



COVER ILLUSTRATION: FRAN LABUSCHAGNE / SHUTTERSTOCK

The value of financial advice

With the struggle to balance the daily budget and save for the future, there's never been a better time to get some expert help

David Prosser

Managing your money for today while also planning for the future is difficult even at the best of times, but when the economic environment is more challenging, it's even tougher. No wonder then that so many people value the services of their financial advisers so highly in the current climate.

After all, Britons are being buffeted by multiple headwinds. With inflation in double digits, the cost of living is climbing faster than most people's income. Interest rates have risen sharply over the past year, adding to the cost of many mortgages. Political upheaval, particularly following last year's disastrous mini-budget, has added to the sense of uncertainty. It's not just people's day-to-day finances that are suffering – they're also struggling to save and invest

80% of customers on track to hit targets

for the future. World stock markets fell by around a fifth last year, their worst performance since the global financial crisis 15 years ago. Bank and building society savings accounts pay rates that don't come close to matching inflation, and house prices are expected to decline up to 9% in the UK over the next year and a half, according to the Office of Budget Responsibility. At times like these, people need expert support. That's where professional financial advisers have

a crucial role to play – guiding you to achieve your financial objectives. Research from VouchedFor, the leading review site for financial advisers, underlines just how important this can be. Even amid the recent turmoil, eight in ten customers feel that they are on track to hit their financial goals and 99% say they would recommend their adviser. Such confidence is not misplaced, it seems. One study by the International Longevity Centre looked at a group of Britons ten years after they had taken financial advice. It found this support could be linked to a E48,000 increase in their wealth. Graham Cross, CEO of financial advice firm Helm Godfrey, believes

the best financial advisers become much-valued confidantes. "I always describe financial advice as a relationship of trust," he says. "You need someone who you know will listen to you, and who you are prepared to listen to." People turn to a financial adviser for all sorts of reasons, including buying a home, planning a family, starting a business or saving for retirement. They may simply need help balancing their day-to-day budget. All these drivers are great reasons to look for a trusted adviser, and finding the right person can make a massive difference to every aspect of your finances, says Lucy Whitehead, chief client officer of financial planning firm Kingswood Group. "Reputable advice needs to consider your financial status as a whole, so be patient with this process," she says. "You may even discover that your original goal is not, in fact, the best plan of action, so you may end up making alternative plans with your adviser's expertise."

99% of clients would recommend their adviser

through seeking the help of a professional financial adviser. "We are seeing an increasing demand from clients who want to ensure they can better protect their pension fund values as they approach retirement, or re-evaluate their retirement options. With annuity rates currently 32% higher at the start of this year than they were last year, it is an interesting discussion for some of our customers. Others are looking to check the investments that they already have are in line with the level of risk they are comfortable taking, and still meet their long-term financial goals."

“Your first meeting with an adviser should be about what you want to achieve, what worries you and how you have worked with money in the past

Once you've selected an adviser, it's important you're clear on costs. Many financial advisers are flexible about how they charge – a fixed price for a set piece of work, say, a per-hour charge on an ongoing basis, or a fee that's a percentage of the money they're looking after on your behalf. "Any adviser worth their salt will help you understand what you will pay," says Wardle. Transparency is important. Financial advisers used to earn commission on products they recommended. Such practices are now outlawed, making it easier for you to get a true picture of the cost of financial advice – although mortgage, protection and equity release advisers do still legally earn commission from their sales.

CASE STUDY

SECURITY FOR LIFE

Retired pathologist Liz says it was a "huge relief" to get help managing her pensions savings, helping her and her partner meet their financial goals

In June last year, Liz was already retired, but had a defined benefit or final salary pension that would soon be accessible. After frustrating discussions with one specialist, she teamed up with Tom Hatley, a financial planner at Christopher Little & Co in Otley, Yorkshire, to work out a plan.

Liz says the meeting with the initial expert left her concerned, as he expected her to make a decision after just a five-minute conversation. Understandably, she wanted more help making sure that her pension would build a secure future for her and her partner. However, working with Tom eased those fears.

"I asked locally for recommendations and Tom's name came up, so I made an appointment," Liz explains. "First, he had a chat about what I wanted in the long run. It wasn't just about me, but also my partner. He got an understanding, talked through the options, went away and got numbers and then we took it from there."

Tom advised Liz to transfer out of her defined benefit scheme and purchase a joint life annuity. Annuity rates had recently shot up, which meant Liz could secure a much higher starting income than the defined benefit scheme was offering – enough to ensure financial security for the rest of their lives.

Liz says that she'd not considered an annuity previously, having read that they were poor

value for money. However, Tom's expertise gave her new options to meet her goals. The higher amount comfortably covers the household bills, and the tax-free lump sum is also sufficient to pay off Liz's mortgage balance when it is due.

There was also money left over to make home adaptations for care needs and plan a trip to see England's Test cricket team tour the West Indies.

"It's been absolutely fantastic," Liz says. "I just haven't had to worry from the minute I walked out of my first meeting with Tom. I thought he was going to do what's right for me and that's proven true. It had been hanging over me for five years... and to have that all sorted by somebody completely confident was a huge relief."

Tom says: "Retirement planning can be a daunting prospect. Look

“I just haven't had to worry from the minute I walked out of my first meeting with Tom

for help from a suitably qualified professional. Take time to gather all your paperwork together and meet with at least two advisers to discuss your circumstances, needs and concerns. Advisers can work and charge in different ways so find the best fit for you."

Liz adds that trust is the most important thing when choosing an adviser. She says: "I have conversations with Tom, and it's obvious that he's listened, and he picks out facts that I've told him months ago. You're not just giving your financial details, it is your home situation, what you want in the future, what your dreams are."

No more worries: Tom's expert advice helped Liz achieve her dream of a secure future



PHOTOGRAPHY: MORGAN SILK

WHAT TYPE OF ADVISER DO I NEED?

In practice, financial advisers come in different shapes and sizes – so it's important to find the right adviser for your needs and to understand the terminology that the financial advice sector sometimes uses. The possibilities include:

1 Independent financial advisers (IFAs) can give you completely impartial advice about the whole range of financial products and services, and all the different companies that offer them. IFAs can help you with every aspect of your personal finances: budgeting, debt, protection products, savings,



investments and retirement planning, for example.

2 Restricted financial advisers offer advice on a limited range of products or services – which could be from a single company or area. It's important to know your adviser's restrictions to ensure they fit with your needs.

3 Many financial advisers describe themselves as 'financial planners', reflecting their focus on helping clients develop more personalised and comprehensive plans as they work

towards their financial goals; they sometimes have additional qualifications and experience – but this isn't always the case.

4 Mortgage advisers, sometimes called mortgage brokers, are experts in the home loan market. They can help you find the right mortgage deal for a house purchase or a remortgage. Some mortgage advisers offer support with protection products including income protection insurance.

5 Equity release advisers offer advice around releasing equity from your home. They also

sometimes assist with related insurance products like life insurance.

6 Protection advisers help you with more complex insurance purchases such as life insurance, critical illness insurance and income protection insurance.

7 Financial coaches are not regulated by the Financial Conduct Authority. They won't recommend specific products to their customers, but can help you to understand your finances and goals, and to work with your money more effectively.

Stay on top of your tax



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and to £10,100 a year for someone with an income of £150,000.

INHERITANCE TAX
Slowly but surely, more families are facing inheritance tax bills, payable when you inherit an estate that is worth more than a certain amount. HM Revenue & Customs collected £4.6bn in inheritance tax between April and December 2021 alone, some £600m more than in the same period a year previously. That's because while people's wealth has been increasing – with house prices playing a large part – the amount you can leave to your heirs without facing an inheritance tax bill has not. The current threshold

£4.6bn collected in inheritance tax in 2021

is £325,000 per person or £500,000 if you include an exemption of up to £175,000 for your main residence. In November, the chancellor warned this allowance would be frozen until 2028, dragging more families within reach of the tax.

CAPITAL GAINS TAX

In November, Hunt also announced a cut in the capital gains tax (CGT) allowance, which will fall from £12,300 today to £6,000 from April. Capital gains is payable on investment profits – gains you make when you sell assets such as property or shares for more than you paid for them – but everyone is allowed to make a

Though they are said to be one of the two certainties in this life, it's been tricky keeping abreast of our tax obligations these past 12 months

David Prosser

Tax is a constant, but governments love to tinker with the details. And with four chancellors of the exchequer in office in the past 12 months alone, it may feel particularly difficult to get to grips with our tax system right now. The past year has seen a series of changes in crucial areas.

INCOME TAX AND NATIONAL INSURANCE

In November's autumn statement, the new chancellor, Jeremy Hunt, announced what were, in effect, income tax rises for substantial parts of the population. Tax rates are staying the same – basic, higher and additional-rate taxpayers pay 20%, 40% and 45% respectively – but each group will potentially pay more. That's because the chancellor

has frozen the personal allowance, which normally rises roughly in line with inflation each year, at £12,570 until 2028. This is the amount of money you can earn before paying income tax, so as your wages rise, the tax-free chunk of them will get smaller. Similarly, Hunt is also freezing the higher-rate threshold – the income you can earn before you start paying higher-rate income tax – at £50,270 until 2028. That has the same effect as the personal allowance freeze.

Additional-rate taxpayers face an even bigger bill. Currently, the 45% rate only kicks in once your income hits £150,000. From April, this will fall to £125,140. More people will then pay tax at 45% and higher earners will pay the additional rate on more of their earnings.

The story is slightly different on national insurance. Although the main thresholds on this tax on your income are also being frozen until 2028, the government has abandoned its plan to increase the national insurance rates by 1.25 percentage points – this money had been earmarked for investment in health and the care system.

The effect of all these changes is significant. The accountancy firm Deloitte estimates that by 2028 someone earning £40,000 a year will be paying £3,900 more in income tax and national insurance; rising to £8,800 for someone on £80,000 a year,

YOUR 2023 TAX TABLE

Income tax	2022/23	2023/24
Starting rate for savings (non-taxpayer)*	0% up to £5,000	0% up to £5,000
Personal savings allowance (basic-rate taxpayers)	£1,000	£1,000
Personal savings allowance (higher-rate taxpayers)	£500	£500
Personal allowance**	£12,570	£12,570
Basic rate	£12,571 to £50,270 (20%)	£12,571 to £50,270 (20%)
Higher rate	£50,271 to £150,000 (40%)	£50,271 to £150,000 (40%)
Additional rate	Over £150,000 (45%)	Over £125,140 (45%)
Dividend tax		
Dividend allowance	£2,000	£1,000
Basic rate	8.75%	8.75%
Higher rate	33.75%	33.75%
Additional rate	39.35%	39.35%
Capital gains tax (CGT)		
CGT allowance	£12,300	£6,000
Basic rate	10% (18% for residential property)	10% (18% for residential property)
Higher rate and above	20% (28% for residential property)	20% (28% for residential property)

* If your non-savings taxable income exceeds the starting rate limit, the starting savings rate won't apply to savings income

** Your personal allowance is reduced if your income is over £100,000 – by £1 for every £2 above the limit.

Source: Hargreaves Lansdown, hi.co.uk

certain amount of profit each year before the tax becomes payable.

This amount will now be smaller. Basic-rate taxpayers usually pay CGT at a rate of 10% on profits above the allowance, while higher and additional-rate taxpayers usually pay 20%. Higher rates apply to sales of residential property other than your main home – 20% and 28% respectively.

The change could make quite a difference. If you sell non-property investments today and net a £10,000 profit, you won't pay any tax at all on the money. From April, you will pay £800 in capital gains tax on the same profit, assuming you're a higher-rate taxpayer.

DIVIDEND TAX

If you own shares in a business – your own business, or a stock market-listed company in which you have invested – you may earn dividend income from them.

The personal savings allowance is one of the few concessions to have survived the past year intact

Today, you can earn up to £2,000 of dividends tax-free each year, but from April, this will fall to £1,000. From April 2024, the allowance will be reduced once again, to £500. The change – also announced in November – was particularly disappointing, as the government had already announced new rules

on dividend tax a few weeks before. Kwasi Kwarteng had promised to cut the rates at which people pay tax on dividends by 1.25 percentage points from April onwards and to abolish the additional rate altogether, but was forced to cancel the cut. As a result, basic, higher and additional-rate taxpayers will continue to pay tax on dividends at 8.75%, 33.75% and 39.35%.

PERSONAL SAVINGS ALLOWANCE

The personal savings allowance is one of the few concessions to have survived the past year intact. Basic-rate taxpayers can earn up to £1,000 of interest from bank and building society accounts, and similar savings products, with no tax to pay. For higher-rate taxpayers, the allowance is worth £500, but additional-rate taxpayers do not benefit from this perk. Rising interest rates mean more people may go over these allowances this year.

FIVE WAYS TO MANAGE YOUR MONEY BETTER

1 MAKE GOOD USE OF YOUR TAX ALLOWANCES

For example, the marriage tax allowance allows you to transfer £1,260 of your personal allowance to your spouse or civil partner if they earn more than you, potentially reducing your joint tax bill.

2 USE TAX-EFFICIENT SAVINGS SCHEMES

Money saved inside individual savings accounts (Isas) and private pensions grows free of income and capital gains tax; with pensions, you even get a tax benefit from the government for saving. You can put £20,000 into an Isa each year, and as much as £40,000 into a private pension. "It's normally better to use your Isa allowance for investments rather than savings," advises Scott Gallacher, a director of independent financial adviser Rowley Turton. "This is because investments offer much better growth prospects so, over time, an investment Isa gives you the opportunity to shelter more of your wealth from tax."

