

Five questions to ask before any money decision

**01
TIME**

How long does this last, and what happens to the cost the longer it runs?

**02
COST**

What does it really cost, all in, beyond the headline number?

**03
RISK**

What could go wrong, and who is left holding it if it does?

**04
INCENTIVES**

Who gains if I say yes, and how are they paid?

**05
ALTERNATIVES**

What else could I do with this money, including nothing?

Take this to the bank, the insurer or the adviser. If the answer to any question is vague, slow down. General education, not personal advice.