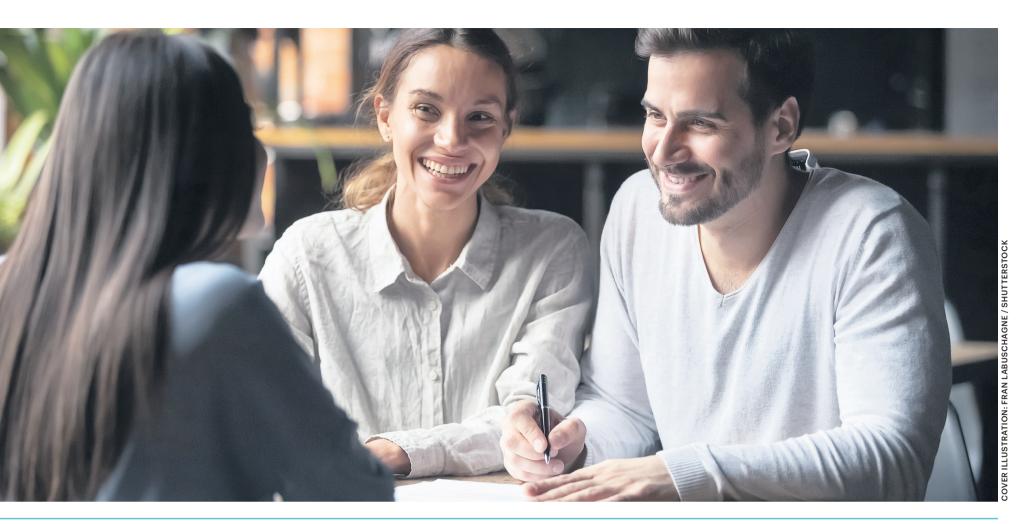




VouchedFor's 2023 Top Rated Financial Adviser Guide

Helping you get the right advice at the right time of life



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

anaging 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

Ø 80% of customers on track to hit targets

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

for the future. World

stock markets fell by

around a fifth last

year, their worst

performance

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 £48,000 increase in their wealth Graham Cross, CEO of financial

advice firm Helm Godfrey, believes

the best financial advisers become much-valued confidantes "Lalways describe financial advice as a relationship of trust," he says. "You need someone who you know will listen to vou. and who you are prepared to listen to.³

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.

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."

That holistic advice is vital. Your personal finances involve multiple considerations - your income and outgoings today, but also savings and investment for the future, and protection products such as health and life insurance that kick in if you face a setback. You may also need help with tax planning or support for your family – how will vou save for children, say, or look after older relatives?

"The focus of your first meeting with an adviser should be about you and what you want to achieve, what worries you, and your experience and how you have worked with money in the past. says Helena Wardle a partner and chartered financial planner at independent financial adviser Smith & Wardle. "This process in itself adds value as very few people pull their money together in this way, so it is a great exercise for you to sit down and see where you are."

Dominic Fraser-Smith, propositions lead with Aviva Financial Advice, savs his customers, in common with most, are looking for the reassurance and understanding that can be gained

OF ADVISER DOINEED?

n 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:

ndependent 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.

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.

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 gualifications and experience – but this isn't always the case.

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.



Equity release advisers offer from your home. They also

99% of clients would recommend their adviser

 (\checkmark)

All these drivers are great

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 longterm financial goals.'

66 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

sometimes assist with related

Mortgage advisers, sometimes

advice around releasing equity

insurance products like life insurance. Protection advisers help you with more complex insurance

purchases such as life insurance, critical illness insurance and income protection insurance 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.

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

n 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

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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 vour dreams are.



No more worries

Tom's expert

advice helped

Liz achieve her

dream of a

secure future



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

ax is a constant, but governments love to inker 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,

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, pavable 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

YOUR 2023 TAX TABLE

£

£4.6bn

collected in

inheritance

tax in 2021

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)
limit, the starting savings rate	income exceeds the starting ra won't apply to savings income reduced if your income is over above the limit.	

is £325,000 per person or £500.000 if you include an exemption of up to £175 000 for vour 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

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 taxpavers 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 vour own business or a stock market-listed company in which vou have invested - vou may earn dividend income from them.

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."

B PLAN FOR INHERITANCE TAX There are many different ways to reduce a potential liability,

CASE STUDY ON I FAVING EGACY

hen 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

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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.

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 governmen 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

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You can claim

up to 30 per cent

income tax relief

invest in a venture

including giving away smaller sums

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 lessica Franks, head

of retail investment products at

gifts can be made to reduce the

value of your estate, though you

free from inheritance tax." If in

doubt, take professional advice

on inheritance tax planning.

Octopus Investments. "Also, lifetime

need to survive for seven years after

making a gift for it to become fully

and making sure couples make

good use of the fact they both

get their own inheritance tax

on the sum you

capital trust

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 monev 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."

6 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.

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."



GAMBLING WITH OUR LIVES

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

Imost 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 vou'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.'

RISKS OF IG

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.



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 o 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 vou'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."

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

lmost 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

Just a sixth of over 42,000 regulated financial advisers in the UK are women, according to the Financial **Conduct Authority**

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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

Q 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

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.

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."



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:

Taking out a £300k mortgage	£419 (excludes fee-free mortgages advisers)
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)
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
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

n 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."

66 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."



% \$

25-34

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

Sara Benwell

£

en Z are increasingly omfortable turning o 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 gualified 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

The age group media. "There's most likely no recourse if suggestions are to be in debt 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 '

advice on social

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.

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

Q	PENSION ADVICE	26%
2	MORTGAGE ADVICE	16%
3	RETIREMENT	16%
4	INVESTMENTS	15%
5	BUYING PROPERTY	12%
6	PLANNING	10%
0	SAVINGS	5%
8	OTHER PROPERTY	4%

"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 Zaren'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 vears later, as you will know them. The biggest bridge in this industry is trust.

clients react to volatility. 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.

left on VouchedFor tells a clear story. Advisers' clients gain an expert by their side during uncertain times

client reviews were posted on the platform in 2022 out of a total of 53,132 reviews.

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.

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

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



OUR MISSION

'm often asked how advisers' There's certainly been plenty Pleasingly, the client feedback much peace of mind from having

Precisely 45,083 five-star However, despite this, The articles and case studies

The tables give a shout-out

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.

Atr

Alex Whitson, managing director, VouchedFor



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:

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 and search by adviser name to find their profile.

ASK HOW MANY **CLIENTS THE ADVISER HAS**

It's helpful to know what percentage of an adviser's clients have reviewed then 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 clients (for instance, if they work with clients who do not have email addresses) but it's important to understand this.

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.

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

regular reviews from their clients, including enabling advisers to automatically invite annual "follow-up" reviews.

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.

LOOK AT THE **ADVISER'S OUALIFICATIONS**

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

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

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.