3 PLAN FOR INHERITANCE TAX

There are many different ways to reduce a potential liability,

You can claim up to 30 per cent income tax relief on the sum you invest in a venture capital trust

including giving away smaller sums and making sure couples make good use of the fact they both get their own inheritance tax allowances. In addition, "You could take out life insurance to pay the inheritance tax bill on your death so your loved ones don't have to," suggests Jessica Franks, head of retail investment products at Octopus Investments. "Also, lifetime gifts can be made to reduce the value of your estate, though you need to survive for seven years after making a gift for it to become fully free from inheritance tax." If in doubt, take professional advice on inheritance tax planning.

4 CONSIDER MORE SOPHISTICATED INVESTMENTS

Venture capital trusts (VCTs) and the enterprise investment scheme offer a range of tax perks to those prepared to take the risk of putting money into small, early-stage businesses. "When investing in a VCT you can claim up to 30 per cent upfront income tax relief on the amount you invest – so, for example, if you invest £10,000, you could take £3,000 off your income tax bill for the year," explains Jessica Franks. "Any dividends paid by a VCT are also tax free, as is any growth."

5 MANAGE SELF EMPLOYMENT CAREFULLY

If you're one of the several million Britons now in self-employment, there are a number of ways to keep your tax bill down. Again, a professional adviser can help you. "Keep detailed records of all business expenses, as these can often be written off against income," says Scott Gallacher. "Take advantage of any tax reliefs or allowances that may be available, such as the annual investment allowance, and consider incorporating your business to take advantage of lower corporation tax rates and increased flexibility to control your personal income."

GAMBLING WITH OUR LIVES

We tend to skimp on insurance when times are tight – but that's when we need it most

Almost two million people buy life, critical illness or income insurance every year in the UK. But there's still a big gap between the number of people who would benefit from these products and those who choose to take them out.

One reason for this is that people think solutions are either too expensive, overly complicated or won't pay out in a crisis. But as Ricky Butler, protection specialist at insurance broker LifeSearch, explains: "Life cover starts at about £6 a month, it can be arranged within an hour if you're healthy and 98% of all claims are paid. But the truth is, for many people it's a grudge purchase they know they need but they always put off until tomorrow."

A further challenge is that the cost of living crisis is squeezing budgets. Butler says that life cover sales have fallen as a result, but critical illness and income protection sales are holding up. "With rising interest rates and cost of living concerns, remortgage and new mortgage clients are very budget focused and therefore may not adequately value what protection can bring," Stuart Dodson, managing director of The Openwork Partnership, says. "But it's important to note that while in some areas protection is underutilised, at The Openwork Partnership we are seeing over four in every ten mortgage clients taking out protection and seeing business owners wanting to protect themselves, partners and employees."



Or people may have to rely on expensive short-term borrowing to plug income gaps and make ends meet.

Dodson says: "If a client is unable to work due to an illness or injury, bills still need to be paid. How long until savings start to deplete? If a client loses a loved one to cancer, how would the mortgage be repaid? Is downsizing or renting an option? What if someone is critically ill or impaired and they need to make substantial home improvements or move to a more accessible property? This is where the value of protection comes into play. It pays out a regular income or lump sum – it won't remove the emotional burdens of loss but it will tackle the financial ones."

THE VALUE OF COVER

It is worth considering whether you can use insurance to help protect you and your loved ones in a crisis. There are many reasons to consider taking out cover, including mortgage, debts, family, business and tax. For some groups – the self-employed, for example – these products are even more important, as there are no benefits from an employer to rely on.

Butler concludes: "You should buy cover while you are healthy because the cost can rise steeply when you're not (or cover may not be available at all). The self-employed rarely have a safety net to fall back on. Income protection will give you an income if you can't work due to illness or injury, so you can concentrate on getting better as opposed to just getting by."

RISKS OF IGNORING PROTECTION

There are several risks for people who choose not to take out cover. The UK has some of the lowest savings levels in Europe, which means that many people don't have a buffer if they become unwell, are made redundant or can't work. For many, the UK benefits system will not provide enough income to keep on top of essential household bills.

The consequences can be severe. Homeowners with unprotected mortgage debt could face repossession if they can't afford repayments.



PHOTOGRAPHY: NICK WILSON

CASE STUDY

ON LEAVING A LEGACY

When Michael Guiney's wife, Karen, found out she was dying, financial advice helped the couple build the best possible future for their children. Michael has been working with Naomi Keith, financial planner at Aspire, for almost a decade.

Karen wanted her money to give our children the best start in life

Initially introduced at a free employer session, the adviser relationship quickly became one of trust for Michael and Karen. "Naomi's a great personality. She is normal, down to earth and clearly very knowledgeable about what she does," Michael says. "Before, I did the financial planning with Karen and it was very haphazard. It was nice having an expert come along and say, 'You know what, guys? You need to be thinking about the future.'" At first, the couple, who lived in Surrey, worked with Naomi on holistic financial planning, including making sure their savings

were tax-efficient and could meet life goals such as private schooling for their two children. When Karen decided to switch from a successful media career to become a learning support assistant in a local school, Naomi helped the couple understand the short- and long-term financial implications. "We talked through whether we could do that, how our lifestyle would change and what sacrifices we would have to make," Michael says. "Naomi understood finance, but also the importance of quality of life." In 2022, Karen was diagnosed with terminal leukaemia.

Understandably, her priorities shifted to making memories and leaving a legacy for the children. Making sure that Michael was financially secure was another key consideration. Michael says: "Naomi helped us to do more effective estate planning. She worked out what needed to be done prior to Karen's death to ensure that her pensions were available to me, and more importantly, the children." Naomi helped them navigate complex pensions rules to transfer Karen's significant defined benefit pension so it could be passed on inheritance tax-free. This

meant Michael could still meet the couple's financial goals. Michael says: "It was Karen's wish that her money would give our children the best start in life. Naomi helped us put together a structure to do it. I know that gave Karen an enormous sense of relief before she died; to know, ultimately, that her wishes were being adhered to." Naomi adds: "My job is about giving clients the power to make decisions based on facts, not on what they think might happen. That gives people permission to make changes in their lives."

Why it pays to take a hands-on approach

Women need to ensure they're getting the necessary support from their financial adviser to make the most of their wealth

Sara Benwell

Almost two thirds of the UK's wealth will be in the hands of women by 2025, according to the Centre for Economics and Business Research. Despite this, there is strong evidence that the financial advice industry is still predominantly used by men. Data from VouchedFor shows that just 38% of the 33,643 reviews on its platform in 2022 were left by women – 1% less than in 2016.

There are several reasons why this is concerning. Statistics show that women typically live longer than men, and rising divorce rates among older generations mean many will find themselves financially independent for the first time in retirement. Data indicates that fewer women are investing compared to their male counterparts, which means their money may not be working as hard as it should be.

Dominic Rose, CEO of MKC Wealth, says: "Women face different challenges from men. These can impact positively or negatively on their journey to wealth creation and wealth protection. The key one is stopping work to have children or look after other family members. There is also the historical and often continuing gender pay gap... (and) there is the impact of the menopause, which is still widely misunderstood in workplaces."

Such challenges strengthen the case for financial advice, which can help women manage longevity, prepare for retirement, protect against loss of income due to caring responsibilities and invest wisely. Perhaps even more importantly, financial planning leads to financial empowerment.

"The risk for anyone not seeking financial advice is that they don't make the most of their wealth, which in turn means they may not be making the most out of life,"

adds Rebecca Aldridge, managing director of Balance: Wealth Planning Ltd. "The risk for women who don't engage with the advice relationship is that their goals and needs won't be met because they're being assumed or bypassed."

Gail Hurst, a financial planner at MKC Wealth, says women who don't seek financial advice or who let their partners deal with the finances could lose control of their financial future. "Helping women make confident and informed decisions about their future gives them financial freedom."

LACK OF REPRESENTATION

One barrier to women accessing financial advice may be the lack of female planners. For example, just a sixth (16%) of more than 42,000 regulated financial advisers in the UK are women, according to the Financial Conduct Authority.

Madeleine Sunley, owner of advisers Blueberry Financial Ltd, says: "Traditionally, financial advisers have been older men in suits that usually talk to the men, so women felt excluded and not listened to, with nobody to trust who understands them."

Aldridge adds: "Women often prefer working with other women. To explain why that's the case would mean delving into our psychological make-up and

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considering the impact of unsuccessful relationships, unwanted sexual advances, hostile male working environments and more. But it's understandable many women prefer a female adviser. And quite simply there aren't many of us."

WHO HOLDS THE REINS
Another legacy problem is that when couples see a financial adviser, historically men have taken the reins in that relationship. However, with rising rates of divorce and female longevity outstripping that of men, it is critical that both halves of a couple engage with an adviser who meets both their needs.

Rose says: "This is important if either one of them falls ill, loses mental capacity or passes away. If the man dies, leaving the widow to deal with the finances, a good relationship with the adviser is imperative. At a very difficult time, the last thing a widow needs to worry about is money."

Sunley adds: "Women need to understand their finances and not be the ones left in bad situations because they have not understood what they could be doing. The

adviser should make it a discussion between the couple, finding out what they want, individually as well as together. Make sure you like your adviser and if you don't, find a different one."

♀
Women will hold 60% of UK wealth by 2025

Find the right fit: having a good rapport with your financial adviser is key to achieving your goals

CHOOSING THE RIGHT HELP
When picking a financial planner – whether male or female – it is critical to make sure that they understand your life goals. Bear in mind that most discussion with a good financial planner should be about these financial aims – and then finding the right products or strategies to meet them.

Rapport is fundamental to a good relationship, so it's important to shop around for the right fit. Make sure the person you choose has the right qualifications for your goals, whether that's pensions, investments, buying a house or holistic financial planning.

Hurst concludes: "When seeking financial advice, women need to have confidence in their adviser, who must be supportive and empowering as well as able to demonstrate a deep understanding of women's specific needs. The adviser needs an in-depth understanding of the life events a female client may experience and how these may impact on their life goals and plans. Check the Financial Conduct Authority register for peace of mind."



THE COST OF ADVICE 2023

Some advisers charge a % of assets being invested, others charge a fixed fee based on work being done and some charge an hourly rate. Some mortgage advisers charge a fee for advice and take commission from the lender, while others charge no fee for advice and just take commission from the lender. Most protection-only advisers do not charge for advice and just make their money from commission from the policy provider.

Based on fees that advisers advertise on VouchedFor, the average price for advice on each of the following services is as follows:

1 Taking out a £300k mortgage	£419 (excludes fee-free mortgages advisers)
2 Investing £250k and receiving ongoing advice about it	£14,805 – 5 year median cost. (£5,165 initial, £9,640 ongoing)
3 Creating a financial plan involving £100k of investments and receiving ongoing advice about it	£7,597 – 5 year median cost. (£2,795 initial, £4,802 ongoing)
4 Consolidating three pensions worth £500k and receiving ongoing advice	£27,868 – 5 year median cost. (£8,881 initial, £18,987 ongoing)
5 Releasing £100k of equity from your home	£1,400
6 Taking out life insurance	Typically the advice is free
7 Hourly rate – average for a financial adviser	£196



CASE STUDY

COMPLETE PEACE OF MIND

After a bad experience with commission-based investment advice, Surrey-based Teresa and Chris consulted a holistic financial planner to build a retirement plan that meets their needs

In 2010, Chris Kiernan decided to sell his shareholding in a printing business and retire.

However, he discovered that a commission-based adviser had put the money in high-risk investments, some of which had lost much of their value.

Facing a hole in his pension, Chris and his wife Teresa consulted Gareth Rees, a holistic financial planner at Gem & Co, to restructure the investments according to their aspirations.

Gareth explains: "When we speak to people, it can appear odd because we don't ask them for a spreadsheet. We need them to describe a life that is fully lived and complete. We put the financial goals in there and then work out the money afterwards."

"We ask questions that are more reflective on their life and family and business. The more we understand about an individual, the better we can plan for their future."

The information was then fed into Gem & Co's software, which ultimately showed that if Chris worked for another five years, he could retire comfortably. Gareth also advised the couple on where to keep their money, using Isas to gain important tax advantages.

Teresa and Chris say that the software made things really easy to understand. Now fully retired, they regularly check to see how their investments are doing.

Chris says: "I had all these investments all over the place and I didn't really know what to do. But then I was given a structured investment plan and we haven't looked back since. The software is brilliant. It tells us what we're drawing

down now and how long our money will last."

Teresa adds that working with Gareth is a massive relief, and that his transparency and help has been completely invaluable.

She says: "We have been kept fully informed every step of the way. We were involved in all the decisions that were being made. It was just a huge weight off our shoulders and complete peace of mind."



I had these investments all over the place... but then I was given a structured plan and we haven't looked back since

Commission-based investment advising has been banned since 2012, but Chris says that anyone seeking retirement advice should look for a holistic planner rather than someone focused purely on advising on investments.

He adds that finding someone you trust is crucial. "Gareth didn't try to sell us anything. All he was doing was getting a plan together and showing us what we've got in our pot, how we could structure it and get an income out for the rest of our lives."

Beware the rise of unqualified advice...



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... and ensure your children get an education in good financial practice before it's too late

Sara Benwell

Gen Z are increasingly comfortable turning to social media "fin-fluencers" to seek advice about budgeting, savings, and even investments, a recent survey for the Current Account Switch Service found.

While the good news is that these accounts, many on TikTok, may bring financial awareness to younger generations and get those in their teens and early twenties thinking about their finances, influencers are not usually qualified advisers.

