

There are some financial decisions it's fine to take alone, but the period coming up to retirement when you want to access your pension pot is one of the most crucial times in your life.

There is plenty of free information available about retirement but if you want more hands on help you need financial advice with a personal recommendation from a regulated financial adviser. Regulated advisers must be qualified and abide by strict rules laid down by the UK's regulator the Financial Conduct Authority.

Any products they recommend must be suitable for you and if anything goes wrong you have the protection of a free formal complaints service and compensation scheme.

Financial advisers are experts in their field and have access to a wide range of choices. Just like many other professionals financial advisers charge for their services but maybe not as much as you think. Advisers will always give you an estimate before you commit yourself.

All the advisers on the Money Advice Service Directory are regulated. You will be asked a few questions before you start to match you with the advisers who will give you the type of advice that you're looking for, in the way you want to receive it, either online, on the phone, or face to face.

Finding a good financial adviser might just be the soundest financial decision you ever make.