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Andrew Johnson

Nick Shioleftou

Wayne Evison

underdo sever	ai other checks a	ina oi	ngoi	na monitorir	ia.				
	CENTRAL	Lisa Footes	Footes Financial Planning*						
	CENTRAL				ูนต.	s FIED	Martin Jeffers	Martin Jeffers Wealth Management*	
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.	YEARS QUALIFIED	Kirsty Tyler	Wyefield Wealth Management	
							Philip Needham	Castle Green Financial Planning	
Jason Harris	AFH Wealth Management	41	I	Alcester	N	3	Charlotte Webb	Castle Green Financial Planning	
Andrew Whitehead	Honeycroft Wealth Management	24	R	Alfreton	Ν	2	Leigh Bolland	Bolland Wealth Management	
Hannah Cowell	2plan Wealth Management	236	I.	Ashby-de-la- Zouch	N	5+	Claire Markham	F H. Manning Financial Services	
Chris White	Cobens Wealth Management	136	T	Ashby-de-la- Zouch	Ν	5+	Alastair May	Alastair May Financial Planning	
Emily White	Blanco Wealth Management	30	R	Ashby-de-la- Zouch	N	1	Brian Flindall	Credencis	
Andre McRobie	Tenet Financial	21	I	Belper	N	1	Kevin Holleron	Holleron Wealth Management*	
David Farrance	Services* Consequential	58	Т	Bewdley	Y	4	Louise Powell	Holleron Wealth	
Chris Guttridge	Planning True Potential	210	R	Birmingham	Y	4	Sonia Marriott	Management* Holleron Wealth	
Thomas Dickson	Wealthwide*	208	I	Birmingham	Y	5+	Peter Ellis	Management* Holleron Wealth	
Gem Durham	Whitebeam Independent	85	I	Birmingham	Y	5+	Lee Gardner	Management* Gardner Financial	
Dichard Vonnor	Financial Advice	81	R	Birmingham	Y	3		Management	
Richard Venner Mandeep Singh	Charles Stanley AFH Wealth	78	R I	Birmingham Birmingham	Y	5+	Alan Crowley	Financial Design	
Kira Sehmbi	Management True Potential	74	R	Birmingham	Y	5+	Graeme Lewis	Rothesay Bennett Financial Planning	
Laura Thursfield	Mazars Financial	73	I	Birmingham	N	3	Nicholas Lue	JPA Financial Services	
Lloyd Batey	Planning* Skipton Building	67	R	Birmingham	Y	3	Scott Saxby	JPA Financial Services	
Martin Brown	Society Wealthwide*	39	I	Birmingham	Y	1	Lisa Millward	Millward Wealth Management*	
Alexandra	Mazars Financial	27	I	Birmingham	N	2	Tom Driver	HB&O Financial Services	
Llewellyn Dave Hadley	Planning* Prosperity Wealth	38	I	Brierley Hill	Y	3	Craig Saxton	Saxton Financial	
Adam Rendall	Prosperity Wealth	33	I.	Brierley Hill	Y	2	Scott Gallacher	Planning Rowley Turton*	
Simon Baldwin	High House Wealth Management	99	R	Bromsgrove	Ν	2	Gary Metcalf	Gemini Wealth	
Thomas Morgan	True Potential	73	R	Bromsgrove	Y	1	Alan Turton	Management Rowley Turton*	
Bobby Sahota	AFH Wealth Management	72	I	Bromsgrove	Ν	5+	Lee Barton	Bosworth Wealth	
Sarfraz Munir	AFH Wealth Management	43	I	Bromsgrove	Ν	3	Bharat Chudasama	Management Tudor Franklin*	
Andrea Cloughley	Palatine Financial Planning	37	R	Cannock	Y	2	Adam Geddes	Paul Geddes Wealth Management	
Shane Fox	Principle Financial Services	148	I.	Coalville	Y	3	Martin Stanley	Rowley Turton*	
Daniel Sperber	Coleshill Wealth	30	T	Coleshill	Y	1	Nilesh Patel	Positive Solutions	
Paul Grice	Management Jalapeno	83	T	Coventry	N	3	Bina Chauhan	Sterling & Law	
Benjamin Clay	Clay Warden	69	R	Coventry	Ν	2	Kristian Vind	Chapter House Wealth Management*	
Adrian Middup	Jalapeno	54	I	Coventry	Y	3	Lee Kirven	Enhance Financial	
Craig Bonsor	Jalapeno	53	T	Coventry	Ν	3	Samuel Robinson	Planning Almond Financial	
Alex Johnston	Succession Wealth	50	I	Coventry	Y	3			
Neil Dixon Neil Young	True Potential Plan With Neil	42 12	R	Coventry	N Y	2	Paul Boutle Fiona Monro	RetireInvest AFH Wealth	
James Pillinger	Profusion Wealth	95	·	Derby	Y	5+	Trudi Giles	Management Thompson &	
Paul Harman	Management Profusion Wealth	80	I	Derby	Y	5+	indui diles	Richardson Financial Planning	
Paul White	Management Cedars Wealth	70	R	Derby	N	3	Sam Tindale	Tower House Wealth Management	
Ray Shepherd	Management Kingswood Group	40	R	Derby	N	2	Edward Stewart	Kingswood Group	
Darran Harrison	Kingswood Group	21	R	Derby	N	2	Matthew Harrison	Tower House Wealth Management	
Jane Newman	Jane Newman	202	I.	Droitwich	Y	5+	Matthew Sargeant	Tower House Wealth Management	
Emily Newman	Financial Planning Jane Newman Financial Planning	73	I	Droitwich	Y	3	Chris Baker	Merlin Wealth Management	
Dale Gough	Financial Planning Prosser Knowles	35	I	Droitwich	N	2	Robert Lallo	Sandringham Financial Partners*	
Rachel Robb	Associates Prosser Knowles	31	1	Droitwich	N	2	Matthew Walne	Santorini Financial Planning*	
RacherRobb	Associates	51	1	DIORWICH	N	2	Alan Curtis	True Potential	

:D	FOR'S TOP RATE	:D FI	NAN	ICIAL ADVISE	RS								
	Little Green Owl Financial Planning	23	I	Droitwich	Y	2	Alexander Munn	Forrester Boyd Wealth Management*	54	I	Louth	N	1
	NPS Wealth Management	35	R	Edgbaston	N	2	Joel Leversedge	Origin Wealth Management	30	R	Ludlow	N	3
	3R Financial Services	63	I	Grantham	N	4	James Slowey	Gransha Financial Services	115	R	Lutterworth	N	5+
	Footes Financial Planning*	126	I	Harborne	Y	2	Paul Urmston	Fresh Approach	147	I.	Malvern	Y	4
	Martin Jeffers Wealth Management*	37	R	Harborne	N	2	Maria Danielle Slack	M D Slack Wealth Management	22	R	Mansfield	N	1
	Wyefield Wealth Management	69	R	Hereford	N	2	lan Kells	Stepping Stones Financial Planning	17	I	Mansfield	N	1
	Castle Green Financial Planning	15	R	Hereford	N	1	Abigail Brown	AFH Wealth Management	54	I	Market Harborough	N	4
	Castle Green	12	R	Hereford	N	1	Paul Eason	RMI Independent Financial Advisers	49	I	Market Harborough	Y	3
	Financial Planning Bolland Wealth Management	11	R	Hinckley	N	1	Jason Lynch	True Potential	41	R	Market Harborough	N	2
	Management F H. Manning Financial Services	143	I	Horncastle	Y	4	Neil Gilbourne	3R Financial Services	273	I	Newark	Y	5+
	Financial Services Alastair May	11	R	lbstock	N	1	Illa Pujara	Skipton Building Society	120	R	Newark	Y	3
	Financial Planning Credencis	161	I	llkeston	Y	3	Keith Brace	Brace Wealth Management*	63	R	Northampton	N	2
	Holleron Wealth Management*	92	R	llkeston	Y	5+	Marc Dicks-Jones	Insight Wealth Financial Advisers*	54	I	Northampton	N	1
	Holleron Wealth	52	R	llkeston	N	2	Mark Hipkiss	Skipton Building Society	53	R	Northampton	Y	4
	Management* Holleron Wealth	43	R	llkeston	N	2	Jason McConkey	Insight Wealth Financial Advisers*	36	I	Northampton	N	1
	Management* Holleron Wealth	34	R	llkeston	N	2	John Crichton	Grange Estates Wealth Management	236	I.	Nottingham	N	5+
	Management* Gardner Financial	142	I	Kenilworth	Y	5+	David Murden	Sense Financial Solutions	121	I	Nottingham	Y	3
	Management Financial Design	126	I	Kenilworth	Y	5+	Rebecca Aldridge	Balance: Wealth Planning	107	I	Nottingham	Y	1
	Rothesay Bennett	68	I	Kenilworth	N	3	Tracy Yeomans	Ryley Wealth Management*	86	R	Nottingham	N	2
	Financial Planning		1	Kingswinford	Y	2	Paul Waites	Ryley Wealth Management*	58	R	Nottingham	N	2
	JPA Financial	57	•	Kingswinford	Y	1	Will Diggins	Ryley Wealth Management*	55	R	Nottingham	N	2
	Services Millward Wealth	182		Leamington Spa	N	5+	Olivia Shipstone	OCS Wealth Management	44	R	Nottingham	N	2
	Management*	57		Learnington Spa	N	3	Scott Rogers	Rogers Wealth Management	40	R	Nottingham	N	3
	Services	5.	·	son spa		-	Roger Milner	BlakeBrooke Financial Advice	39	R	Nottingham	N	2
	Saxton Financial Planning	21	R	Leamington Spa	N	2	Chris Hanbury	Hanbury Financial Planning	35	R	Nottingham	N	2
	Rowley Turton*	239	1	Leicester	Y	5+	David Ryley	Ryley Wealth	29	R	Nottingham	N	2
	Gemini Wealth Management	194		Leicester	N	5+	Gavin Lawler	Management* Rhodes Wealth	28	R	Nottingham	N	2
	Rowley Turton* Bosworth Wealth	83 66	I R	Leicester	N Y	3 3	Mark Pennington	Management Ryley Wealth	27	R	Nottingham	N	1
a	Management Tudor Franklin*	60	Г I	Leicester	r N	5+	Jitesh Mistry	Management* Ryley Wealth	26	R	Nottingham	N	2
	Paul Geddes Wealth	46	R	Leicester	N	2	Becky Womble	Management* Adcock Financial	23	I	Nottingham	N	2
	Management Rowley Turton*	39	I	Leicester	Y	2	Samuel Woodings-Finch	Ryley Wealth Management*	19	R	Nottingham	N	1
	Positive Solutions	31	R	Leicester	N	3	Mike Holmes	Ryley Wealth Management*	15	R	Nottingham	N	1
	Sterling & Law	11	I	Leicester	N	1	Matt Gould	Alexander Peter Wealth (UK)	10	I.	Nottingham	N	1
	Chapter House Wealth Management*	79	I	Lichfield	Y	3	Raj Mulji	SRM Financial Services	10	R	Nottingham	N	1
	Enhance Financial Planning	36	I	Lichfield	N	2	Stephen Hunt	Raven Wealth	91	I	Oakham	Y	5+
	Almond Financial	55	R	Lincoln	N	1	Nick Henbrey	Grayson Lewis Financial Planning	64	R	Oakham	Y	3
	RetireInvest	53	R	Lincoln	N	3	Jo Calver	Calver Wealth Management	46	R	Oakham	N	2
	AFH Wealth Management	40	I	Lincoln	N	3	Charlotte Smith	Smith Eliot Financial Management	10	R	Oakham	N	1
	Thompson & Richardson Financial Planning	38	I	Lincoln	N	2	James Goldby	Goldby Wealth Management	14	R	Ombersley	Y	1
	Tower House Wealth Management	18	R	Lincoln	N	1	Sophie Wilkins	Hampton James Financial Associates	14	R	Ombersley	N	1
	Kingswood Group	13	I	Lincoln	N	1	Richard Meats	Tudor Franklin*	58	I.	Ratby	N	1
	Tower House Wealth Management	12	R	Lincoln	N	1	Darren Houlcroft	Houlcroft Wealth Management	56	R	Redditch	N	2
:	Tower House Wealth Management	10	R	Lincoln	Y	1	Alex Richardson	S J Bettridge Financial Planning	31	R	Redditch	N	2
	Merlin Wealth Management	24	R	Long Whatton	N	2	Liz Tuccy	Liz Tuccy Wealth Management	20	R	Rothley	N	1
	Sandringham Financial Partners*	56	I	Loughborough	N	4	Simon Millward	Millward Wealth Management*	117	I.	Rugby	N	4
	Santorini Financial Planning*	54	I	Loughborough	Y	3	Akhil Satsangi Mark Neal	PKS Associates PJL Financial	103 70	R	Rugby Rugby	N Y	4
	True Potential	59	R	Louth	Y	5+		Services					·