There's no guarantee that the suggestions will be good ones, and the worry is that it could lead to poor decision-making and, of course, there is no FSCS protection if someone follows bad

advice on social media. "There's no recourse if suggestions are followed and things go wrong," says Emily Turgoose, an independent financial adviser at Life Matters Financial Planning. "It's easy to get swept along with an enthusiastic perspective on something but that doesn't mean the perspective is accurate, balanced or in an individual's best interests."

Kendra Selzer at Philip James Financial Services says: "Most of these videos or posts have disclaimers that say 'this is not advice' but people watch and listen and make judgments. You shouldn't always believe what you hear. Yes, Bob's uncle may have made £1,000 on Bitcoin but did he tell you about the £5,000 he lost the year prior? No one's life is as pretty as their Instagram feed."

25-34
The age group most likely to be in debt

"Awareness is important when it comes to spending beyond your means, but creating a 20-second video on where to invest your money on the stock exchange without mentioning you may suffer a 20 per cent loss is far from ideal."

Another concern is that younger people are neglecting longer-term financial goals such as retirement savings. ONS research shows that those under 40, especially those under 30, are the least likely to be making the employee pension contributions needed to retire. Those aged 25-34 are the most likely to be in debt.

Selzer says: "Without coming up with a *Dragons' Den* idea, people are going to have to work harder, for longer, especially with state pension age and longevity increasing. Gen Z aren't aware that you need two-thirds of your salary to survive at pension age and contributing 8 per cent to a pension annually won't achieve this. TikTok rarely tell you this."

Turgoose adds: "Starting to save as early as possible will have a huge impact on when you can retire and/or the resources you'll have to fund your lifestyle. Making wise investment choices doesn't cost the earth, but does mean putting more money in your own pot to accumulate over time."

Experts suggest that involving children in your adviser relationship can be a good way to help them build financial skills. It also helps demonstrate the benefits of working with a qualified professional.

"Involving children means there are no surprises for them in the future," Turgoose says. "They can understand the choices and decisions that have been made. It also may give them a chance to understand what's involved over a lifetime to accumulate sufficient wealth for a comfortable retirement."

Selzer concludes: "If an adviser has been visiting your home since you were 15, you are more likely to use them for your own personal finances ten years later, as you will know them. The biggest bridge in this industry is trust."

WHERE WE WANT FINANCIAL EXPERTISE

It makes sense that the more complicated the challenge, the more we tend to seek advice. VouchedFor research on the most sought out topics in the sector reveals, perhaps unsurprisingly, that pensions come out on top, followed by mortgage advice and retirement.



OUR MISSION

I'm often asked how advisers' clients react to volatility. There's certainly been plenty of volatility recently. The S&P 500 stock market index fell 25 per cent in October last year (though it has since recovered most of that), the average mortgage rate has tripled in the last 12 months and inflation is close to 10 per cent.

Pleasingly, the client feedback left on VouchedFor tells a clear story. Advisers' clients gain much peace of mind from having an expert by their side during uncertain times.

Precisely 45,083 five-star client reviews were posted on the platform in 2022 out of a total of 53,132 reviews.

However, despite this, millions of Brits who could benefit from advice lack the confidence to seek it. The 2023 Top Rated Financial Adviser Guide sets out to help.

The articles and case studies are designed to demystify this often-complex advice landscape, making clear what it is and how it can benefit you.

The tables give a shout-out to those financial, mortgage, protection and equity release advisers, as well as financial coaches, who have gone above and beyond for their clients, according to... their clients.

The advisers listed on the following pages have received the highest volume of positive client reviews on VouchedFor since the start of 2022.

In total, 1,990 advisers from 1,153 different firms are included

in the 2023 Guide. They amassed 39,142 reviews last year (131,010 all-time) with an average rating of 4.91 out of 5.

As well as being endorsed by at least ten clients, each adviser is a fully verified member of VouchedFor, which means we've checked with the Financial Conduct Authority and/or their firm's senior managers that they have the necessary permissions to practise.

VouchedFor members also undergo several other checks and ongoing monitoring. For instance, we check advisers' identity, qualifications and client reviews. We also monitor news outlets as well as the outcomes for everyone who contacts an adviser through VouchedFor. Towards the end of the guide, you will find a Top Rated Firms section. This celebrates firms that are regularly inviting all their advisers' clients to review them as well as achieving consistently high ratings.

VouchedFor's mission is to help people access the best advice. It steers every decision we take and every campaign we run. This guide is a vital part of that mission and I sincerely hope you find it useful.

Alex Whitson, managing director, VouchedFor



INFO

HOW TO USE THE GUIDE

VouchedFor's 2023 Top Rated Financial Adviser Guide has nearly 2,000 entries. These advisers are verified members of the review service VouchedFor, which charges them a low monthly fee in order to verify their client feedback. So which adviser is best for you? Here are six tips on how to use the guide:

- 1 UNDERSTAND DIFFERENT ADVISER TYPES**
The different types of advisers can be confusing! Particularly as their services often overlap. For instance, a financial adviser may also offer mortgage advice and equity release. A definitive list of each Top Rated Adviser's services can be found on their VouchedFor profile. Please visit [VouchedFor.co.uk](https://vouchedfor.co.uk) and search by adviser name to find their profile.
- 2 ASK HOW MANY CLIENTS THE ADVISER HAS**
It's helpful to know what percentage of an adviser's clients have reviewed them on VouchedFor - 30 great reviews for an adviser who has 40 clients is usually a better indicator of quality than 30 great reviews for an adviser who has 100 clients. Sometimes there are valid reasons for advisers not inviting reviews from all their
- 3 READ REVIEWS LEFT BY PEOPLE LIKE YOU**
On VouchedFor you can filter an adviser's client reviews based on criteria like the service received and client age. You can also read "first impression" reviews from prospective clients after their initial meeting. An adviser with lots of great reviews from people like you may be a better fit than an adviser with lots of great reviews from people with very different requirements.
- 4 LOOK AT RECENT REVIEWS**
As with anything, excellent recent reviews are a stronger indicator of current service levels than excellent older reviews. The VouchedFor platform makes it easy for advisers to invite
- 5 CHECK HOW MANY YEARS THE ADVISER HAS BEEN TOP RATED**
Being Top Rated for several years (we've published the guide every year since 2019, so the maximum is 5) shows that an adviser has invited regular feedback from their clients for a long time. And has received consistently good feedback.
- 6 LOOK AT THE ADVISER'S QUALIFICATIONS**
We've checked that every adviser in the guide has the necessary permissions to practise. However, some advisers have advanced qualifications which we don't have space to list. You can find each adviser's qualifications on their profile at [VouchedFor.co.uk](https://vouchedfor.co.uk).

If you have any questions about the guide, please contact customer_service@vouchedfor.co.uk

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

These advisers received the highest volume of positive 2022 client reviews on VouchedFor.co.uk. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have the necessary permissions to practise from the Financial Conduct Authority, and also undergo several other checks and ongoing monitoring.

CENTRAL ENGLAND					
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB. YEARS QUALIFIED
Jason Harris	AFH Wealth Management	41	I	Alcester	N 3
Andrew Whitehead	Honeycroft Wealth Management	24	R	Alfreton	N 2
Hannah Cowell	Zplan Wealth Management	236	I	Ashby-de-la-Zouch	N 5+
Chris White	Cobens Wealth Management	136	I	Ashby-de-la-Zouch	N 5+
Emily White	Blanco Wealth Management	30	R	Ashby-de-la-Zouch	N 1
Andre McRobie	Tenet Financial Services*	21	I	Belper	N 1
David Farrance	Consequential Planning	58	I	Bewdley	Y 4
Chris Guttridge	True Potential	210	R	Birmingham	Y 4
Thomas Dickson	Wealthwide*	208	I	Birmingham	Y 5+
Gem Durham	Whitebeam Independent Financial Advice	85	I	Birmingham	Y 5+
Richard Venner	Charles Stanley	81	R	Birmingham	Y 3
Mandeep Singh	AFH Wealth Management	78	I	Birmingham	Y 5+
Kira Sehmbi	True Potential	74	R	Birmingham	Y 5+
Laura Thursfield	Mazars Financial Planning*	73	I	Birmingham	N 3
Lloyd Batey	Skipton Building Society	67	R	Birmingham	Y 3
Martin Brown	Wealthwide*	39	I	Birmingham	Y 1
Alexandra Llewellyn	Mazars Financial Planning*	27	I	Birmingham	N 2
Dave Hadley	Prosperity Wealth	38	I	Brierley Hill	Y 3
Adam Rendall	Prosperity Wealth	33	I	Brierley Hill	Y 2
Simon Baldwin	High House Wealth Management	99	R	Bromsgrove	N 2
Thomas Morgan	True Potential	73	R	Bromsgrove	Y 1
Bobby Sahota	AFH Wealth Management	72	I	Bromsgrove	N 5+
Sarfraz Munir	AFH Wealth Management	43	I	Bromsgrove	N 3
Andrea Cloughley	Palatine Financial Planning	37	R	Cannock	Y 2
Shane Fox	Principle Financial Services	148	I	Coalville	Y 3
Daniel Sperber	Coleshill Wealth Management	30	I	Coleshill	Y 1
Paul Grice	Jalapeno	83	I	Coventry	N 3
Benjamin Clay	Clay Warden	69	R	Coventry	N 2
Adrian Middup	Jalapeno	54	I	Coventry	Y 3
Craig Bonsor	Jalapeno	53	I	Coventry	N 3
Alex Johnston	Succession Wealth	50	I	Coventry	Y 3
Neil Dixon	True Potential	42	R	Coventry	N 2
Neil Young	Plan With Neil	12	I	Coventry	Y 1
James Pillinger	Profusion Wealth Management	95	I	Derby	Y 5+
Paul Harman	Profusion Wealth Management	80	I	Derby	Y 5+
Paul White	Cedars Wealth Management	70	R	Derby	N 3
Ray Shepherd	Kingswood Group	40	R	Derby	N 2
Darran Harrison	Kingswood Group	21	R	Derby	N 2
Jane Newman	Jane Newman Financial Planning	202	I	Droitwich	Y 5+
Emily Newman	Jane Newman Financial Planning	73	I	Droitwich	Y 3
Dale Gough	Prosser Knowles Associates	35	I	Droitwich	N 2
Rachel Robb	Prosser Knowles Associates	31	I	Droitwich	N 2
Andrew Johnson	Little Green Owl Financial Planning	23	I	Droitwich	Y 2
Nick Shioleftou	NPS Wealth Management	35	R	Edgbaston	N 2
Wayne Evison	3R Financial Services	63	I	Grantham	N 4
Lisa Footes	Footes Financial Planning*	126	I	Harborne	Y 2
Martin Jeffers	Martin Jeffers Wealth Management*	37	R	Harborne	N 2
Kirsty Tyler	Wyfield Wealth Management	69	R	Hereford	N 2
Philip Needham	Castle Green Financial Planning	15	R	Hereford	N 1
Charlotte Webb	Castle Green Financial Planning	12	R	Hereford	N 1
Leigh Bolland	Bolland Wealth Management	11	R	Hinckley	N 1
Claire Markham	F.H. Manning Financial Services	143	I	Horncastle	Y 4
Alastair May	Alastair May Credential Planning	11	R	Ibstock	N 1
Brian Flindall	Credencis	161	I	Ilkeston	Y 3
Kevin Holleron	Holleron Wealth Management*	92	R	Ilkeston	Y 5+
Louise Powell	Holleron Wealth Management*	52	R	Ilkeston	N 2
Sonia Marriott	Holleron Wealth Management*	43	R	Ilkeston	N 2
Peter Ellis	Holleron Wealth Management*	34	R	Ilkeston	N 2
Lee Gardner	Gardner Financial Management	142	I	Kenilworth	Y 5+
Alan Crowley	Financial Design	126	I	Kenilworth	Y 5+
Graeme Lewis	Rothesay Bennett Financial Planning	68	I	Kenilworth	N 3
Nicholas Lue	JPA Financial Services	106	I	Kingswinford	Y 2
Scott Saxby	JPA Financial Services	57	I	Kingswinford	Y 1
Lisa Millward	Millward Wealth Management*	182	I	Leamington Spa	N 5+
Tom Driver	HB&O Financial Services	57	I	Leamington Spa	N 3
Craig Saxton	Saxton Financial Planning	21	R	Leamington Spa	N 2
Scott Gallacher	Rowley Turton*	239	I	Leicester	Y 5+
Gary Metcalf	Gemini Wealth Management	194	I	Leicester	N 5+
Alan Turton	Rowley Turton*	83	I	Leicester	N 3
Lee Barton	Bosworth Wealth Management	66	R	Leicester	Y 3
Bharat Chudasama	Tudor Franklin*	60	I	Leicester	N 5+
Adam Geddes	Paul Geddes Wealth Management	46	R	Leicester	N 2
Martin Stanley	Rowley Turton*	39	I	Leicester	Y 2
Nilesh Patel	Positive Solutions	31	R	Leicester	N 3
Bina Chauhan	Sterling & Law	11	I	Leicester	N 1
Kristian Vind	Chapter House Wealth Management*	79	I	Lichfield	Y 3
Lee Kirven	Enhance Financial Planning	36	I	Lichfield	N 2
Samuel Robinson	Almond Financial	55	R	Lincoln	N 1
Paul Boutle	RetireInvest	53	R	Lincoln	N 3
Fiona Monro	AFH Wealth Management	40	I	Lincoln	N 3
Trudi Giles	Thompson & Richardson Financial Planning	38	I	Lincoln	N 2
Sam Tindale	Tower House Wealth Management	18	R	Lincoln	N 1
Edward Stewart	Kingswood Group	13	I	Lincoln	N 1
Matthew Harrison	Tower House Wealth Management	12	R	Lincoln	N 1
Matthew Sargeant	Tower House Wealth Management	10	R	Lincoln	Y 1
Chris Baker	Merlin Wealth Management	24	R	Long Whatton	N 2
Robert Lallo	Sandringham Financial Partners*	56	I	Loughborough	N 4
Matthew Walne	Santorini Financial Planning*	54	I	Loughborough	Y 3
Alan Curtis	True Potential	59	R	Louth	Y 5+
Alexander Munn	Forrester Boyd Wealth Management*	54	I	Louth	N 1
Joel Leversedge	Origin Wealth Management	30	R	Ludlow	N 3
James Slowey	Gransha Financial Services	115	R	Lutterworth	N 5+
Paul Urmston	Fresh Approach	147	I	Malvern	Y 4
Maria Danielle Slack	M D Slack Wealth Management	22	R	Mansfield	N 1
Ian Kells	Stepping Stones Financial Planning	17	I	Mansfield	N 1
Abigail Brown	AFH Wealth Management	54	I	Market Harborough	N 4
Paul Eason	RMI Independent Financial Advisers	49	I	Market Harborough	Y 3
Jason Lynch	True Potential	41	R	Market Harborough	N 2
Neil Gilbourne	3R Financial Services	273	I	Newark	Y 5+
Illa Pujara	Skipton Building Society	120	R	Newark	Y 3
Keith Brace	Brace Wealth Management*	63	R	Northampton	N 2
Marc Dicks-Jones	Insight Wealth Financial Advisers*	54	I	Northampton	N 1
Mark Hipkiss	Skipton Building Society	53	R	Northampton	Y 4
Jason McConkey	Insight Wealth Financial Advisers*	36	I	Northampton	N 1
John Crichton	Grange Estates Wealth Management	236	I	Nottingham	N 5+
David Murden	Sense Financial Solutions	121	I	Nottingham	Y 3
Rebecca Aldridge	Balance: Wealth Planning	107	I	Nottingham	Y 1
Tracy Yeomans	Ryley Wealth Management*	86	R	Nottingham	N 2
Paul Waites	Ryley Wealth Management*	58	R	Nottingham	N 2
Will Diggins	Ryley Wealth Management*	55	R	Nottingham	N 2
Olivia Shipstone	OCS Wealth Management	44	R	Nottingham	N 2
Scott Rogers	Rogers Wealth Management	40	R	Nottingham	N 3
Roger Milner	BlakeBrooke Financial Advice	39	R	Nottingham	N 2
Chris Hanbury	Hanbury Financial Planning	35	R	Nottingham	N 2
David Ryley	Ryley Wealth Management*	29	R	Nottingham	N 2
Gavin Lawler	Rhodes Wealth Management	28	R	Nottingham	N 2
Mark Pennington	Ryley Wealth Management*	27	R	Nottingham	N 1
Jitesh Mistry	Ryley Wealth Management*	26	R	Nottingham	N 2
Becky Womble	Adcock Financial	23	I	Nottingham	N 2
Samuel Woodings-Finch	Ryley Wealth Management*	19	R	Nottingham	N 1
Mike Holmes	Ryley Wealth Management*	15	R	Nottingham	N 1
Matt Gould	Alexander Peter Wealth (UK)	10	I	Nottingham	N 1
Raj Mulji	SRM Financial Services	10	R	Nottingham	N 1
Stephen Hunt	Raven Wealth	91	I	Oakham	Y 5+
Nick Henbrey	Grayson Lewis Financial Planning	64	R	Oakham	Y 3
Jo Calver	Calver Wealth Management	46	R	Oakham	N 2
Charlotte Smith	Smith Elliot Financial Management	10	R	Oakham	N 1
James Goldby	Goldby Wealth Management	14	R	Ombersley	Y 1
Sophie Wilkins	Hampton James Financial Associates	14	R	Ombersley	N 1
Richard Meats	Tudor Franklin*	58	I	Ratby	N 1
Darren Houlcroft	Houlcroft Wealth Management	56	R	Redditch	N 2
Alex Richardson	SJ Bettridge Financial Planning	31	R	Redditch	N 2
Liz Tuccy	Liz Tuccy Wealth Management	20	R	Rothley	N 1
Simon Millward	Millward Wealth Management*	117	I	Rugby	N 4
Akhil Satsangi	PKS Associates	103	R	Rugby	N 4
Mark Neal	PJL Financial Services	70	I	Rugby	Y 4

