this will add to any professional information you receive and will help you to make any decisions you may face. Please do continue to talk to your health and social care team if you are worried about any aspect of living with Parkinson's.

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How useful have you found the information sheet? (1 is not useful, 4 is very useful) 1 2 3 4

Have you found the publication easy to read/use? Yes No

What aspects did you find most helpful?

Were you looking for any information that wasn't covered?

Do you have any other comments?

If you would like to become a member of Parkinson's UK, or are interested in joining our information review group, please complete the details below and we'll be in touch.

Membership Information review group (who give us feedback on new and updated resources)

Name

Address

Telephone Email