View each adviser's services and qualifications, and contact them by visiting VouchedFor.co.uk or calling 020 3111 0583

Alan Curtis

Daniel Martin Alexander Bland	MDM Wealt
Vivek Patel	Planning Sapphire Fi
	Planning
Simon Brown Nicholas Morris	Midlands W Manageme
Joe Allen	Clarity Wea Manageme Hoyl Indepe
Angela	Advisers Quilter Fina
Davy-Makwana Steven Rowe	Advisers
	Planning*
Pavan Chamba Paul Glover	Skipton Bui Society
Kelly Xiaoyan	Ernest Gran
Cherry James Richards	Planning* Ernest Grar
Luke James	Lucent Fina Planning*
Helena Lindley	Brace Weal Manageme
Hamida Begum	Hamida Beg Financial P
Christopher	Craske Wea
Craske Dawn Elkington	Manageme Ellis Bates I
Neil Homer	Advisers* Lonsdale W
Ash Desai	Manageme IronMarket
Simon Hargreaves	IronMarket
Nicola Conway	St. James's
Nathan Waldron	Waldron & Financial P
Richard Hollington	Fairstone
Olivia Williams	Stonegate Manageme
Michael Harvey	Charters Pr Wealth
Pippa Cuciurean	True Poten
Amanda Reid	Gemini Wea Manageme
Matthew Hackett	Skipton Bu Society
Robin Place	Four Oaks I Services
Martin Brennan	Ethical Adv
Joe Young John Draper	Masterplan Masterplan
Simon White	Opus Indep Financial P
Nick Adamthwaite	Masterplan
Mark Johnson	Integritas F
Nicholas Oliver	Planners AFH Wealth
Adam Alden	Manageme Integritas F
lan Laker	Planners Bosworth V
Marc Derbyshire	Manageme Croft & Oal
Lee Taylor	Robert Nich
Rikesh Bhatt	Financial A
Jessica Shukie	Croft & Oal
Paul Anstee	True Poten
Andy Betts	Towcester Planning
Nick James	One Financ Solutions*
Andrew Reeves	The Investr Coach
Ray Coker	Attain Fina Solutions
Alan Moran	Interface Fi Planning

65	I	Rugby	Y	2
106	R	Rushden	Y	2
43	R	Rushden	N	2
43	R	Shrewsbury	N	2
		-	N	3
		-		3
45	R	Sleaford	N	2
176	I	Solihull	N	5+
89	R	Solihull	Y	4
76	I	Solihull	Y	4
48	I	Solihull	N	2
40	I	Solihull	N	4
39	I	Solihull	N	1
20	R	Solihull	N	2
14	R	Solihull	N	1
13	R	Solihull	N	1
33	I	Southam	Y	1
83	I	Stafford	Y	2
70	I.	Stoke-on-Trent	N	2
44	R	Stoke-on-Trent	N	2
37	R	Stoke-on-Trent	N	2
19	R	Stoke-on-Trent	Y	1
166	I	Stone	Y	5+
10	I	Stone	N	1
75	I	Stratford- upon-Avon	N	5+
56	R	Stratford- upon-Avon	Y	5+
195	I	Sutton Coldfield	N	5+
120	R	Sutton Coldfield	Y	4
91	R	Sutton Coldfield	N	2
78	I	Sutton Coldfield	Y	4
17	I	Sutton Coldfield	Y	1
12	I	Sutton Coldfield	N	1
12	I	Sutton Coldfield	N	1
10	I	Sutton Coldfield	N	1
129	I	Swadlincote	Y	5+
33	I	Swadlincote	N	2
10	I	Swadlincote	N	1
55	R	Tamworth	Y	1
83	I	Telford	N	5+
54	I	Telford	N	2
44	I	Telford	Y	1
10	L	Telford	Y	1
138	R	Thrapston	N	2
				4
25			N	2
148	I	Wellingborough	Y	5+
47	R	Wellingborough	N	4
84	I	West Bromwich	N	5+
	106 104 43 43 42 35 45 45 76 89 76 43 70 43 30 70 13 70 14 70 13 70 14 70 13 70 14 70 13 70 14 70 13 70 14 70 13 70 10 71 72 73 74 75 76 77 78 79 71 70 71 72 73 74 75 76 77 78 79 71 70 73 74 74 75 75 </td <td>Interpretation106R43R43R43I43I43R43R45R45I45R43I43I43I43I44R13I13I14R13I14R13I14R13I14R13I14R15I12I12I13I14R15R16I17I18I19R10I12I13I14I15R16I17I18I19R10I11I12I13I14I15R16I17I18I19I10I11I13I14I15I16I17I18I19I19I10I11I</td> <td>Note of a part of a</td> <td>100.0000000000000000000000000000000000</td>	Interpretation106R43R43R43I43I43R43R45R45I45R43I43I43I43I44R13I13I14R13I14R13I14R13I14R13I14R15I12I12I13I14R15R16I17I18I19R10I12I13I14I15R16I17I18I19R10I11I12I13I14I15R16I17I18I19I10I11I13I14I15I16I17I18I19I19I10I11I	Note of a part of a	100.0000000000000000000000000000000000

VOUCHEE	FOR'S TOP RATE	ED FI	NAN	ICIAL ADVISE	RS		
Steven Hendry	Stonegate Wealth Management*	156	I	West Midlands	Y	5+	D
Kris Amliwala	Designer Wealth Management	36	R	Wigston	Y	2	D
Evan Roberts	Roberts Wealth	20	R	Wigston	N	2	D
Gary Singh	Management Sigma Wealth	87	I.	Wolverhampton	N	3	R
Gemma Simpson	Partners Ascot Lloyd	46	I	Wolverhampton	N	3	Jo
Lee Waterfall	Purity Financial Services	37	I	Wolverhampton	Y	1	D
Cameron Fox	Bank House Financial Planning	32	I.	Wolverhampton	N	1	St Ri
Sam Brueton	Bank House	31	I	Wolverhampton	Y	1	С
Richard Harris	Financial Planning Bank House	11	I.	Wolverhampton	N	1	
Simon Mansell	Financial Planning Temple Bar	128	I	Worcester	N	5+	A
Simon Davies	Beals Mortgage and Financial Services	123	R	Worcester	N	2	PI
Steve Perera	Britannic Place Financial Management*	120	I	Worcester	Y	2	
Richard Powell	Skipton Building Society	97	R	Worcester	Y	3	N
Matthew Williams	Ascot Lloyd	45	I	Worcester	N	3	Jo
Michelle Ward	Tenet Financial Services*	34	I	Worcester	N	1	R
David Mitchell	Tenet Financial Services*	16	I	Worcester	N	1	A
	EAST EN	IGLA	ND				S
Mark Wright	Hoyl Independent	71	I	Attleborough	Y	3	G
Charles Jones	Advisers Charles Jones Wealth	50	R	Beccles	N	1	D
	Management	70		Constanting	v	-	SI
Henry Metcalf	Golden Oak Wealth Management	70	I	Cambridge	Y	5+	Ju
David Philpott	DP Financial Solutions	47	I	Cambridge	N	1	H.
Robert Beevor	Hoyl Independent Advisers	63	I	Cromer	Y	3	A
Michael Lee	Hoyl Independent Advisers	28	I	Cromer	Y	2	
Alan Griffiths	Hoyl Independent Advisers	87	I	Dereham	Y	3	C
Anthony Crockert	Iceni Financial Advisers	74	I	Dereham	N	4	М
Adrian Pepper	Hoyl Independent Advisers	48	I	Fakenham	N	3	Lu
David O'Kane	D O'Kane Financial Services	81	I	Great Yarmouth	Y	3	K
Nick Manning	Finance Shop	57	Т	Great Yarmouth	N	2	H
Christopher Harris	Harris Associates W M	24	R	Huntingdon	N	3	Ra
Gary Fulcher	Kimbolton Financial Planning	85	I	Kimbolton	Y	3	N
Tracey Bromley	Sovereign Wealth	135	R	Lowestoft	Y	4	
Wayne Campbell	Day & Knight Financial Services	95	I	Lowestoft	N	1	Jo At
Lauren O'Dwyer	Day & Knight Financial Services	69	I	Lowestoft	N	1	G
Michael Chandler	Hoyl Independent Advisers	46	I	Lowestoft	Y	3	N
Stuart Chase	Chase Financial Planning	19	R	Lowestoft	N	1	N C
Neil Alsop	NKT Financial	68	T	March	Y	2	N
David Glover	Solutions Hoyl Independent Advisers	45	T	North Walsham	Y	3	B
Michael Johns	Succession Wealth	144	I	Norwich	Y	5+	Jo
Matthew Donovan	Hoyl Independent	77	I	Norwich	Y	3	Lu
Penny Wriderholt	Advisers Hoyl Independent	69	1	Norwich	N	1	
John Edwards	Advisers Hovi Independent	65		Norwich	Y	3	
	Advisers						
Phil Oddy	Phil Oddy Financial Solutions*	46		Norwich	Y	3	
Donna Rayner	Hoyl Independent Advisers	29	I	Norwich	Y	1	
Daniel Spanton	Chequers Financial Planning	19	R	Norwich	N	1	
James Lavender	Alexander Peter Wealth (UK)	17	I	Norwich	N	1	L