Alexander Munn	Forrester Boyd Wealth Management*	54	I	Louth	N 1
Joel Leversedge	Origin Wealth Management	30	R	Ludlow	N 3
James Slowey	Gransha Financial Services	115	R	Lutterworth	N 5+
Paul Urmston	Fresh Approach	147	I	Malvern	Y 4
Maria Danielle Slack	M D Slack Wealth Management	22	R	Mansfield	N 1
Ian Kells	Stepping Stones Financial Planning	17	I	Mansfield	N 1
Abigail Brown	AFH Wealth Management	54	I	Market Harborough	N 4
Paul Eason	RMI Independent Financial Advisers	49	I	Market Harborough	Y 3
Jason Lynch	True Potential	41	R	Market Harborough	N 2
Neil Gilbourne	3R Financial Services	273	I	Newark	Y 5+
Illa Pujara	Skipton Building Society	120	R	Newark	Y 3
Keith Brace	Brace Wealth Management*	63	R	Northampton	N 2
Marc Dicks-Jones	Insight Wealth Financial Advisers*	54	I	Northampton	N 1
Mark Hipkiss	Skipton Building Society	53	R	Northampton	Y 4
Jason McConkey	Insight Wealth Financial Advisers*	36	I	Northampton	N 1
John Crichton	Grange Estates Wealth Management	236	I	Nottingham	N 5+
David Murden	Sense Financial Solutions	121	I	Nottingham	Y 3
Rebecca Aldridge	Balance: Wealth Planning	107	I	Nottingham	Y 1
Tracy Yeomans	Ryley Wealth Management*	86	R	Nottingham	N 2
Paul Waites	Ryley Wealth Management*	58	R	Nottingham	N 2
Will Diggins	Ryley Wealth Management*	55	R	Nottingham	N 2
Olivia Shipstone	OCS Wealth Management	44	R	Nottingham	N 2
Scott Rogers	Rogers Wealth Management	40	R	Nottingham	N 3
Roger Milner	BlakeBrooke Financial Advice	39	R	Nottingham	N 2
Chris Hanbury	Hanbury Financial Planning	35	R	Nottingham	N 2
David Ryley	Ryley Wealth Management*	29	R	Nottingham	N 2
Gavin Lawler	Rhodes Wealth Management	28	R	Nottingham	N 2
Mark Pennington	Ryley Wealth Management*	27	R	Nottingham	N 1
Jitesh Mistry	Ryley Wealth Management*	26	R	Nottingham	N 2
Becky Womble	Adcock Financial	23	I	Nottingham	N 2
Samuel Woodings-Finch	Ryley Wealth Management*	19	R	Nottingham	N 1
Mike Holmes	Ryley Wealth Management*	15	R	Nottingham	N 1
Matt Gould	Alexander Peter Wealth (UK)	10	I	Nottingham	N 1
Raj Mulji	SRM Financial Services	10	R	Nottingham	N 1
Stephen Hunt	Raven Wealth	91	I	Oakham	Y 5+
Nick Henbrey	Grayson Lewis Financial Planning	64	R	Oakham	Y 3
Jo Calver	Calver Wealth Management	46	R	Oakham	N 2
Charlotte Smith	Smith Elliot Financial Management	10	R	Oakham	N 1
James Goldby	Goldby Wealth Management	14	R	Ombersley	Y 1
Sophie Wilkins	Hampton James Financial Associates	14	R	Ombersley	N 1
Richard Meats	Tudor Franklin*	58	I	Ratby	N 1
Darren Houlcroft	Houlcroft Wealth Management	56	R	Redditch	N 2
Alex Richardson	SJ Bettridge Financial Planning	31	R	Redditch	N 2
Liz Tuccy	Liz Tuccy Wealth Management	20	R	Rothley	N 1
Simon Millward	Millward Wealth Management*	117	I	Rugby	N 4
Akhil Satsangi	PKS Associates	103	R	Rugby	N 4
Mark Neal	PJL Financial Services	70	I	Rugby	Y 4

Daniel Martin	MDM Wealth	65	I	Rugby	Y 2
Alexander Bland	Sapphire Financial Planning	106	R	Rushden	Y 2
Vivek Patel	Sapphire Financial Planning	43	R	Rushden	N 2
Simon Brown	Midlands Wealth Management	43	R	Shrewsbury	N 2
Nicholas Morris	Clarity Wealth Management	42	I	Shrewsbury	N 3
Joe Allen	Hoyl Independent Advisers	35	I	Shrewsbury	Y 3
Angela Davy-Makwana	Quilter Financial Advisers	45	R	Sleaford	N 2
Steven Rowe	Lucent Financial Planning*	176	I	Solihull	N 5+
Pavan Chamba	Skipton Building Society	89	R	Solihull	Y 4
Paul Glover	Ernest Grant	76	I	Solihull	Y 4
Kelly Xiaoyan Chery	Lucent Financial Planning*	48	I	Solihull	N 2
James Richards	Ernest Grant	40	I	Solihull	N 4
Luke James	Lucent Financial Planning*	39	I	Solihull	N 1
Helena Lindley	Brace Wealth Management*	20	R	Solihull	N 2
Hamida Begum	Hamida Begum Financial Planning	14	R	Solihull	N 1
Christopher Craske	Craske Wealth Management	13	R	Solihull	N 1
Dawn Elkington	Ellis Bates Financial Advisers*	33	I	Southam	Y 1
Neil Homer	Lonsdale Wealth Management	83	I	Stafford	Y 2
Ash Desai	IronMarket	70	I	Stoke-on-Trent	N 2
Simon Hargreaves	IronMarket	44	R	Stoke-on-Trent	N 2
Nicola Conway	St. James's Place	37	R	Stoke-on-Trent	N 2
Nathan Waldron	Waldron & Co Financial Planning	19	R	Stoke-on-Trent	Y 1
Richard Hollington	Fairstone	166	I	Stone	Y 5+
Olivia Williams	Stonegate Wealth Management*	10	I	Stone	N 1
Michael Harvey	Charters Private Wealth	75	I	Stratford-upon-Avon	N 5+
Pippa Cuciurean	True Potential	56	R	Stratford-upon-Avon	Y 5+
Amanda Reid	Gemini Wealth Management	195	I	Sutton Coldfield	N 5+
Matthew Hackett	Skipton Building Society	120	R	Sutton Coldfield	Y 4
Robin Place	Four Oaks Financial Services	91	R	Sutton Coldfield	N 2
Martin Brennan	Ethical Adviser	78	I	Sutton Coldfield	Y 4
Joe Young	Masterplan Wealth	17	I	Sutton Coldfield	Y 1
John Draper	Masterplan Wealth	12	I	Sutton Coldfield	N 1
Simon White	Opus Independent Financial Planning	12	I	Sutton Coldfield	N 1
Nick Adamthwaite	Masterplan Wealth	10	I	Sutton Coldfield	N 1
Mark Johnson	Integritas Financial Planners	129	I	Swadincote	Y 5+
Nicholas Oliver	AFH Wealth Management	33	I	Swadincote	N 2
Adam Alden	Integritas Financial Planners	10	I	Swadincote	N 1
Ian Laker	Bosworth Wealth Management	55	R	Tamworth	Y 1
Marc Derbyshire	Croft & Oakes	83	I	Telford	N 5+
Lee Taylor	Robert Nicholas Financial Advisers	54	I	Telford	N 2
Rikesh Bhatt	8 Financial Planning*	44	I	Telford	Y 1
Jessica Shukie	Croft & Oakes	10	I	Telford	Y 1
Paul Anstee	True Potential	138	R	Thrapston	N 2
Andy Betts	Towcester Financial Planning	50	R	Towcester	N 4
Nick James	One Financial Solutions*	25	I	Warwick	N 2
Andrew Reeves	The Investment Coach	148	I	Wellingborough	Y 5+
Ray Coker	Attain Financial Solutions	47	R	Wellingborough	N 4
Alan Moran	Interface Financial Planning	84	I	West Bromwich	N 5+

Steven Hendry	Stonegate Wealth Management*	156	I	West Midlands	Y 5+
Kris Amliwala	Designer Wealth Management	36	R	Wigston	Y 2
Evan Roberts	Roberts Wealth Management	20	R	Wigston	N 2
Gary Singh	Sigma Wealth Partners	87	I	Wolverhampton	N 3
Gemma Simpson	Ascot Lloyd	46	I	Wolverhampton	N 3
Lee Waterfall	Purity Financial Services	37	I	Wolverhampton	Y 1
Cameron Fox	Bank House Financial Planning	32	I	Wolverhampton	N 1
Sam Brueton	Bank House Financial Planning	31	I	Wolverhampton	Y 1
Richard Harris	Bank House Financial Planning	11	I	Wolverhampton	N 1
Simon Mansell	Temple Bar	128	I	Worcester	N 5+
Simon Davies	Beals Mortgage and Financial Services	123	R</		

