



Choosing the Right Financial Planner

See the difference between product intermediaries and life planners.

CATEGORY	RESTRICTED ADVISER	INDEPENDENT ADVISER	HOLISTIC PLANNER
REGULATOR	FCA	FCA	CMA
PRIMARY ROLE	PRODUCT INTERMEDIARY	PRODUCT INTERMEDIARY (APPEARS INDEPENDENT)	LIFE COACH & PLANNER
WHO THEY WORK FOR	THEIR FIRM OR PROVIDER	YOU (IN THEORY) – BUT TIED TO SYSTEMS AND CIPS	YOU, AND ONLY YOU
HOW PAID	% AUM	% AUM	FIXED FEE OR SUBSCRIPTION
PRODUCT BIAS	HIGH – IN-HOUSE OR PANEL PRODUCTS	HIGH – “WHOLE OF MARKET” IN THEORY, CIP IN PRACTICE	NONE – PRODUCT-FREE
PLANNING APPROACH	PRODUCT-FIRST	PRODUCT-LED WITH SOME PLANNING	LIFE-FIRST, MONEY ALIGNED TO PERSONAL GOALS

CATEGORY	RESTRICTED ADVISER	INDEPENDENT ADVISER	HOLISTIC PLANNER
WHO RUNS YOUR MONEY	THEY DO – YOU DELEGATE	THEY DO – YOU DELEGATE	YOU DO – YOU'RE EMPOWERED
CLIENT POWER	▼ LOW – DELEGATED	▼ LOW – DELEGATED	▲ HIGH – EMPOWERED
WHAT YOU RECEIVE	INVESTMENT PRODUCTS AND ANNUAL REVIEWS	PORTFOLIO WITH SOME PLANNING ELEMENTS	LIFE PLAN, CASHFLOW PLAN, AND HUMAN + FINANCIAL CAPITAL STRATEGY
BEST SUITED FOR	WEALTHY DELEGATORS SEEKING HANDS-OFF INVESTMENT	WEALTHY CLIENTS WANTING BROADER OPTIONS	ANYONE WANTING TO TAKE CONTROL OF THEIR LIFE AND MONEY
TRUE INDEPENDENCE?	✗ NO	⚠ PARTIAL – OFTEN MASKED BY VERTICAL INTEGRATION	✓ YES – STRUCTURALLY AND ETHICALLY INDEPENDENT
OUTCOME	YOU'RE SOLD A PRODUCT AND MONITORED	YOU'RE PLACED IN A MANAGED PORTFOLIO	YOU BUILD A LIFE OF MEANING, PURPOSE, AND FINANCIAL CONFIDENCE

Restricted and Independent planners manage your money for you.
 Holistic planners empower you to manage your own money—with clarity and confidence.



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