David Browne	Ascot Lloyd	17	I.	Norwich	Y	1				
Dan Morgan	Dan Morgan Financial Associates	17	R	Norwich	N	1				
Dan Seal	AFH Wealth Management	48	I	Peterborough	Y	3				
Richard Jones	Accession	23	R	Peterborough	N	2				
John Stirling	Walden Capital	37	I.	Saffron Walden	Y	1				
Daniel Payne	Golden Oak Wealth Management	48	I	Stamford	N	4				
Stephen Dean	CMIS IFA	22	I	Stamford	Y	2				
Richard Townsend	Townsend Wealth Management	37	R	Wisbech	N	2				
Charlotte Watson	Charlotte Watson Financial Planning	11	R	Wisbech	N	1				
Andy Ollason	Hoyl Independent Advisers	104	I	Wymondham	N	3				
Phil McGuire	Hoyl Independent Advisers	62	I	Wymondham	Y	2				
	CDEATED									
	GREATER	LUNI	JUN							
Nade Khan	Nade Khan	19	R	Aldersbrook	N	1				
Jonathan Kinch	Fairstone	120	I	Aldgate	N	5+				
Ross Speedie	InterestMe Financial Planning	81	I	Aldgate	Y	5+				
Adam Rideout	Foster Denovo	63	R	Aldgate	N	5+				
Sukh Jawanda	InterestMe Financial Planning	61	I	Aldgate	N	5+				
Gary Meloy	Enver Wealth	111	R	Aldwych	N	3				
David Cresswell	Management David James Wealth*	93	R	Aldwych	Y	4				
Shabeer Ahmed	Opulence Wealth	83	R	Aldwych	N	3				
Justin France	Management Justin France Wealth	39	R	Aldwych	N	3				
Howard Tingley	Management Tingley & Cooper	32	1	Aldwych	Y	2				
Dan Dando	Westminster Wealth	30	I	Aldwych	γ	1				
Aryan Chopra	Management Westminster Wealth	24	1	Aldwych	Y	3				
Clare Laurie	Management Laurie & Co	18	R	Aldwych	N	1				
Clare Laurie	Financial Planning	10	ĸ	Aldwych	N	'				
Max Pieters	Westminster Wealth Management	17	I	Aldwych	Ŷ	1				
Lucy Atthis	David James Wealth*	12	R	Aldwych	N	1				
Katie Volker	Volker Financial Planning	11	R	Aldwych	N	1				
Hansa Hirani	Hansa Wealth Management	110	R	Arkley	N	2				
Rabeya Islam	St. James's Place	29	R	Arnos Grove	N	2				
Lindsay Hallford	The Private Office*	28	I	Balham	Y	2				
Nick Dunne	Dunne Wealth Management	81	R	Bank	N	2				
Jonathan Attenborough	Waymark Financial*	57	I	Bank	Y	3				
Gareth Lewis	Cooper Associates Wealth Management	52	R	Bank	N	3				
Nick Brown	NB Wealth	47	R	Bank	N	4				
Ninder Dhillon	KWM Wealth	24	R	Bank	N	1				
Carl Gibson	St. James's Place	20	R	Bank	N	2				
Nishan Balasingham	Fairstone	18	I	Bank	N	1				
Daniel Freeman	Freedom Wealth Management	17	I.	Bank	N	1				
Joshua Sparkes	Clearwater Wealth Management	14	I.	Bank	N	1				
Luke Carless	Viva Wealth	14	R	Bank	N	1				
	KE	Y								
FIRM * Top Rated Firm	(includes trading na	.mes o	f Top	Rated Firms). Mo	ore or	p27				
STATUS	YEA	RS QL								
I Independent fir R Restricted finar		secuti	ve ye	ears as a Top Rate	ed Ad	viser				
FEES PUBLISHED N No, this adviser does not display their fees structure on VouchedFor.co.uk										
	r does not display the r does display their fo									