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

GREATER LONDON						
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEE'S PUB.	YEARS QUALIFIED
Giles Game	Morrinson Wealth*	16	R	Canary Wharf	N	1
Indy Dhanjal	Morrinson Wealth*	15	R	Canary Wharf	N	1
Peter Kalamatas	Morrinson Wealth*	15	R	Canary Wharf	N	1
Jack Teasdale	Pinnacle Wealth Management	14	R	Canary Wharf	N	1
Simon Farrar	Virtus Financial Planning	13	R	Bank	N	1
Chloe Dillon-Smith	Ben Chapman Wealth Management	12	R	Bank	N	1
Aleksei Sukharev	Clearwater Wealth Management	12	R	Bank	N	1
Matthew Godly	Clearwater Wealth Management	12	R	Bank	N	1
Annabel Shipway	Annabel Shipway Financial Planning	11	R	Bank	N	1
Henri Okosi	Fortress Wealth Partnership	10	R	Bank	N	1
Paolo Standerwick	MLP Wealth Management	259	I	Banstead	N	3
Filip Slipczek	Slipczek Chartered Financial Planners	297	I	Barnet	N	5+
Mark Flannery	F3 Wealth	67	I	Beckenham	N	4
Lawrence Gold	Gold Wealth Management	33	R	Beckenham	N	3
Christopher Wotton	Wotton Wealth Management	68	R	Bexley	Y	5+
Liam Brencher	Lawton Financial Services	61	R	Bexley	N	2
Max Horry	Lawton Financial Services	52	R	Bexley	N	2
Neil Jenkins	Fintegrity IFA*	50	I	Blackheath	Y	3
Tom Kesterton	Eclipse Financial Planning	32	R	Blackheath	Y	3
Dylan Wright	Vantage Wealth Management	31	R	Blackheath	N	1
Joshua Gerstler	The Orchard Practice	107	I	Borehamwood	Y	5+
Chris Vincent	Petrichor Financial Solutions	39	R	Borehamwood	Y	2
Andrew Snowball	Greycoat Financial Services	79	I	Borough	N	3
David Rodricks	Quilter Financial Advisers	56	R	Brockley	Y	3
Laura McLean	The Private Office*	27	I	Brockley	Y	2
Graeme Mackay	Foxgrove Associates	126	I	Bromley	Y	5+
Peter Ditchburn	2plan Wealth Management	46	I	Bromley	Y	4
James Stilwell	Charles Wade Finance	44	I	Bromley	Y	2
Eamonn Prendergast	Palantir Financial Planning	19	R	Bromley	Y	1
Adrian Duke-Cohan	Dukes Lifestyle Financial Planning	24	I	Bushey	N	1
Henry Tonks	Pinnacle Wealth Management	99	R	Canary Wharf	N	2
Sajan Chugani	Morrinson Wealth*	81	R	Canary Wharf	N	2
Mojeed Odugbayi	Eminent Financial	75	R	Canary Wharf	N	2
Michael Ewers	Morrinson Wealth*	72	R	Canary Wharf	N	1
Jack Pennell	Morrinson Wealth*	42	R	Canary Wharf	N	1
Seif Abdelhafez	Morrinson Wealth*	36	R	Canary Wharf	Y	2
David Shepherd	Morrinson Wealth*	35	R	Canary Wharf	N	2
William Scholfield	Morrinson Wealth*	35	R	Canary Wharf	N	1
Alex Pickersgill	AP Partners Wealth Management	34	R	Canary Wharf	N	2
Akash Angrish	Morrinson Wealth*	34	R	Canary Wharf	N	2
Ardian Cela	Morrinson Wealth*	33	R	Canary Wharf	N	2
Jared Ashmole	Morrinson Wealth*	33	R	Canary Wharf	N	1
Elliott Bray	Morrinson Wealth*	30	R	Canary Wharf	N	1
Riccardo Spagnoli	Pinnacle Wealth Management	29	R	Canary Wharf	N	2
Alexander Head	Morrinson Wealth*	29	R	Canary Wharf	N	1
Stacy Saber	Pinnacle Wealth Management	25	R	Canary Wharf	N	2
Henrik Bjork	Pinnacle Wealth Management	24	R	Canary Wharf	N	2
Jon Whitley	Pinnacle Wealth Management	22	R	Canary Wharf	N	2
Alexis Liatis	Morrinson Wealth*	21	R	Canary Wharf	N	1
Ben Cartwright	Pinnacle Wealth Management	21	R	Canary Wharf	N	1
Festus Arishe	Eminent Financial	16	R	Canary Wharf	N	1
Morrinson Wealth*		16	R	Canary Wharf	N	1
Morrinson Wealth*		15	R	Canary Wharf	N	1
Morrinson Wealth*		15	R	Canary Wharf	N	1
Pinnacle Wealth Management		14	R	Canary Wharf	N	1
Virtus Financial Planning		13	R	Bank	N	1
Ben Chapman Wealth Management		12	R	Bank	N	1
Clearwater Wealth Management		12	R	Bank	N	1
Clearwater Wealth Management		12	R	Bank	N	1
Annabel Shipway Financial Planning		11	R	Bank	N	1
Fortress Wealth Partnership		10	R	Bank	N	1
MLP Wealth Management		259	I	Banstead	N	3
Slipczek Chartered Financial Planners		297	I	Barnet	N	5+
F3 Wealth		67	I	Beckenham	N	4
Gold Wealth Management		33	R	Beckenham	N	3
Wotton Wealth Management		68	R	Bexley	Y	5+
Lawton Financial Services		61	R	Bexley	N	2
Lawton Financial Services		52	R	Bexley	N	2
Fintegrity IFA*		50	I	Blackheath	Y	3
Eclipse Financial Planning		32	R	Blackheath	Y	3
Vantage Wealth Management		31	R	Blackheath	N	1
The Orchard Practice		107	I	Borehamwood	Y	5+
Petrichor Financial Solutions		39	R	Borehamwood	Y	2
Greycoat Financial Services		79	I	Borough	N	3
Quilter Financial Advisers		56	R	Brockley	Y	3
The Private Office*		27	I	Brockley	Y	2
Foxgrove Associates		126	I	Bromley	Y	5+
2plan Wealth Management		46	I	Bromley	Y	4
Charles Wade Finance		44	I	Bromley	Y	2
Palantir Financial Planning		19	R	Bromley	Y	1
Dukes Lifestyle Financial Planning		24	I	Bushey	N	1
Pinnacle Wealth Management		99	R	Canary Wharf	N	2
Morrinson Wealth*		81	R	Canary Wharf	N	2
Eminent Financial		75	R	Canary Wharf	N	2
Morrinson Wealth*		72	R	Canary Wharf	N	1
Morrinson Wealth*		42	R	Canary Wharf	N	1
Morrinson Wealth*		36	R	Canary Wharf	Y	2
Morrinson Wealth*		35	R	Canary Wharf	N	2
Morrinson Wealth*		35	R	Canary Wharf	N	1
AP Partners Wealth Management		34	R	Canary Wharf	N	2
Morrinson Wealth*		34	R	Canary Wharf	N	2
Morrinson Wealth*		33	R	Canary Wharf	N	2
Morrinson Wealth*		33	R	Canary Wharf	N	1
Morrinson Wealth*		30	R	Canary Wharf	N	1
Pinnacle Wealth Management		29	R	Canary Wharf	N	2
Morrinson Wealth*		29	R	Canary Wharf	N	1
Pinnacle Wealth Management		25	R	Canary Wharf	N	2
Pinnacle Wealth Management		24	R	Canary Wharf	N	2
Morrinson Wealth*		22	R	Canary Wharf	N	2
Morrinson Wealth*		21	R	Canary Wharf	N	1
Pinnacle Wealth Management		21	R	Canary Wharf	N	1
Eminent Financial		16	R	Canary Wharf	N	1

Morrinson Wealth*		16	R	Canary Wharf	N	1
Morrinson Wealth*		15	R	Canary Wharf	N	1
Morrinson Wealth*		15	R	Canary Wharf	N	1
Pinnacle Wealth Management		14	R	Canary Wharf	N	1
Virtus Financial Planning		13	R	Bank	N	1
Ben Chapman Wealth Management		12	R	Bank	N	1
Clearwater Wealth Management		12	R	Bank	N	1
Clearwater Wealth Management		12	R	Bank	N	1
Annabel Shipway Financial Planning		11	R	Bank	N	1
Fortress Wealth Partnership		10	R	Bank	N	1
MLP Wealth Management		259	I	Banstead	N	3
Slipczek Chartered Financial Planners		297	I	Barnet	N	5+
F3 Wealth		67	I	Beckenham	N	4
Gold Wealth Management		33	R	Beckenham	N	3
Wotton Wealth Management		68	R	Bexley	Y	5+
Lawton Financial Services		61	R	Bexley	N	2
Lawton Financial Services		52	R	Bexley	N	2
Fintegrity IFA*		50	I	Blackheath	Y	3
Eclipse Financial Planning		32	R	Blackheath	Y	3
Vantage Wealth Management		31	R	Blackheath	N	1
The Orchard Practice		107	I	Borehamwood	Y	5+
Petrichor Financial Solutions		39	R	Borehamwood	Y	2
Greycoat Financial Services		79	I	Borough	N	3
Quilter Financial Advisers		56	R	Brockley	Y	3
The Private Office*		27	I	Brockley	Y	2
Foxgrove Associates		126	I	Bromley	Y	5+
2plan Wealth Management		46	I	Bromley	Y	4
Charles Wade Finance		44	I	Bromley	Y	2
Palantir Financial Planning		19	R	Bromley	Y	1
Dukes Lifestyle Financial Planning		24	I	Bushey	N	1
Pinnacle Wealth Management		99	R	Canary Wharf	N	2
Morrinson Wealth*		81	R	Canary Wharf	N	2
Eminent Financial		75	R	Canary Wharf	N	2
Morrinson Wealth*		72	R	Canary Wharf	N	1
Morrinson Wealth*		42	R	Canary Wharf	N	1
Morrinson Wealth*		36	R	Canary Wharf	Y	2
Morrinson Wealth*		35	R	Canary Wharf	N	2
Morrinson Wealth*		35	R	Canary Wharf	N	1
AP Partners Wealth Management		34	R	Canary Wharf	N	2
Morrinson Wealth*		34	R	Canary Wharf	N	2
Morrinson Wealth*		33	R	Canary Wharf	N	2
Morrinson Wealth*		33	R	Canary Wharf	N	1
Morrinson Wealth*		30	R	Canary Wharf	N	1
Pinnacle Wealth Management		29	R	Canary Wharf	N	2
Morrinson Wealth*		29	R	Canary Wharf	N	1
Pinnacle Wealth Management		25	R	Canary Wharf	N	2
Pinnacle Wealth Management		24	R	Canary Wharf	N	2
Morrinson Wealth*		22	R	Canary Wharf	N	2
Morrinson Wealth*		21	R	Canary Wharf	N	1
Pinnacle Wealth Management		21	R	Canary Wharf	N	1
Eminent Financial		16	R	Canary Wharf	N	1

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

London Wealth		71	R	Pinner	N	5+
Talis Financial Advisers		71	I	Pinner	N	5+
Sensinvest		52	I	Pinner	N	1
Naomi Haynes Financial Planning*		38	R	Potters Bar	N	2
Scottsdale Lifetime Partners		23	R	Potters Bar	N	2
Chasebridge Wealth Management		16	R	Potters Bar	N	1
The Private Office*		93	I	Primrose Hill	Y	5+
The Private Office*		17	I	Putney	Y	1
Templar EIS		36	I	Rainham	N	1
Arkenstone Wealth Management		62	I	Raynes Park	Y	3
Medical Family Finance*		126	R	Regent's Park	N	3
Medical Family Finance*		111	R	Regent's Park	N	3
Medical Family Finance		105	R	Regent's Park	N	3
Medical Family Finance*		34	R	Regent's Park	N	2
Medical Family Finance*		28	R	Regent's Park	N	1
Morrinson Wealth*		64	R	Richmond	N	2
Sandringham Financial Partners*		54	I	Richmond	N	4
Journey		31	I	Richmond	Y	2
Ben Chapman Wealth Management		22	R	Richmond	N	2
Ben Ricketts Wealth Management		31	R	Rickmansworth	N	3
Rajiv Prabhakar	Rajiv Prabhakar	24	R	Rickmansworth	N	2
Morpurgo Wealth		103	I	Romford	Y	5+
True Potential		75	R	Romford	Y	5+
Lyfe FS		68	R	Ruislip	N	3
The Private Office*		59	I	Selhurst	Y	3
Ellis Bates Financial Advisers*		12	I	Soho	N	1
KWM Wealth		44	R	South Woodford	N	2
R.N Financial Planning		24	R	South Woodford	N	1
Quilter Financial Planning		56	R	Southgate	N	5+
BlueFinch Wealth		18	I	St James's	Y	1
AXG Asset Management		154	I	St Paul's	N	5+
Credius Wealth		114	R	St Paul's	Y	3
Ablestoke		37	R	St Paul's	Y	1
Clearwater Wealth Management		30	R	St Paul's	N	2
Wake Up Your Wealth		62	I	Staines	Y	3
Evolution Financial Services		36	I	Staines	Y	2
2plan Wealth Management		116	I	Sunbury-on-Thames	N	3
MLP Wealth Management		129	I	Surbiton	N	5+
Bright Blue Wealth		46	R	Surbiton	Y	1
Mazars Financial Planning*		49	I	Sutton	N	1
Clearwater Wealth Management		38	R	Sutton	N	2
J G Wealth		35	R	Sutton	N	3
The Private Office*		49	I	Swiss Cottage	Y	3
Yasuto Arai Wealth Management		22	R	Swiss Cottage	N	2
Ben Williams Financial Planning		10	R	Thames Ditton	N	1
Southover Wealth		55	R	Tower Hill	Y	2
SRJ Wealth Management		53	R	Tower Hill	N	3
Jordan Marshall Financial Management		45	R	Tower Hill	N	3
The Edmund Wilson Practice		35	R	Tower Hill	N	3
Reliance Wealth Management		34	R	Tower Hill	N	3
St. James's Place		24	R	Tower Hill	N	2
Castell Wealth Management		16	R	Tower Hill	N	1
William Street Wealth Management		10	R	Tower Hill	N	1
Clara Wealth Management		44	I	Turnham Green	N	2
Globe Independent Financial Advisers		78	I	Twickenham	N	2
MJ Financial Planning		45	R	Twickenham	N	1
Adcock Financial		37	I	Twickenham	N	3
One Financial Solutions*		131	I	Wallington	Y	5+
Marlow Wealth Management		46	R	Wallington	N	3
Ellis Bates Financial Advisers*		15	I	Waltham Cross	Y	1
Bluesky Independent Wealth Managers*		45	I	Wandsworth	Y	3
Cruze Financial Solutions		100	I	Watford	Y	1
Future Start		99	I	Watford	N	5+
Hoxton Capital Management		55	I	Watford	N	2
Hoxton Capital Management		31	I	Watford	N	2
Hoxton Capital Management		11	I	Watford	Y	1
The Private Office*		16	I	West Hampstead	Y	1
Holden & Partners		11	I	West Norwood	N	1
Quilter Financial Advisers		41	R	West Wickham	Y	3
Buckingham Gate		130	I	Westminster	Y	5+
AAG Wealth Management		39	R	Westminster	N	1
Group Rapport		99	I	Weybridge	Y	5+
Gem & Co Financial Services		104	I	Wimbledon	N	3
Gem & Co Financial Services		83	I	Wimbledon	Y	3
Compton Financial Services		73	I	Wimbledon	Y	3
Unbiased Financial Group		71	I	Wimbledon	Y	5+
Howe Financial Advisers		35	R	Winchmore Hill	N	3
Goal Finance		21	I	Worcester Park	Y	1
Pentagon Wealth		17	I	Worcester Park	Y	1

NORTH ENGLAND

Accrington		100	I	Accrington	N	4
Wilkenson Financial Management		101	R	Alderley Edge	N	2
Newcastle Financial Advisers*		56	R	Alnwick	Y	2
Depledge*		122	I	Altrincham	Y	5+
Skipton Building Society		103	R	Altrincham	Y	3
Elite Financial Planning Consultants		87	R			

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

NORTH ENGLAND					
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB. YEARS QUALIFIED
Gavin Smart	Forrester Boyd Wealth Management*	36	I	Grimsby	N 1
Howard Pykett	Forrester Boyd Wealth Management*	34	I	Grimsby	N 1
Chris Gray	Forrester Boyd Wealth Management*	21	I	Grimsby	N 1
Dale Regan	Forrester Boyd Wealth Management*	11	I	Grimsby	N 1
Neil Moore	Forrester Boyd Wealth Management*	11	I	Grimsby	N 1
Tom Olsak	Forrester Boyd Wealth Management*	10	I	Grimsby	N 1
Andrew Payne	Andrew Payne Wealth Management	13	R	Guisborough	N 1
Toby Turner	IFT Wealth Management	53	I	Halifax	N 2
Tim Atkin	Succession Wealth	66	I	Harrogate	Y 3
Mark Chandler	Ellis Bates Financial Advisers*	59	I	Harrogate	Y 1
Susan Tait	The Private Office*	57	I	Harrogate	Y 3
Carl Hasty	Ellis Bates Financial Advisers*	49	I	Harrogate	Y 1
Andy Ellis	Sheavyn Associates Financial Management	43	R	Harrogate	Y 3
Stuart Matheson	Ellis Bates Financial Advisers*	42	I	Harrogate	N 1
James Todd	RetireInvest	27	R	Harrogate	N 2
Margery Gledson	Ellis Bates Financial Advisers*	17	I	Harrogate	Y 1
Kim Bath	Ellis Bates Financial Advisers*	14	I	Harrogate	N 1
Joshua North	Kingswood Group	12	R	Harrogate	Y 1
Michael Cope	Ellis Bates Financial Advisers*	10	I	Harrogate	Y 1
Iain Paterson	Newcastle Financial Advisers*	47	R	Hartlepool	Y 3
Kevin Rowntree	Milsted Langdon	36	I	Hartlepool	N 3
Stacey Arcus	Quilter Financial Advisers	43	R	Hebburn	N 3
Christian Derrick	Stephenson Johnson Financial Planning	269	I	Hessle	N 4
Gregg Crawford	Informed Financial Planning	74	I	Hessle	Y 3
Joanne Baker	Yorkshire Financial Planning	46	R	Hessle	N 2
Caroline Allen	Yorkshire Financial Planning	25	R	Hessle	N 2
Karl Lamb	Newcastle Financial Advisers*	86	R	Hexham	Y 3
Ryan Anderson	Armstrong Watson	23	I	Hexham	N 2
Yianni Theodorou	Logic Wealth Planning	138	I	Heywood	Y 5+
Carol Dickens	New Vision Wealth Strategies	109	I	Holmes Chapel	N 4
Lindsay Carter	Ascot Lloyd	86	I	Holmfirth	N 3
Graham Slater	Eagle Financial Services	183	R	Huddersfield	N 3
Steven Haigh	Portal Financial Planning	171	I	Huddersfield	Y 5+
Leanne Harris	2plan Wealth Management	103	I	Huddersfield	N 5+
Jonathan Fox	Skipton Building Society	95	R	Huddersfield	Y 4
Benjamin Philpott	Philpott Financial*	94	I	Huddersfield	Y 4
Antony Barton	Robertson Baxter	51	I	Huddersfield	N 5+
Matthew Bloxsome	Sovereign Wealth	48	R	Huddersfield	N 3
Henry Philpott	Philpott Financial*	27	I	Huddersfield	N 1
Gillian Shirt	Robertson Baxter	26	I	Huddersfield	Y 2
Vanessa Armstrong	AFH Wealth Management	15	I	Hull	N 1
Amy Gray	St. James's Place	12	R	Hull	N 1
Duncan Martinus	HF Wealth	51	I	Ilkley	Y 2
Sarah Siddons	Siddons & Co Financial Planning	30	R	Ilkley	N 2
Steven Payne	SP Wealth Planning	28	R	Irlam	N 2
Sebastian Tempest	True Potential	33	R	Keighley	N 3
Chris Wheatman	Advice Matters Financial Planning*	110	I	Kendal	Y 4
Amanda Heys	Armstrong Watson	42	I	Kendal	N 4
Paul McGregor	Pursuit Financial Planning	32	R	Kirkyby-in-Furness	Y 1
David Smith	Forethought Financial	95	R	Knutsford	N 3
Justin Heap	Swiftsure Wealth Management	38	R	Knutsford	N 1
Charlie Davies	RWA Financial Planning	37	R	Knutsford	N 2
James Sinclair	Nice Associates Wealth Strategies	28	R	Knutsford	N 2
James Larton	Truly Independent	53	I	Lancaster	Y 5+
Darren Goodall	Informed Financial Planning	166	I	Leeds	Y 3
Ben Cordiner	Cordiner Wealth*	156	I	Leeds	N 3
Andrew Woolhouse	iWealth Financial	106	I	Leeds	Y 2
Amy Enright	Sovereign Wealth	102	R	Leeds	N 3
Natalie Wright	Mazars Financial Planning*	77	I	Leeds	N 3
Vinny Lall	VSL Wealth Management	72	I	Leeds	N 1
Martin Archdale	MAP Financial Planning	70	I	Leeds	Y 3
Daniel Lea	The Private Office*	67	I	Leeds	Y 2
Phillip Chambers	Chambers Financial Solutions	63	I	Leeds	Y 2
Nick Heald	AFH Wealth Management	55	I	Leeds	N 4
Julian Baker	Live Smart Financial Planning	54	I	Leeds	Y 1
Helen Richardson	Ascot Lloyd	49	I	Leeds	N 3
James Bowers	Sovereign Wealth	45	R	Leeds	N 4
Carl Ward	Mazars Financial Planning*	41	I	Leeds	N 3
Adam Green	Mazars Financial Planning*	38	I	Leeds	N 3
Richard McKeown	Sovereign Wealth	33	R	Leeds	N 2
Rob Pentelow	Pentelow Wealth Management	32	R	Leeds	N 2
Ewan Doves	Doves Wealth Management	30	R	Leeds	N 2
Yasir Al-Din	2plan Wealth Management	29	I	Leeds	N 3
Mathew Lamping	Ascot Lloyd	28	I	Leeds	N 2
James Marlow	Armstrong Watson	25	I	Leeds	N 2
Christie Tillet	The Private Office*	14	I	Leeds	Y 1
Tom La Dell	AAB Wealth Chartered Financial Planners	12	I	Leeds	N 1
Daniel Wilkinson	Keystone Financial Management	12	R	Leeds	N 1
Martin Teal	Keystone Financial Management	11	R	Leeds	N 1
Ash Patel	Camargue Wealth	86	R	Leigh	N 4
Sarah Hogan	KBA FS	59	R	Leigh	Y 3
David Parkinson	KBA FS	42	R	Leigh	N 3
Joanne Hobson	KBA FS	42	R	Leigh	Y 3
Paul Taylor	True Potential	66	R	Leyland	N 2
Chris Lunt	Chris Lunt IFA	261	I	Liverpool	N 5+
Alan Worthington	Capstone Financial	72	R	Liverpool	N 3
Sanjay Gambhir	Hanson Financial Services	72	I	Liverpool	N 3
Julie Roche	Hanover Wealth Management	61	I	Liverpool	N 5+
Wayne Slater	Spectrum IFS	59	I	Liverpool	N 4
Josh Brooks	Markland Hill Wealth	32	I	Liverpool	N 3
Michael Carlyle	Hanson Financial Services	20	I	Liverpool	N 2
Ray Garnett	Fairstone	138	I	Liversedge	Y 4
Kelly Pickup	Skipton Building Society	118	R	Lytham St Annes	Y 3
Stewart Kaye	Skipton Building Society	59	R	Lytham St Annes	Y 3
Jerry Sisk	G+E Wealth Management	35	I	Malton	Y 2
Daniel Foy	Mazars Financial Planning*	79	I	Manchester	N 3
Carl Shropshire	Skipton Building Society	77	R	Manchester	Y 3
Charles Jowers	Lordstone Financial Planning	42	R	Manchester	N 4
Rachel Tunnicliffe	AFH Wealth Management	10	I	Mexborough	N 1
Grant Kelly	Newcastle Financial Advisers*	44	R	Middlesbrough	Y 3
Darron Whitehead	Fairstone	218	I	Mirfield	Y 5+
Marcus Platt	Family Tree Wealth Management	23	R	Mold	N 2
Peter Grieves	TMP Wealth Management	40	R	Morpeth	N 2
David Pritchard	Applewood Independent	78	I	Nantwich	N 2
Jamie Hull	Atherton & Associates Wealth Management	31	R	Nantwich	N 2
Lauren Tudor	Atherton & Associates Wealth Management	24	R	Nantwich	N 1
Richard Peddie	Atherton & Associates Wealth Management	15	R	Nantwich	N 1
Richard Astbury	Atherton & Associates Wealth Management	13	R	Nantwich	N 1
Christina Clegg	Christina Clegg Financial Planning Services	295	I	Nelson	Y 5+
David Jones	Financial Life Planning	47	I	Neston	N 3
Geoff Caisley	Newcastle Financial Advisers*	131	R	Newcastle upon Tyne	Y 3
Kevin Fitzjohn	Skipton Building Society	86	R	Newcastle upon Tyne	Y 3
David Simpson	Newcastle Financial Advisers*	69	R	Newcastle upon Tyne	Y 3
Mark Brett	Abacus Associates	62	I	Newcastle upon Tyne	Y 1
Natalie Turner	Natalie Turner Wealth Management	51	R	Newcastle upon Tyne	N 2
Michael Carrick	Tier One Capital	42	I	Newcastle upon Tyne	N 3
Omar Din	Azets Wealth Management	42	I	Newcastle upon Tyne	N 2
Nicola Tempest-Hall	Leazes Quadrus Financial Planning	34	R	Newcastle upon Tyne	N 1
Ryan McGuinness	Ryan McGuinness Wealth Management	26	R	Newcastle upon Tyne	N 1
Amy Burge	Ellis Bates Financial Advisers*	20	I	Newcastle upon Tyne	Y 1
Rachael Hall	Seven Stages	79	I	North Shields	Y 5+
Alex Turnbull	Newcastle Financial Advisers*	19	R	North Shields	N 1
Derek Dryden	Gale and Phillipson	181	I	Northallerton	Y 5+
James Downing	Gale and Phillipson	82	I	Northallerton	Y 5+
Emma Mitchell	Skipton Building Society	56	R	Northallerton	Y 3
Kerry Chaloner	Armstrong Watson	37	I	Northallerton	N 4
Ryan Phelps	Hartford Wealth	47	R	Northwich	N 3
Carla Brown	Oakmere Wealth Management	37	R	Northwich	N 2
Garnet Ronander	Ubuntu Wealth Management	37	R	Northwich	N 2
Christopher Foster	Pennines Independent Financial Advisers	84	I	Oldham	N 1
Rachael Moore	Skipton Building Society	53	R	Oldham	Y 3
Samuel Travis	Rhodian Wealth Management	30	R	Oldham	N 2
Joseph Stevens	True Potential	267	R	Ormskirk	Y 5+
Angela Maher	Acumen Financial Partnership	110	I	Ormskirk	Y 5+
Joanne Mitchell	AFH Wealth Management	14	I	Ossett	N 1
Thomas Hatley	Christopher Little & Co*	105	R	Otley	Y 5+
Richard Marshall	Christopher Little & Co*	28	R	Otley	Y 1
Scott McNally	Newcastle Financial Advisers*	107	R	Penrith	Y 3
Lisa Camm	Skipton Building Society	87	R	Penrith	Y 3
Justin Rourke	Armstrong Watson	68	I	Penrith	N 4
Paul Moody	Armstrong Watson	24	I	Penrith	N 2
Arran Pamphilon	Tarn Wealth Management	11	R	Penrith	Y 1
John Hough	Newcastle Financial Advisers*	40	R	Pickering	N 3
Joanne Hendry	Newcastle Financial Advisers*	65	R	Ponteland	Y 3
Gary Davies	Ellis Bates Financial Advisers*	42	I	Prenton	Y 1
Joe Parker	Totum Financial Planning	17	I	Prescot	Y 1
Ashley Parry	Polygon Financial	156	I	Preston	Y 5+
Noel McCormick	Skipton Building Society	155	R	Preston	Y 4
Vanessa Townshend	Springfield Financial Services	106	I	Preston	Y 5+
Jon Doyle	Juniper Wealth	52	I	Preston	Y 1
Lee Anderson	Atomos	10	R	Preston	Y 1
Hannah Robinson	Ellis Bates Financial Advisers*	34	I	Pudsey	Y 1
Catherine Casey	Rockwood Financial Solutions	32	I	Pudsey	Y 1
Emma Connaughton	Holcombe Wealth Management	72	I	Ramsbottom	N 5+
Adrian Hill	Octagon Financial Services	62	R	Retford	Y 5+
Sarah McDonald	2plan Wealth Management	46	I	Retford	N 2
Wayne Lowe	Navigation Wealth Management	17	R	Retford	N 1
Paul Lindfield	Stratagem Financial Planning	80	I	Rossendale	Y 5+
Nicholas Dewhurst-Madejczyk	Smith Jackson Wealth Management	28	R	Rossendale	N 2
Carolyn Jeffs	Holcombe Wealth Management	20	I	Rossendale	N 2
Lisa Vaughan	Lisa Vaughan Financial Planning	91	R	Rotherham	N 1
Nik Lambert	AFH Wealth Management	10	I	Rotherham	N 1
Darren Burnett	Burnett & Co Financial Planning	196	I	Sale	Y 5+
Ben Preston	Suttons Independent Financial Advisers	71	I	Sale	N 2
David Brown	True Potential	61	R	Sale	Y 4
Stephen Kidd	Skipton Building Society	60	R	Sale	Y 3
Steven Walker	Suttons Independent Financial Advisers	54	I	Sale	Y 2
Richard Nicholson	Succession Wealth	52	I	Sale	Y 4
Gwenan Masters	Masters Wealth Management*	34	R	Sale	N 2
Mark Galligan	MGT Financial Planning	28	I	Sale	Y 2
Simon Baggott	Suttons Independent Financial Advisers	24	I	Sale	N 2
Reena Mistry	Flying Colours Finance	24	I	Sale	N 1
David O'Connor	iPensives Wealth	24	I	Sale	N 1
Saf Sulehman	Suttons Independent Financial Advisers	22	I	Sale	Y 1
Darius Jalali	Stratton Wealth Management	99	I	Salford	N 3
Ken Whitworth	True Potential	81	R	Salford	Y 5+
David Bell	Retirement Professionals	24	I	Salford	Y 1
Trevor Shelley	Ellis Bates Financial Advisers*	21	I	Saltburn-by-the-Sea	Y 1
Matthew White	Mat White Financial Services	209	I	Sandbach	Y 3
Elliot Kuppasamy	Moneyweb	92	I	Scarborough	Y 2
Richard Booth	Richard Booth Wealth Management	89	R	Scarborough	N 2
David Swaby	Skipton Building Society	57	R	Scarborough	Y 4
Tina Steele	Steele Aspire Financial Management	45	R	Scarborough	N 2
Tom Evans	Forrester Boyd Wealth Management*	25	I	Scunthorpe	N 1
Stephen Hall	Skipton Building Society	43	R	Selby	Y 3
Nicola Page	Nicola Page Financial Solutions	26	R	Selby	N 2
Daniel Birkitt-Smith	Fox Red Wealth Management	10	R	Selby	N 1
Gregory Cooke	Polaris Wealth Management	118	I	Sheffield	Y 5+
Andrew Weston	Kingswood Group	37	R	Sheffield	N 1
Paul Archer	Kingswood Group	27	R	Sheffield	N 1
Jan Platts	Kingswood Group	15	R	Sheffield	N 1
Ryan Smith	Kingswood Group	10	R	Sheffield	N 1
Barry Orr	Barker Sutcliffe and Associates	99	I	Skipton	Y 5+
Mark Stevens	Stevens Wealth Management	38	R	Skipton	N 2
Emma Pentelow	Pentelow Wealth Management	24	R	Skipton	N 2
Kevin Preston	Skipton Building Society	24	R	Skipton	N 1
Alexander Law	The Private Office*	15	I	Skipton	Y 1
Glen Stephenson	True Potential	156	R	South Shields	Y 2
Mike Weedon	Wealth of Advice	86	I	South Shields	Y 3
Mark Winship	Newcastle Financial Advisers*	70	R	South Shields	Y 3
Michael Cook	Michael Cook Wealth Management	53	R	South Shields	Y 3
David Lloyd	Lloyd & Co	87	I	Southport	Y 5+
Paul Reid	Skipton Building Society	50	R	Southport	Y 3
Gary Fletcher	KBA FS	23	R	Southport	N 2
Antony Arderton	Arderton & Associates	21	R	Southport	N 2
Andrew Platt	Callisto Wealth Management	99	I	St Helens	Y 3
Paula Payne	Tailored Financial Planning	55	I	St Helens	Y 2
David Toner	True Potential	82	R	Stanley	Y 5+
Claire-Anne Lytton	Quilter Financial Advisers	65	R	Stanley	N 4
Mark Carter	Sovereign Wealth	152	R	Stockport	N 5+
Nicholas Nesbitt	Mazars Financial Planning*	63	I	Stockport	N 3
Ashley Blackmore	Camargue Wealth	37	R	Stockport	N 3
Luke Mather	Middleton Wealth Management	27	R	Stockport	N 2