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And And </th <th></th> <th></th> <th>s</th> <th></th> <th>NC</th> <th>4</th> <th>, g</th> <th>Indy Dhanjal</th> <th>Morrinson Wealth*</th> <th>15</th> <th>R</th> <th>Canary Wharf</th> <th>Ν</th> <th>1</th> <th>Rebecca Cherry</th> <th></th> <th>74</th> <th>I.</th> <th>High Holborn</th> <th>N</th> <th>2</th> <th>Veronica Mann</th>			s		NC	4	, g	Indy Dhanjal	Morrinson Wealth*	15	R	Canary Wharf	Ν	1	Rebecca Cherry		74	I.	High Holborn	N	2	Veronica Mann
And	ł	IRM	EVIEW	TATUS	OCATIC	EES PU	EARS UALIFI	Peter Kalamatas	Morrinson Wealth*	15	R	Canary Wharf	Ν	1	Lawrence Bearman	Ablestoke Wealth	46	I	High Holborn	N	2	Geetika Sethi
number nu								Jack Teasdale		14	R	Canary Wharf	Ν	1	Kevin Hughes	0	36	1	High Holborn	N	1	Naomi Haynes
Norme Norm	mon Farrar		13	R	Bank	N	1	Ben Mynard	Morrinson Wealth*	11	R	Canary Wharf	Ν	1	-	Management			-			Stephen Cooper
	hloe Dillon-Smith		12	R	Bank	N	1	Rutchit Tuduwage		11	R	Canary Wharf	Ν	1	Lucie Gee		30	1	High Holborn	N	1	Pinna ludson
	leksei Sukharev		12	R	Bank	Ν	1	William Winslow	Pinnacle Wealth	11	R	Canary Wharf	N	1	Ciaran Ruttledge		33	R	High Holborn	Ν	2	
N N<	latthew Godly		12	R	Bank	N	1									Think Financial Wealth Management	64	R	Hoddesdon	N	2	
Image Image Image	nnabel Shipway	Annabel Shipway	11	R	Bank	N	1	Martin Card		138	I	Carshalton	Y	2	Vanessa Deen		53	Т	Hoddesdon	N	3	
Part Part Part Part Part <t< td=""><td>lenri Okosi</td><td>Ū</td><td>10</td><td>R</td><td>Bank</td><td>N</td><td>1</td><td>Ciaran Scanlon</td><td></td><td>10</td><td>I</td><td>Caterham</td><td>Ν</td><td>2</td><td>Daniel Bloomfield</td><td></td><td>77</td><td>R</td><td>Holborn</td><td>Ν</td><td>4</td><td></td></t<>	lenri Okosi	Ū	10	R	Bank	N	1	Ciaran Scanlon		10	I	Caterham	Ν	2	Daniel Bloomfield		77	R	Holborn	Ν	4	
Normal Normal<		Partnership						Ketan Patel		20	R	Chigwell	N	1	Christopher Abel	The Private Office*	19	I	Holloway	Y	1	Paul Hart
Main	aolo Standerwick		259	1	Banstead	N	3	lan Penberthy	DGS Chartered Financial Planners	23	I	Chingford	Y	1	David Bean		46	R	Hornchurch	N	3	
1000 1000	lip Slipaczek		297	I	Barnet	N	5+	Fotis Joannou		115	Т	Chislehurst	Y	5+	Sam Whybrow	Thanks Wealth	142	I.	Hoxton	N	5+	Daryl Stafford
Math	ark Flannery	F3 Wealth	67	Т	Beckenham	Ν	4	Gary Youssef	GSQ Wealth	49	R	Clapham	Ν	3	lane Hodges	-	93	I	Hoxton	Y	5+	Joseph Awaritefe
Part and	awrence Gold		33	R	Beckenham	N	3			17	R	Clapham	N	1				I.				Mira Scull
	hristopher lotton		68	R	Bexley	Y	5+		Financial Planning	77	D	Couladar	ы	2	-		17	R	Isleworth	Ν	1	Mark Martin
image image <td>iam Brencher</td> <td>Lawton Financial</td> <td>61</td> <td>R</td> <td>Bexley</td> <td>Ν</td> <td>2</td> <td>Tracey Reddings</td> <td></td> <td>37</td> <td>к</td> <td>Couisdon</td> <td>N</td> <td>3</td> <td>Chris Di Pascale</td> <td>Ashridge Wealth</td> <td>30</td> <td>R</td> <td>Kings Langley</td> <td>N</td> <td>2</td> <td>Tom Noyes-Lew</td>	iam Brencher	Lawton Financial	61	R	Bexley	Ν	2	Tracey Reddings		37	к	Couisdon	N	3	Chris Di Pascale	Ashridge Wealth	30	R	Kings Langley	N	2	Tom Noyes-Lew
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implicit in problem implicit in	eil Jenkins	Services						Andy Norrington	Sterling & Law	64	I	Croydon	Y	3		Management			Thames			Marco Turrent
image image <td>m Kesterton</td> <td></td> <td></td> <td>R</td> <td></td> <td></td> <td></td> <td>Melinda Bush</td> <td></td> <td>97</td> <td>I</td> <td>Dartford</td> <td>Y</td> <td>5+</td> <td>James Martin</td> <td></td> <td>10</td> <td>R</td> <td></td> <td>N</td> <td>1</td> <td></td>	m Kesterton			R				Melinda Bush		97	I	Dartford	Y	5+	James Martin		10	R		N	1	
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Name	ylan wright		31	к	віасклеатл	N	I	Simon Humphrey		55	R	Ealing	Y	4	Maria Psarra		59	R	Knightsbridge	N	1	
initial <	shua Gerstler			-		-		David Gruenstein	The Private Office*	51	I	Ealing	Y	3	Sumun Kanda	McMillan Wealth	50	R	Knightsbridge	Ν	3	
with and set of the state	nris Vincent		39	R	Borehamwood	Ŷ	2	James Lindley		47	R	Earlsfield	N	3	Royston Fox		38	R	Knightsbridge	N	3	
Mathemation <	ndrew Snowball		79	I	Borough	N	3	Kirsty Stone	-	43	I	East Sheen	Y	3	-	Associates					2	
And conders Field and conde	avid Rodricks		56	R	Brockley	Y	3	Ben Hayward		26	R	Edgware	N	2	Atny watson		31	к	Knightsbridge	N	3	Alex Shields
Participant	aura McLean	The Private Office*	27	Т	Brockley	Y	2	Ray Martin		105	I	Epsom	Y	5+	Philip Dragoumis		28	I	Knightsbridge	Y	1	Ben Clapham
number <td>raeme Mackay</td> <td>Foxgrove Associates</td> <td>126</td> <td>I</td> <td>Bromley</td> <td>Y</td> <td>5+</td> <td>Paul Keeley</td> <td></td> <td>79</td> <td>Т</td> <td>Epsom</td> <td>Y</td> <td>4</td> <td></td> <td></td> <td>25</td> <td>R</td> <td>Knightsbridge</td> <td>Ν</td> <td>2</td> <td>Prajesh Patel</td>	raeme Mackay	Foxgrove Associates	126	I	Bromley	Y	5+	Paul Keeley		79	Т	Epsom	Y	4			25	R	Knightsbridge	Ν	2	Prajesh Patel
share <td>eter Ditchburn</td> <td></td> <td>46</td> <td>I</td> <td>Bromley</td> <td>Y</td> <td>4</td> <td>Tom Donlea</td> <td>Castell Wealth</td> <td>26</td> <td>R</td> <td>Epsom</td> <td>N</td> <td>3</td> <td>Harriet Compton</td> <td></td> <td>13</td> <td>R</td> <td>Knightsbridge</td> <td>N</td> <td>1</td> <td>Ryan Nobbs</td>	eter Ditchburn		46	I	Bromley	Y	4	Tom Donlea	Castell Wealth	26	R	Epsom	N	3	Harriet Compton		13	R	Knightsbridge	N	1	Ryan Nobbs
marce	mes Stilwell		44	Т	Bromley	Y	2	lonathan Hives	-	16		Fuston	N	1	Steven Lea	U C	10	R	Knightsbridge	N	1	Nisheet Shah
Partial <td>amonn</td> <td></td> <td>19</td> <td>R</td> <td>Bromley</td> <td>Y</td> <td>1</td> <td></td> <td></td> <td></td> <td>I</td> <td></td> <td></td> <td></td> <td>David Villa-Clarke</td> <td></td> <td>49</td> <td>R</td> <td>Leatherhead</td> <td>N</td> <td>3</td> <td></td>	amonn		19	R	Bromley	Y	1				I				David Villa-Clarke		49	R	Leatherhead	N	3	
Price Priority Price Prior	Irian	Dukes Lifestyle	24	I	Bushey	N	1	Ben Barratt	First Sentinel Wealth	10	Т	Euston	N	1	Ashlev	-	24	T	Limehouse	Y	1	
Magnement Magnement <t< td=""><td>uke-Cohan</td><td>-</td><td>99</td><td>P</td><td>Capary Wharf</td><td>N</td><td>2</td><td>Jason Wood</td><td>The Private Office*</td><td>56</td><td>Т</td><td>Finchley</td><td>Y</td><td>3</td><td>Thomas-Walsh</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	uke-Cohan	-	99	P	Capary Wharf	N	2	Jason Wood	The Private Office*	56	Т	Finchley	Y	3	Thomas-Walsh							
And a		Management		n				Paul Simmons		102	I	Fleet Street	N	3	Chia Shamsaddini		56	R	Longfield	N	3	-
cal cal y wind i v <th< td=""><td>ajan Chugani</td><td></td><td></td><td></td><td>-</td><td></td><td></td><td>Abby lyison</td><td>-</td><td>24</td><td>1</td><td>Fleet Street</td><td>Y</td><td>1</td><td>-</td><td>-</td><td></td><td>R</td><td></td><td></td><td></td><td></td></th<>	ajan Chugani				-			Abby lyison	-	24	1	Fleet Street	Y	1	-	-		R				
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dscherder d	eif Abdelhafez		36	R	-		2				•					-			-			Richard Sheret
Amerikan Morrison Wealth S N Canary What N <	avid Shepherd	Morrinson Wealth*	35	R	Canary Wharf	N	2	Bob Rains		32	R	Gravesend	N	3				R	-			Carl Mountain
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Margesh Morinson Wealth A R Canary Wharf N 2 Management Viscon Piccon Picco	lex Pickersgill		34	R	Canary Wharf	Ν	2		Advisers*						Steve Midgley		102	I	Moorgate	N	3	Hardik Shah
An Canack Morrison Weak Morriso	kash Angrish	Morrinson Wealth*	34	R	Canary Wharf	Ν	2	Tony Linnane		11	I	Grays	N	1	Julie Cooper		93	L	Moorgate	N	2	Andy Springford
Index Morring Model Marring No No Carder Wallank Gine Grinacian No	dian Cela	Morrinson Wealth*	33	R	Canary Wharf	Ν	2	Michael Margai	Perfect Protect	121	R	Greenhithe	Y	4	Rob Young	Black Swan Financial	74	I	Moorgate	N	3	Daniel Helm
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Maragement	iott Bray						1	Lara Turner		37	R	Greenwich	N	3		Wealth Management			-			
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Amit Mittal Amit Mittal Expert Independent Financial Planning 149 I Harrow Y St Gavin Calderwood Maning St Mulliam Martin Management Mulliam Martin	acy Saber		25	R	Canary Wharf	Ν	2	lessa Codron		34	R		N	3	Jessica Lyons	Black Swan Financial	22	I	Moorgate	N	2	Ben Williams
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Write Maragement 22 R Catary Wharf N 24 Maragement 21 R Canary Wharf N 1 Management 53 1 Hendon N 54 Erc Chaug Erc Chaug Erc Chaug Erc Chaug Erc Chaug R Old Ford N 24 R Old Ford N 24 Canary Wharf N 24 Management 25 R Hendon N 26 Erc Chaug Erc Chaug Erc Chaug R Old Ford N 26 Edmund Wilson Canary Wharf N 26 Edmund Wilson Samine Sometun Tenet Financial Services* 23 R Old Ford N 26 Edmund Wilson Cartwright Management 21 R Canary Wharf N 10 Allestoke Wealth 156 I Hendon N 26 Sonny Joannou Tenet Financial Services* 12 I Palmers Green N 10 Sean Wilkinson Sean Wilkinson		Management			•			Mandip Rudki		10	I	Harrow	N	1		Planning						Steven Jerath
Is Latis Morrinson weath 21 R Canary Wharf N I Planning Cartwright Pinnacle Wealth 21 R Canary Wharf N 1 Image: Source of the source	-	Management			·			Nigel Shaffer	2plan Wealth	53	I	Hendon	N	5+				R				Jordan Marshall
Cartwright Pinnacle Wealth 21 R Canary Wharf N 1 Management Sonny Joannou Tenet Financial 12 I Palmers Green N 1 Management Owen Cook Ablestoke Wealth 156 I High Holborn Y 3	exis Liatis				-			Jon Ramos	J Ramos Wealth	28	R	Hendon	N	2	-	Planning		n				Edmund Wilson
	en Cartwright		21	R	Canary Wharf	N	I	Owen Cook	-	156	1	High Holborn	v	3	Sonny Joannou		12	I	Palmers Green	N	1	
	Festus Arishe	Eminent Financial	16	R	Canary Wharf	Ν	1	GWEII GOUK		120	I	man noiborn	r	J	Abigail Banks	The Private Office*	58	I	Peckham Rye	Y	3	Sean Wilkinson