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

CENTRAL ENGLAND

Table with columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB., YEARS QUALIFIED. Includes entries for Lisa Jackson, Karl Lawton, Steven Lyons, Lee Faulkner, Lydia Fallows, Jordan Powell, James Myatt, Jack Noott, April Knott, Tandi Fellows, Scott Taylor-Barr, Daniel Spragg, Nigel Morray, Prab Singh, Pam Stockdale, Ian Butcher, Stephen Hendriks, Sally Evans, Richard Watkins.

Table with columns: Name, Firm, Reviews, Status, Location, Fees Pub., Years Qualified. Includes entries for Andrew Lawrence, Scott Hamilton, Christopher Lawton, Amanda Brencher, Malcolm Isaacs, Richard Latteman, Kemmy Lawson, Olayinka Cole, Karen Li, Michelle Ford, Jean Carlo Gonzales, Matt Hurren, Danish Kamran, Mohammed Miah, Lee Rhodes, Martin Seewoonarain, Jim Brough, Asher Kenton, George Drameh, Sarah Howard, David Horton, Goldwin Dungu, Alastair Mortimer, Jiten Varsani, Matthew McDonald, James Dennett, Paul Collinson, Michael Bennisson, Ben Harrington, Roshan Vitharanage, Jamie Chapman, Peter Nash, Aline Manirambona, Vincent Corcoran, Lewis Nash, Bola Anike, Robin Thomas, Jonathan Smith, Jo Jingree, Dilip Kandaiah, Sapna Malde, Pravin Varsani, Jules Held, Sekkappan Alagu, Anil Malik, Beulah Antonin.

Table with columns: Name, Firm, Reviews, Status, Location, Fees Pub., Years Qualified. Includes entries for Paul Storer, Julie Rogers, Jonathan Burridge, Charlie Wade, Jennifer Finistere, Ged O'Sullivan, Chris Layzell, Ellie Macdonald, Josif Galev.

NORTH ENGLAND

Table with columns: Name, Firm, Reviews, Status, Location, Fees Pub., Years Qualified. Includes entries for Sarah Ward-Novak, Stefan Stimpson, James Foster, Gerard Potts, Christopher Webb, Andrew Brierley, Marie Price, Chris Terry, Brian Sandiford, Carla Earnshaw, James Vince, Sharif Muhashash, Hannah Worthington, Amber Crosby-Craig, Lauren Frame, Siobhan Martin, Duncan Moore, Christine Parkin, Katie Crosby, Tim Spencer, Lyndsay Fairhurst, Joe Keyes, Vinod Malayil, Olivia Flanagan, Trish Green, Hannie Rollins, Belinda Kempplay, Simon Horsfall, Andrew Quinn, Andrea McNicholas, Matthew Castle, Ian Gartside.

EAST ENGLAND

Table with columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB., YEARS QUALIFIED. Includes entries for Edwina Sleight, Matt Hays, Samantha Hendry, Andrew Friday, Laura Gilligan, Andrew Connolly, Simon Ward, Tom Margitson, Caren Palmer-Welch, Frederick Owusu, Michael Taylor-Brown, Estelle Cameron, Kate Gentry, Nimon Davey, Steve Farrell.

Table with columns: Name, Firm, Reviews, Status, Location, Fees Pub., Years Qualified. Includes entries for James Dennett, Paul Collinson, Michael Bennisson, Ben Harrington, Roshan Vitharanage, Jamie Chapman, Peter Nash, Aline Manirambona, Vincent Corcoran, Lewis Nash, Bola Anike, Robin Thomas, Jonathan Smith, Jo Jingree, Dilip Kandaiah, Sapna Malde, Pravin Varsani, Jules Held, Sekkappan Alagu, Anil Malik, Beulah Antonin.

GREATER LONDON

Table with columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB., YEARS QUALIFIED. Includes entries for Emma Hernandez, Annette Smith, Matthew Fretwell, Abdul Karimjee.

Table with columns: Name, Firm, Reviews, Status, Location, Fees Pub., Years Qualified. Includes entries for Jules Held, Sekkappan Alagu, Anil Malik, Beulah Antonin.

Table with columns: Name, Firm, Reviews, Status, Location, Fees Pub., Years Qualified. Includes entries for Andrea McNicholas, Matthew Castle, Ian Gartside.

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

Table with columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB., YEARS QUALIFIED. Includes entries for Alexandra Gregory-Chialton, Mark Carney, Marc Bennett, Carl Gidman, Neale Pattison, Simon Beswick, Adele Forbes, Emma Hutchinson, Rachel Spiers, Liam Coker, Matthew Grayson, Jen Knowlson, Carol Smith, Ben Horsfield, Rob Ferguson, Andy Jones, Paul Kozyra, Elizabeth Davis, Dean Bedson, Bob Riach, Faye Rowland, Brian Beech, Ian Christlo, Keeley Oliver, Robert Timm, Emma Wood, Chris Law, Daniel Hindmarsh, Steven Thomas, Rhys Evans, Daniel Field, Tanya Cilia.

SCOTLAND

Table with columns: Name, Firm, Reviews, Status, Location, Fees Pub., Years Qualified. Includes entries for Onyi Ibeke, Alan Frendo, James McQuistin, Anthony Wilson, Bede Pratt, Will Townsend, Beth Stevenson, Ross McMillan, Graham J McComb, Emma Baird, Liz Cunningham, Andrea Riddell, Alasdair Devine, Tony Flynn, Erin Rigault, Joanne Osborne, Ian Butt, Jijo Joseph, Joe Capon, Patrick Earey, Rhys Payne, Sophie Howard, James McDermott, Brad Ashton, Pageani Sookramanian, Jack Neale, Simon Bridgland, Michael Welton, Peter Burke, John Mcallister, Louise Selvage, Carla Adamson, Neil Barsby, John Carter, Lucy Watts, Felben Pujanes, Maria Griggs, Mark Horsfall, Michelle Lawson, Graham Gibson, Lukasz Zurek.

Table with columns: Name, Firm, Reviews, Status, Location, Fees Pub., Years Qualified. Includes entries for David Tickner, Mark Seddon, Deborah Whittaker, Claire Lipscomb, Michelle Sharpe, Cain Thomas, Molly Elliss, Farida Rouane, David Howlett, Russell Tilbury, Jenny Whittle, Nicola Salisbury, Carol Brown, Gavin Carley, Shaun Nicholson, Alexander Peters-Bean, Lewis Chapman, Phil Randall, Scott Austin, Siobhan Heard, Casey Bridge, Toni Badhams, David Houchell, Paul Steggle, James Wingate, Peter Baldacchino, Matthew King, Sheena Young, Dean Hurst, Scott Barron, Jennifer Neary, Michael Nicholls, Philip Thompson, Robert Freeman, Liz King, Emma Merrells.

SOUTHEAST ENGLAND

Table with columns: Name, Firm, Reviews, Status, Location, Fees Pub., Years Qualified. Includes entries for Erin Rigault, Joanne Osborne, Ian Butt, Jijo Joseph, Joe Capon, Patrick Earey, Rhys Payne, Sophie Howard, James McDermott, Brad Ashton, Pageani Sookramanian, Jack Neale, Simon Bridgland, Michael Welton, Peter Burke, John Mcallister, Louise Selvage, Carla Adamson, Neil Barsby, John Carter, Lucy Watts, Felben Pujanes, Maria Griggs, Mark Horsfall, Michelle Lawson, Graham Gibson, Lukasz Zurek.