London Wealth	71	R	Pinner	N	5+	Mar
Talis Financial Advisers	71	I	Pinner	N	5+	Jam
SensInvest	52	I	Pinner	N	1	Alex
Naomi Haynes Financial Planning*	38	R	Potters Bar	N	2	Patr
Scottsdale Lifetime Partners	23	R	Potters Bar	N	2	Tom
Chasebridge Wealth Management	16	R	Potters Bar	N	1	Mar
The Private Office*	93	I.	Primrose Hill	Y	5+	And
The Private Office*	17	I.	Putney	Y	1	Chri
Templar EIS	36	I.	Rainham	N	1	Pare
Arkenstone Wealth Management	62	I	Raynes Park	Y	3	Card
Medical Family Finance*	126	R	Regent's Park	N	3	Stee Chri
Medical Family Finance*	111	R	Regent's Park	N	3	Sara
Medical Family Finance*	105	R	Regent's Park	N	3	
Medical Family Finance*	34	R	Regent's Park	N	2	Jona Chri
Medical Family Finance*	28	R	Regent's Park	N	1	Mat
Morrinson Wealth*	64	R	Richmond	N	2	
Sandringham Financial Partners*	54	I	Richmond	N	4	Nati
Journey	31	I	Richmond	Y	2	Con
Ben Chapman Wealth Management	22	R	Richmond	N	2	And
Ben Ricketts Wealth Management	31	R	Rickmansworth	N	3	Takı
Rajiv Prabhakar	24	R	Rickmansworth	N	2	Mat
Morpurgo Wealth	103	I	Romford	Y	5+	Sim
True Potential	75	R	Romford	Y	5+	Rac
Lyfe FS The Private Office*	68 59	R	Ruislip Selhurst	N Y	3	Lisa
Ellis Bates Financial	12		Soho	r N	1	Ellio
Advisers* KWM Wealth	44	R	South	N	2	Gare
R.N Financial	24	R	Woodford South	N	1	Mar
Planning		R	Woodford			lan I
Quilter Financial Planning	56		Southgate	N	5+	Gler
BlueFinch Wealth	18 154	I I	St James's St Paul's	Y N	1 5+	Wils
Management Credius Wealth	114	R	St Paul's	Y	3	
Ablestoke	37	R	St Paul's	r Y	1	Alex
Clearwater Wealth	30	R	St Paul's	N	2	
Management Wake Up Your	62	I	Staines	Y	3	Sim
Wealth Evolution Financial	36	1	Staines	Y	2	Rich
Services 2plan Wealth	116	I	Sunbury-on-	N	3	And
Management			Thames			Adr
MLP Wealth Management	129	I	Surbiton	N	5+	Mat
Bright Blue Wealth Mazars Financial	46 49	R	Surbiton	Y N	1	Pen Gar
Planning*	47		Sutton	N		
Clearwater Wealth Management	38	R	Sutton	N	2	Adr
J G Wealth	35	R	Sutton	N	3	And
The Private Office*	49	I.	Swiss Cottage	Y	3	Nicl
Yasuto Arai Wealth Management	22	R	Swiss Cottage	N	2	Jani
Ben Williams Financial Planning	10	R	Thames Ditton	N	1	Mar
Southover Wealth	55	R	Tower Hill	Y	2	Tho
SRJ Wealth Management	53	R	Tower Hill	N	3	Jam
Jordan Marshall Wealth Management	45	R	Tower Hill	N	3	Mic
The Edmund Wilson Practice	35	R	Tower Hill	N	3	Sim
Reliance Wealth Management	34	R	Tower Hill	N	3	Neil
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VOUCHED	FOR'S TOP RATE	ED FI	NAN	CIAL ADVISE	RS		
Marlene Francisco	St. James's Place	24	R	Tower Hill	N	2	Da
James Parfitt	Castell Wealth Management	16	R	Tower Hill	N	1	м
Alex Phillips	William Street Wealth Management	10	R	Tower Hill	N	1	Pł
Patryk Dyjecinski	Clara Wealth Management	44	I	Turnham Green	N	2	Do
Tom Fawcett	Globe Independent Financial Advisors	78	I	Twickenham	N	2	Lo
Mark Johnson	MJ Financial Planning	45	R	Twickenham	N	1	Ba
Andrew Coles	Adcock Financial	37	I.	Twickenham	N	3	Ra
Christine Tucker	One Financial Solutions*	131	I	Wallington	Y	5+	Pe
Paresh Shah	Marlow Wealth Management	46	R	Wallington	N	3	Ti
Carol Lammy- Steele	Ellis Bates Financial Advisers*	15	I	Waltham Cross	Y	1	Be
Chris Friel	Bluesky Independent Wealth Managers*	45	I	Wandsworth	Y	3	Da
Sarah Drakard	Cruze Financial Solutions	100	I	Watford	Y	1	Ra
Jonathan Willis	Future Start	99	I.	Watford	Ν	5+	
Chris Ball	Hoxton Capital Management	55	I	Watford	N	2	Ch
Matthew Dean	Hoxton Capital Management	31	I.	Watford	N	2	Pa
Nathan D'Cruz	Hoxton Capital	11	I	Watford	Y	1	Ke
Connex Potteridge	Management The Private Office*	16	I	West	Y	1	Pa
Connor Betteridge		16		West Hampstead	T		Jo
Andy Macguire	Holden & Partners	11	I	West Norwood	N	1	Cr
Takunda Sando	Quilter Financial Advisers	41	R	West Wickham	Y	3	Ka
Matthew Smith	Buckingham Gate	130 39	I R	Westminster	Y N	5+ 1	Ri
Simon Beazley	Management						Da
Rachel Lane	Group Rapport	99	1	Weybridge	Y	5+	Ма
Lisa Calvert	Green Fort Private Wealth	36	R	Weybridge	N	3	Sa
Elliott Swatton	Gem & Co Financial Services	104	1	Wimbledon	N	3	La
Gareth Rees	Gem & Co Financial Services	83	I	Wimbledon	Y	3	M
Martin Rayner	Compton Financial Services	73	I	Wimbledon	Y	3	St
lan Hart	Unbiased Financial Group	71	I	Wimbledon	Y	5+	Da
Glen Howe	Howe Financial Advisers	35	R	Winchmore Hill	N	3	Ne
Wilson F. da Silva	Goal Finance	21	I	Worcester Park	Y	1	Cł
Alex Henry	Pentagon Wealth	17	I.	Worcester Park	Y	1	Da
	NORTH E	NGL/	ND				Ma Ha
Simon Nutter	Sandringham	100	I	Accrington	N	4	То
Richard Wilkinson	Financial Partners* Wilkinson Financial	101	R	Alderley Edge	N	2	Ar
Andrew Tait	Management Newcastle Financial	56	R	Alnwick	Y	2	Ec
Adrian Mahon	Advisers*	122		Altrincham	· Y	5+	Jai
Matthew	Skipton Building	103	R	Altrincham	Y	3	Le
Pennington Garry Robinson	Society Elite Financial	87	R	Altrincham	· Y	3	Ed
dan y Kobinson	Planning Consultants	07	ĸ	Admenan		5	Ar
Adrian Edwards	Sylvan Financial Management	50	I	Altrincham	Y	2	Ne
Andrew Daldry	Andrew Daldry Wealth Management	33	R	Altrincham	Ν	2	м
Nick Bone	Nicholas Bone Financial	22	R	Altrincham	N	1	Ма
Janine Barron	Sandringham Financial Partners*	146	I	Barnard Castle	Ν	5+	
Martin Bayes	Cricket Hill Financial Planning	152	R	Barnsley	N	2	
Thomas Harper	Harper Financial Associates*	86	I	Barnsley	N	3	ł
James Carr	Stepping Stones Financial Solutions	82	I	Barnsley	Ν	3	2
Michelle Richards	Cricket Hill Financial Planning	78	R	Barnsley	N	4	F
Simon Durkan	Kingswood Group	25	I	Barnsley	N	2	F
Neil Henderson	Mission Financial Planning*	71	I	Berwick- upon-Tweed	Y	1	1

aryl Brown	Newcastle Financial Advisers*	11	R	Berwick- upon-Tweed	N	1
lartyn Pottage	Armstrong Watson	16	I.	Beverley	N	1
hil Jones	Forrester Boyd Wealth Management*	11	I	Beverley	N	1
on Axtell	True Potential	152	R	Billingham	N	5+
ouise Allott	Skipton Building Society	106	R	Bingley	Y	4
arry Talman	MGL Wealth Management	72	R	Bishop Auckland	Y	4
achael Benford	Newcastle Financial Advisers*	46	R	Bishop Auckland	Y	3
eter Wray	APW Financial Planning	71	I	Blackburn	N	3
m Collier	Skipton Building Society	61	R	Blackburn	Y	3
en Wrigley	Adcas Financial Management	128	I	Blackpool	Y	5+
avid Bolam	Newcastle Financial Advisers*	74	R	Blaydon-on- Tyne	Y	3
alph Pettengell	Pettengell Wealth Management	24	R	Bollington	N	2
hris Atherton	Pia Financial Solutions	209	R	Bolton	N	4
aul Burns	Skipton Building Society	191	R	Bolton	Y	4
evin Titmus	Halcyon Financial	107	I	Bolton	N	5+
aul Handford	Planning Sandringham	85	I	Bolton	N	3
ohnathan Webster	Financial Partners* Webster Financial	46	R	Bolton	N	4
raig Hayward	Management Markland Hill Wealth	16	1	Bolton	N	1
atia Ghambaryan	Aitana Financial	13	R	Bolton	N	1
ichard Platt	Services Clarity Wealth*	156	I	Bramhope	N	2
arren Pickersgill	Pickersgill Financial	140	I	Brighouse	Y	4
latthew Green	Planning Bury Financial	165	I	Bury	N	3
arah Kendell	Advisers Financial Options	43	R	Bury	N	3
auren Bailey	Group Financial Options	21	R	Bury	N	1
latthew Slessor	Group 2plan Wealth	104	I	Carlisle	Y	5+
	Armstrong Watson	87	1	Carlisle	r N	4
teve Shovlin avid Binder	Armstrong watson Newcastle Financial	87	R	Carlisle	N Y	4
eil Brown	Advisers*	64	R	Carlisle	Y	3
	Society	15	I.	Carlisle	N	1
helsea Whittock arren Parker	Armstrong Watson Celestial Wealth	15 91	ı R	Carlisie	N Y	4
latthew	Ellis Bates Financial	27	I	Castleford	Y	1
awksworth om Heaword	Advisers* Camargue Chambers	93	R	Cheadle	N	3
ngela Farrell	Sandringham	78	I.	Cheadle	Y	5+
dward Brown	Financial Partners* BP Sanders	54	I	Cheadle	N	1
ne Patrick	& Company Sylvan Financial	44	I	Cheadle	Y	2
ee Travis	Management Financial Life	30	I	Cheadle	N	3
d Painter	Planning	28	' 1	Cheadle	Y	2
	Sylvan Financial Management					
ndrew Winstanley	Sustainable Financial Planning	23	I	Cheadle	N	1
eil Bevan	Skipton Building Society	179	R	Chester	Y	4
lark Bird	Chester Financial Wealth Management	90	I	Chester	N	2
lark Reidford	Innes Reid	70	I	Chester	Y	5+
	KE	Y				
FIRM						
	nancial adviser Cons ncial adviser	RS QU	ALIFI			-
No, this adviser	, does not display their r does display their fe					