Table with columns: Name, Firm, Reviews, Status, Location, Fees Pub., Years Qualified. Includes entries for Phil Randall, Scott Austin, Siobhan Heard, Casey Bridge, Toni Badhams, David Houchell, Paul Steggle, James Wingate, Peter Baldacchino, Matthew King, Sheena Young, Dean Hurst, Scott Barron, Jennifer Neary, Michael Nicholls, Philip Thompson, Robert Freeman, Liz King, Emma Merrells.

KEY
FIRM
* Top Rated Firm (includes trading names of Top Rated Firms). More on p27
STATUS
I Independent mortgage adviser
L Limited mortgage adviser
YEARS QUALIFIED
Consecutive years as a Top Rated Adviser
FEES PUBLISHED
N No, this adviser does not display whether they charge a fee for advice on VouchedFor.co.uk
Y Yes, this adviser clearly displays whether they charge a fee for advice on VouchedFor.co.uk. If they do charge a fee, they have included their fee structure

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

SOUTHEAST ENGLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists mortgage advisers in Southeast England.

SOUTHWEST ENGLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists mortgage advisers in Southwest England.

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists mortgage advisers in Southeast England (continued).

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists mortgage advisers in Southeast England (continued).

WALES

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists mortgage advisers in Wales.

VOUCHEDFOR'S TOP RATED PROTECTION ADVISERS

CENTRAL ENGLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists protection advisers in Central England.

GREATER LONDON

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists protection advisers in Greater London.

NORTH ENGLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists protection advisers in North England.

NORTHERN IRELAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists protection advisers in Northern Ireland.

SCOTLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists protection advisers in Scotland.

SOUTHEAST ENGLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists protection advisers in Southeast England.

SOUTHWEST ENGLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists protection advisers in Southwest England.

Protection advisers take their fee from commission rather than charging an advice fee

VOUCHEDFOR'S TOP RATED FINANCIAL COACHES

CENTRAL ENGLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists financial coaches in Central England.

EAST ENGLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists financial coaches in East England.

GREATER LONDON

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists financial coaches in Greater London.

NORTH ENGLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists financial coaches in North England.

SCOTLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists financial coaches in Scotland.

SOUTHEAST ENGLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists financial coaches in Southeast England.

SOUTHWEST ENGLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists financial coaches in Southwest England.

WALES

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists financial coaches in Wales.

VOUCHEDFOR'S TOP RATED EQUITY RELEASE ADVISERS

These equity release advisers, protection advisers and financial coaches received the highest volume of positive 2022 reviews on VouchedFor.co.uk. Each is a fully verified member of VouchedFor and endorsed by more than ten clients. They have all necessary permissions to practice. See VouchedFor.co.uk for a complete list of the services these advisers can provide.

CENTRAL ENGLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists equity release advisers in Central England.

NORTH ENGLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists equity release advisers in North England.

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists equity release advisers in Central England (continued).

SCOTLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists equity release advisers in Scotland.

SOUTHEAST ENGLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists equity release advisers in Southeast England.

SOUTHWEST ENGLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists equity release advisers in Southwest England.

WALES

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists equity release advisers in Wales.

NORTH ENGLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists equity release advisers in North England.

SCOTLAND

Table with 6 columns: NAME, FIRM, REVIEWS, STATUS, LOCATION, FEES PUB, YEARS QUALIFIED. Lists equity release advisers in Scotland.

KEY

Table with 2 columns: FIRM, STATUS, FEES PUBLISHED, YEARS QUALIFIED. Defines symbols and terms used in the tables.



Welcome, this year's Top Rated Firms

VouchedFor is pleased to share 2023's Top Rated Firms

These firms have invited all their clients to review them on VouchedFor and have received excellent feedback. They have also fared well against industry benchmarks measured by VouchedFor's Elevation platform*. Firms of any size can qualify as Top Rated Firms. As you can see from the list in the table, they range from one-person operations to national firms. Cost is not a barrier to achieving Top Rated Firm status. Advisers can have a free basic profile on VouchedFor to help their firm meet the criteria.

WHAT DID THE TOP RATED FIRMS DO TO QUALIFY?

- 1** Demonstrate a commitment to transparency by regularly inviting all their advisers' clients to leave a review on VouchedFor. There were a few allowed exemptions, such as clients who are infirm or do not have an email address. Top Rated Firms have agreed to VouchedFor auditing them to ensure they have invited reviews from all non-exempt clients.

“ A high average rating out of five shows a firm has happy clients **”**

Putting in the hours: the Top Rated Firms all met exacting industry criteria

- 2** Prove their clients are engaged by securing a high response rate on their review invitations.
- 3** Show they have happy clients, by achieving a high average rating out of five.
- 4** PLUS, new for 2023, these firms have to have performed well against industry benchmarks measured by our Elevation platform*.

300,000 Reviews VouchedFor has collected since it began

This year's list includes some firms that have achieved Top Rated Firm status for an impressive four consecutive years. These include Sandringham Financial Partners, The Private Office, Depledge Strategic Wealth Management,

Waymark Financial, One Financial Solutions and Philip James Financial Services. Several others feature in this list for the third year running. As has been covered in this Guide, 2022 wasn't an easy year on many fronts. Reading some of these Top Rated Firms' client reviews bears testament to the important role good financial advice plays in creating peace of mind and helping people achieve their goals, from buying a new home through to retiring comfortably.

Many congratulations to all the firms who attained Top Rated status in 2023!

**VouchedFor has collected more than 300,000 reviews since it began its mission 12 years ago. It has used its expertise in client feedback, and its advanced insights tool, Elevation, to establish industry benchmarks for all areas of client experience*

LARGE FIRMS (50+ ADVISERS)

Firm name	Advisers	Reviews	Rating	Location
Sandringham	190	6,859	4.9	UK
The Private Office	50	1956	4.8	England

MEDIUM FIRMS (10+ ADVISERS)

Firm name	Advisers	Reviews	Rating	Location
Morrison Wealth	38	1088	4.8	England
Newcastle Financial Advisers	26	1540	4.8	England
Mazars Financial Planning	26	1142	4.8	UK
Ellis Bates Financial Advisers	26	669	4.8	UK
Viva Retirement Solutions	16	599	5	England
One Financial Solutions	15	1108	4.9	UK
A S Financial	14	707	4.9	London
Tenet Financial Services	12	267	4.8	UK
Forrester Boyd Wealth Management	11	259	4.8	Doncaster, Peterborough, Hull

SMALL FIRMS (FEWER THAN 10 ADVISERS)

Firm name	Advisers	Reviews	Rating	Location
Medical Family Finance	8	452	4.8	London
Ryley Wealth Management	8	315	4.9	Nottingham
Prosperity IFA	5	464	4.9	Kent, Hertfordshire
Hartley Ross	5	216	4.9	Wales, Berkshire
David James Wealth	5	213	4.8	London, Southampton, Suffolk
Smith and Wardle Financial Planning	5	178	4.9	Stevenage
The Aspire Partnership	5	128	4.9	Bristol, Brighton
Philip James Financial Services	4	913	4.8	Oxford, Gloucester
Blackdown Financial	4	360	4.9	Somerset
Jones & Co Independent Financial Advice	4	327	4.8	Sheffield
Holleron Wealth Management	4	221	4.9	Derbyshire
Laterliving now!	4	219	4.9	Yorkshire, Derbyshire
HarperLees Financial Planning	4	185	4.9	Essex
Hills Financial Planning	4	173	4.9	Belfast
Bigmore Associates	4	165	5	Walton-on-Thames
GPFM	4	152	4.9	Stevenage
Fiducia Wealth Management	4	144	4.8	Essex, Suffolk
Navigate IFA	4	118	4.9	Belfast
Depledge Strategic Wealth Management	3	384	4.9	Cheshire
Rowley Turton (IFA)	3	361	4.9	Leicester
AFP Pinner	3	278	5	London, Winchester
Lucent Financial Planning	3	263	4.9	Birmingham

SMALL FIRMS CONTINUED (FEWER THAN 10 ADVISERS)

Firm name	Advisers	Reviews	Rating	Location
Wealthwide	3	257	4.9	Birmingham
Ginkgo Financial	3	197	4.9	London
LUNA Financial Planning	3	161	4.9	Newport, Stevenage
Unity Wealth Management	3	140	4.8	Hampshire
International Property Finance	3	133	4.9	England
Brace Wealth Management	3	102	4.9	England
Sterling Rees Wealth Management	3	101	5	UK
Rosewood Wealth Management	2	391	4.9	Sheffield
Millward Wealth Management	2	299	4.9	Coventry
Spectrum Wealth Group	2	264	4.9	Glasgow
Stonegate Wealth Management	2	166	4.9	Stoke
LRG Financial Services	2	135	5	Oxford, Berkshire
Expert Wealth Management	2	135	4.9	Oxford
Christopher Little & Co	2	133	4.9	Otley
Bluesky Independent Wealth Managers	2	128	4.9	London, Edinburgh
Philpott Financial	2	121	4.9	Yorkshire
Tudor Franklin Independent Financial Advice	2	118	4.9	Leicester
Faulkner Powell Mortgages	2	115	5	Stoke
Insight Wealth Financial Advisers	2	90	4.9	Northampton
Novum Mortgage Services	2	89	5	Kent
Douglas Rowe Financial Services	2	72	4.9	Kent
Storeton Rose Financial Planning	2	71	5	Cheshire, Hertfordshire
WR Ethical	2	68	5	Bristol
My Finance Friend	1	322	5	Derbyshire
Peniston Financial	1	185	5	Doncaster
Midavlyn Mortgages	1	176	5	Stockport
Commodore Finance	1	167	4.9	Conwy
Clarity Wealth	1	156	5	Leeds
Cordiner Wealth	1	156	4.9	Leeds
Expert Independent Financial Planning	1	149	4.9	London
Worthington Financial Planning	1	138	5	Stevenage
Sheraton Financial Planning	1	138	5	Portsmouth
Footes Financial Planning	1	127	4.9	Birmingham
Britannic Place Financial Management	1	120	4.9	Worcester
Northseam - Independent Financial Planning	1	113	4.8	Bath
Advice Matters Financial Planning	1	111	4.9	Lancashire
JWD Mortgages	1	100	5	Bath

SMALL FIRMS CONTINUED (FEWER THAN 10 ADVISERS)

Firm name	Advisers	Reviews	Rating	Location
Money Money Financial Planning	1	93	4.8	London
Equity Select	1	87	5	Derby
Ripley Wales Financial Planning	1	82	4.9	Torquay
Danjo & Co Financial	1	80	5	Shropshire
Chapter House Wealth Management	1	79	4.9	West Midlands
Auxilia Financial Services	1	74	5	Somerset
Orange Tree Financial Services	1	74	4.9	Essex
Harper Financial Associates	1	73	4.8	Sheffield
Carol Smith Mortgage Services	1	72	5	Warrington
Mission Financial Planning	1	71	4.8	Newcastle
Kath Atkin - Bowdler Financial Services	1	68	5	Swansea
Towan IFA	1	60	4.8	Cornwall
Windsor Financial Planning	1	59	5	Newport
Fleming & Co Wealth Management	1	59	4.9	Warrington
Waymark Financial	1	57	4.9	London
Santorini Financial Planning	1	54	4.8	Leicester
Brick2Brick Mortgage Solutions	1	50	5	London
Clifford Wealth Management	1	49	4.9	Wiltshire
Castle Mortgages	1	48	5	Coventry
Butterfly Financial Planning	1	47	5	Kent
Sharp Wealth Management	1	43	5	Surrey
8 Financial Planning Limited	1	43	5	Telford
Naomi Haynes Financial Planning	1	38	5	London
MJS Financial Services	1	38	5	Cardiff
Willow Tree Financial Services	1	38	4.9	Brighton
Martin Jeffers Wealth Management	1	37	5	Birmingham
Engage Wealth Management	1	35	5	Brighton
Masters Wealth Management	1	34	5	Manchester
Bob Rains Wealth Management	1	32	4.9	Kent
Parkworth Financial Services	1	29	4.9	Surrey
Bina Dayaram Wealth Management	1	28	4.9	St Albans
Thera Wealth Management	1	28	4.9	London
Sunland Mortgages	1	26	5	Durham



The family tree



**The bonsai tree requires a lifetime of nurturing.
Not to mention, an expert hand.**

No wonder then, that some of the finest examples remain in families for hundreds of years, passing from one generation to the next.

And when it comes to leaving your wealth to loved ones, you deserve an investment provider that shows the same care and attention you did to growing it.

That's how we became the market leader in investments that qualify for relief from inheritance tax.¹

Ask your financial adviser about Octopus Investments.

Please remember, the value of an investment, and any income from it, can fall as well as rise. Investors may not get back the full amount they invest. Tax treatment depends on individual circumstances and could change in the future. Tax relief depends on portfolio companies maintaining their qualifying status.

Find out more by visiting octopusinvestments.com

¹By funds under management. Comprehensive Analysis of Business Relief Offers, Tax Efficient Review, 1 March 2023. Our investments are not suitable for everyone. We do not offer investment or tax advice. We recommend investors seek professional advice before deciding to invest. Investors should only subscribe for shares based on information in the relevant product brochure, which can be obtained from octopusinvestments.com. Issued by Octopus Investments Limited, which is authorised and regulated by the Financial Conduct Authority. Registered office: 33 Holborn, London, EC1N 2HT. Registered in England and Wales No. 03942880. Issued: March 2023. CAM012813-2303.