							VOUCHED	FOR'S TOP RATI	ED F	INAN	CIAL ADVISE	RS										
	NORTH E	NGL/	AND				Gavin Smart	Forrester Boyd Wealth	36	I	Grimsby	N	1	Chris Wheatman	Advice Matters Financial Planning*	110	I	Kendal	Y	4	Carl Shropshire	2
		NS	4-	NO	, B J	ĨED	Howard Pykett	Management* Forrester Boyd	34		Grimsby	N	1	Amanda Heys	Armstrong Watson	42	Т	Kendal	N	4	Charles Jowers	
Ĩ	FIRM	REVIEWS	^{STATUS}	^{LOCATION}	FEES PUB.	YEARS QUALIFIED	noward Fyrete	Wealth Management*	54	•	dimisby	N		Paul McGregor	Pursuit Financial Planning	32	R	Kirkby-in- Furness	Y	1	Rachel Tunnicli	ffe
raig Miller	Atomos	16	R	Chester	- N	2	Chris Gray	Forrester Boyd Wealth	21	I	Grimsby	N	1	David Smith	Forethought Financial	95	R	Knutsford	N	3	Grant Kelly	
ee Metters	Newcastle Financial	32	R	Chester-le-	Y	1	Dale Regan	Management* Forrester Boyd	11		Crimchy	N	1	Justin Heap	Swiftsure Wealth	38	R	Knutsford	N	1		I
onna Robertson	Advisers* Rosewood Wealth	297		Street Chesterfield	Y	5+	Dale Regain	Wealth Management*		I	Grimsby	N	I	Charlie Davies	Management RWA Financial	37	R	Knutsford	N	2	Darron Whitehe Marcus Platt	ead
	Management*						Neil Moore	Forrester Boyd Wealth	11	I	Grimsby	N	1		Planning							
lark Jones hannan	Jones & Co* Rosewood Wealth	214 94	1	Chesterfield Chesterfield	N Y	5+ 4		Management*						James Sinclair	Nice Associates Weath Strategies	28	R	Knutsford	N	2	Peter Grieves	
ool-Gorman	Management*		'				Tom Olsak	Forrester Boyd Wealth Management*	10	I	Grimsby	N	1	James Larton	Truly Independent	53	Т	Lancaster	Y	5+	David Pritchard	ł
shley Hewitt	Rosedale Financial Management	92	I	Chesterfield	N	4	Andrew Payne	Andrew Payne Wealth Management	13	R	Guisborough	N	1	Darren Goodall	Informed Financial Planning	166	I	Leeds	Y	3	Jamie Hull	
eil Smith	Harmony Wealth Management	75	I	Chesterfield	Ν	3	Toby Turner	IFT Wealth	53	Т	Halifax	N	2	Ben Cordiner	Cordiner Wealth*	156	Т	Leeds	N	3	Lauren Tudor	
rk Yeomans	Jones & Co*	63	I	Chesterfield	Ν	3	Tim Atkin	Management Succession Wealth	66		Harrogate	Y	3	Andrew Woolhouse	iWealth Financial	106	I	Leeds		2	Lauren rudor	
eter Blant	Milestone Financial Planning	63	I	Chesterfield	Ν	3	Mark Chandler	Ellis Bates Financial	59	•	Harrogate	Y		Amy Enright	Sovereign Wealth	102	R	Leeds		3	Richard Peddie	
uzanne Jeakins	Jones & Co*	45	T	Chesterfield	Ν	3	Success Told	Advisers*	57		-	Y	2	Natalie Wright	Mazars Financial Planning*	77	I	Leeds	N	3		
hn Wright	True Potential	317	R	Choppington	Ν	3	Susan Tait Carl Hasty	The Private Office* Ellis Bates Financial	37 49		Harrogate Harrogate	r Y		Vinny Lall	VSL Wealth Management	72	I	Leeds	N	1	Richard Astbury	У
lelanie Wray	Anne Wray Independent	58	I	Chorley	Ν	5+	-	Advisers*			-			Martin Archdale	MAP Financial Planning	70	I	Leeds	Y	3	Christina Clegg	ţ
teven Sasimowicz	Financial Adviser Sandringham	51	I	Chorley	Y	2	Andy Ellis	Sheavyn Associates Financial Management	43	R	Harrogate	Ŷ	3	Daniel Lea	The Private Office*	67	I	Leeds	Y	2		
	Financial Partners*		P				Stuart Matheson	Ellis Bates Financial	42	I	Harrogate	N	1	Phillip Chambers	Chambers Financial Solutions	63	I	Leeds	Y	2	David Jones	
arc Carpenter	Perspective (North West)	34	R	Chorley		2	James Todd	Advisers* Retirelnvest	27	R	Harrogate	N	2	Nick Heald	AFH Wealth	55	I	Leeds	N	4	Geoff Caisley	
olin Bates	Chapter3 Financial Planning	16	I	Chorlton	Y	1	Margery Gledson	Ellis Bates Financial	17	I	Harrogate	Ŷ	1	Julian Baker	Management Live Smart Financial	54	I	Leeds	Y	1	Kevin Fitzjohn	
neena Doherty	Sovereign Wealth	108	R	Cleckheaton	Ν	4		Advisers*			5			, Helen Richardson	Planning Ascot Lloyd	49	I	Leeds	N	3	David Simpson	
axine Chadaj	Trusted Financial Planning	23	I	Cleckheaton	Ν	2	Kim Bath	Ellis Bates Financial Advisers*	14	I	Harrogate	N		James Bowers	Sovereign Wealth	49	R	Leeds		4	Mark Brett	
uart Smith	Armstrong Watson	90	I	Cockermouth	Y	4	Joshua North	Kingswood Group	12	R	Harrogate	Y		Carl Ward	Mazars Financial	41	I	Leeds		3	Natalie Turner	
son Rigg	Kingfisher House Wealth Management	21	R	Cockermouth	Ν	2	Michael Cope	Ellis Bates Financial Advisers*	10	I	Harrogate	Y	1	Adam Green	Planning* Mazars Financial	38	I	Leeds	Ν	3		
ite Boon	Lifeplan Financial Management	154	T	Consett	Ν	5+	lain Paterson	Newcastle Financial Advisers*	47	R	Hartlepool	Y	3		Planning*						Michael Carrick	C
ary Barnes	Lifeplan Financial	92	T	Consett	N	2	Kevin Rowntree	Milsted Langdon	36	I	Hartlepool	N	3	Richard McKeown Rob Pentelow	Sovereign Wealth Pentelow Wealth	33 32	R R	Leeds		2	Omar Din	
e Rogers	Management Forrester Boyd	34	I	Cottingham	N	1	Stacey Arcus	Quilter Financial Advisers	43	R	Hebburn	N	3		Management						Nicola Tempest Hall	t-
	Wealth Management*						Christian Derrick	Stephenson Johnson Financial Planning	269	Т	Hessle	Ν	4	Ewan Dowes	Dowes Wealth Management	30	R	Leeds	N	2	Ryan McGuinne	ess
om Saleh	Forrester Boyd Wealth	12	I	Cottingham	Ν	1	Gregg Crawford	Informed Financial	74	1	Hessle	Y	3	Yasir Al-Din	2plan Wealth Management	29	I	Leeds	Ν	3	Amy Burge	
om Parkin	Management* Newcastle Financial	90	R	Cramlington	Y	3		Planning	46	R			2	Mathew Lamping	Ascot Lloyd	28	I	Leeds	Ν	2	Rachael Hall	
alcolm Stalker	Advisers* Foster Denovo		R	Ū			Joanne Baker	Yorkshire Financial Planning	40	ĸ	Hessle	N	2	James Marlow	Armstrong Watson	25	I	Leeds	Ν	2	Alex Turnbull	
ike Pendergast	Zen Financial	60 109	ĸ	Cramlington Crewe		3	Caroline Allen	Yorkshire Financial Planning	25	R	Hessle	N	2	Christie Tillett	The Private Office*	14	-	Leeds		1	Derek Dryden	
-	Services						Karl Lamb	Newcastle Financial Advisers*	86	R	Hexham	Y	3	Tom La Dell	AAB Wealth Chartered Financial Planners	12	I	Leeds	N	1	James Downing	£
atthew Platt aul Rathbone	MLP Financial LightSide Financial	62 40	R	Crook		3	Ryan Anderson	Armstrong Watson	23	Т	Hexham	N	2	Daniel Wilkinson	Keystone Financial	12	R	Leeds	N	1	Emma Mitchell	
aurkathbone	Planning	40	1	Crosby	N	2	Yianni Theodorou	Logic Wealth Planning	138	I	Heywood	Y	5+	Martin Teal	Management Keystone Financial	11	R	Leeds	N	1	Karren Chalanaa	
an Massey	lan Cockbain Wealth Management	29	R	Crosby	N	1	Carol Dickens	New Vision Wealth	109	Т	Holmes Chapel	N	4		Management	06					Kerry Chaloner Ryan Phelps	
ara Hollingsworth	Newcastle Financial Advisers*	64	R	Darlington	Y	3		Strategies						Ash Patel Sarah Hogan	Camargue Wealth KBA FS	86 59	R R	Leigh Leigh	N	4	Carla Brown	
achel Denham	Sandringham Financial Partners*	49	I	Darlington	Ν	3	Lindsay Carter	Ascot Lloyd	86	I	Holmfirth	N		David Parkinson	KBA FS	42	R	Leigh		3	Garnet Ronando	or
an Midgley	Acumen Investment	14	I	Darlington	Ν	1	Graham Slater	Eagle Financial Services	183	R	Huddersfield	N	3	Joanne Hobson	KBA FS	42	R	Leigh		3	Garnet Konand	ei
	and Pension Solutions						Steven Haigh	Portal Financial Planning	171	I	Huddersfield	Y	5+	Paul Taylor	True Potential	66	R	Leyland	N	2	Christopher Fos	ster
lexander Smith	OakSmith Financial Planning	18	R	Deeside	Ν	1	Leanne Harris	2plan Wealth Management	103	I	Huddersfield	N	5+	Chris Lunt	Chris Lunt IFA	261	I	Liverpool	N	5+	Rachael Moore	
ndrew Woodruff	Woodruff Hill	63	R	Doncaster	Ν	1	Jonathan Fox	Skipton Building	95	R	Huddersfield	Y	4	Alan Worthington	Capstone Financial	72	R	Liverpool	N	3		
even Bell	True Potential	62	R	Doncaster		5+	Benjamin Philpott	Society Philpott Financial*	94	I	Huddersfield	Y	4	Sanjay Gambhir	Hanson Financial Services	72	I	Liverpool	Ν	3	Samuel Travis	
axine Clarke	Flying Colours Finance	52	I	Doncaster	N	3	Antony Barton	Robertson Baxter	51	I	Huddersfield	N	5+	Julie Roche	Hanover Wealth	61	I	Liverpool	N	5+	Joseph Stevens	5
hard Hill	Woodruff Hill Wealth Management	21	R	Doncaster	Ν	1	Matthew Bloxsome	Sovereign Wealth	48	R	Huddersfield	N	3	Wayne Slater	Management Spectrum IFS	59	I	Liverpool	N	4	Angela Maher	
thy Smith	Belmayne IFA	89	I	Dronfield	Y	5+	Henry Philpott	Philpott Financial*	27	I	Huddersfield	N	1	Josh Brooks	Markland Hill Wealth	32	I	Liverpool		3	Joanne Mitchell	
drew Boulton	Andrew Boulton Financial Planning	14	R	Dronfield	Ν	1	Gillian Shirt	Robertson Baxter	26	I	Huddersfield	γ	2	Michael Carlyle	Hanson Financial	20	I	Liverpool	Ν	2	Thomas Hatley	
thony Higgins	Newcastle Financial Advisers*	50	R	Durham	Y	3	Vanessa Armstrong	AFH Wealth Management	15	I	Hull	N	1	Ray Garnett	Services Fairstone	138	1	Liversedge	Y	4	Richard Marsha	all
atthew Sinclair	Wealth of Advice	31	I	Durham	Y	2	Amy Gray	St. James's Place	12	R	Hull	N	1	Kelly Pickup	Skipton Building	118		Lytham St		3	Scott McNally	
enn Peniston	Peniston Financial*	193	R	Gainsborough	Y	3	Duncan Martinus	HF Wealth	51	I	llkley	Y	2		Society			Annes	Y		Lisa Camm	
ichard Smith	Abacus Associates	93	I	Gateshead	Y	4	Sarah Siddons	Siddons & Co Financial Planning	30	R	llkley	N	2	Stewart Kaye	Skipton Building Society	59	R	Lytham St Annes				
aul Richardson	Newcastle Financial Advisers*	57	R	Gateshead	Y	3	Steven Payne	SP Wealth Planning	28	R	Irlam	Ν	2	Jerry Sisk	G+E Wealth Management	35	I	Malton	Y	2	Justin Rourke	
						1	Sebastian Tempest		33	R	Keighley		3	Daniel Foy	Mazars Financial	79		Manchester	м	3	Paul Moody	

Skipton Building Society	77	R	Manchester	Y	3
Lordstone Financial Planning	42	R	Manchester	N	4
AFH Wealth Management	10	I.	Mexborough	N	1
Newcastle Financial Advisers*	44	R	Middlesbrough	Y	3
Fairstone	218	I	Mirfield	Y	5+
Family Tree Wealth Management	23	R	Mold	N	2
TMP Wealth Management	40	R	Morpeth	N	2
Applewood Independent	78	I.	Nantwich	N	2
Atherton & Associates Wealth Management	31	R	Nantwich	N	2
Atherton & Associates Wealth Management	24	R	Nantwich	N	1
Atherton & Associates Wealth Management	15	R	Nantwich	N	1
Atherton & Associates Wealth Management	13	R	Nantwich	N	1
Christina Clegg Financial Planning Services	295	I	Nelson	Y	5+
Financial Life Planning	47	I	Neston	N	3
Newcastle Financial Advisers*	131	R	Newcastle upon Tyne	Y	3
Skipton Building Society	86	R	Newcastle upon Tyne	Y	3
Newcastle Financial Advisers*	69	R	Newcastle upon Tyne	Y	3
Abacus Associates	62	I	Newcastle	Y	1
Natalie Turner	51	R	upon Tyne Newcastle	N	2
Wealth Management Tier One Capital	42	I	upon Tyne Newcastle	N	3
Azets Wealth	42	I	upon Tyne Newcastle	N	2
Management Leazes Quadrus	34	R	upon Tyne Newcastle	N	1
Financial Planning			upon Tyne		
Ryan McGuinness Wealth Management	26	R	Newcastle upon Tyne	N	1
Ellis Bates Financial Advisers*	20	I	Newcastle upon Tyne	Ŷ	1
Seven Stages	79	I	North Shields	Y	5+
Newcastle Financial Advisers*	19	R	North Shields	N	1
Gale and Phillipson	181	1	Northallerton	Y Y	5+
Gale and Phillipson Skipton Building	82 56	I R	Northallerton	Y Y	5+ 3
Society Armstrong Watson	37	1	Northallerton	N	4
Hartford Wealth	47	R	Northwich	N	3
Oakmere Wealth	37	R	Northwich	N	2
Management Ubuntu Wealth Management	37	R	Northwich	N	2
Pennines Independent Financial Advisers	84	I	Oldham	N	1
Skipton Building Society	53	R	Oldham	Y	3
Rhodian Wealth Management	30	R	Oldham	N	2
True Potential	267	R	Ormskirk	Y	5+
Acumen Financial Partnership	110	I	Ormskirk	Y	5+
AFH Wealth Management	14	I	Ossett	N	1
Christopher Little & Co*	105	R	Otley	Y	5+
Christopher Little & Co*	28	R	Otley	Y	1
Newcastle Financial Advisers*	107	R	Penrith	Y	3
Skipton Building Society	87	R	Penrith	Y	3
Armstrong Watson	68	I	Penrith	N	4
Armstrong Watson	24	I.	Penrith	N	2
Tarn Wealth Management	11	R	Penrith	Y	1

VOUCHEDI	FOR'S TOP RATE	D FIN	IANC	CIAL ADVISE	RS	
ohn Hough	Newcastle Financial Advisers*	40	R	Pickering	N	3
oanne Hendry	Newcastle Financial Advisers*	65	R	Ponteland	Y	3
ary Davies	Ellis Bates Financial Advisers*	42	I	Prenton	Y	1
oe Parker	Totum Financial	17	I	Prescot	Y	1
shley Parry	Planning Polygon Financial	156	I.	Preston	Y	5+
loel McCormick	Skipton Building Society	155	R	Preston	Y	4
anessa ownshend	Springfield Financial Services	106	I	Preston	Y	5+
on Doyle	Juniper Wealth	52	I.	Preston	Y	1
ee Anderson	Atomos	10	R	Preston	Y	1
annah Robinson	Ellis Bates Financial Advisers*	34	I	Pudsey	Y	1
atherine Casey	Rockwood Financial Solutions	32	I	Pudsey	Y	1
mma onnaughton	Holcombe Wealth Management	72	I	Ramsbottom	N	5+
drian Hill	Octagon Financial Services	62	R	Retford	Y	5+
arah McDonald	2plan Wealth Management	46	I	Retford	N	2
Vayne Lowe	Navigation Wealth Management	17	R	Retford	N	1
aul Lindfield	Stratagem Financial Planning	80	I	Rossendale	Y	5+
licholas Jewhurst- Iadejczyk	Smith Jackson Wealth Management	28	R	Rossendale	N	2
arolyn Jeffs	Holcombe Wealth Management	20	I	Rossendale	N	2
isa Vaughan	Lisa Vaughan Financial Planning	91	R	Rotherham	N	1
lik Lambert	AFH Wealth Management	10	I.	Rotherham	N	1
arren Burnett	Burnett & Co Financial Planning	196	I.	Sale	Y	5+
arvey Sutton	Suttons Independent Financial Advisers	86	I.	Sale	N	2
en Preston	Suttons Independent Financial Advisers	71	I.	Sale	N	2
avid Brown	True Potential	61	R	Sale	Y	4
tephen Kidd	Skipton Building Society	60	R	Sale	Y	3
teven Walker	Suttons Independent Financial Advisers	54	I.	Sale	Y	2
ichard Nicholson	Succession Wealth	52	I.	Sale	Y	4
wennan Masters	Masters Wealth Management*	34	R	Sale	N	2
lark Galligan	MGT Financial Planning	28	I	Sale	Y	2
imon Baggott	Suttons Independent Financial Advisers	24	I	Sale	N	2
eena Mistry	Flying Colours Finance	24	I	Sale	N	1
avid O'Connor	iPensions Wealth	24	I.	Sale	N	1
af Sulehman	Suttons Independent Financial Advisers	22	I	Sale	Y	1
arius Jalali	Stratton Wealth Management	99	I	Salford	N	3
en Whitworth	True Potential	81	R	Salford	Y	5+
avid Bell	Retirement Professionals	24	I	Salford	Y	1
revor Shelley	Ellis Bates Financial Advisers*	21	I	Saltburn-by- the-Sea	Y	1
latthew White	Mat White Financial Services	209	I	Sandbach	Y	3
lliot Kuppusamy	Moneyweb	92	I	Scarborough	Y	2
ichard Booth	Richard Booth Wealth Management	89	R	Scarborough	N	2
avid Swaby	Skipton Building Society	57	R	Scarborough	Y	4
ina Steele	Steele Aspire Financial Management	45	R	Scarborough	N	2
om Evans	Forrester Boyd Wealth Management*	25	I	Scunthorpe	N	1
tephen Hall	Skipton Building Society	43	R	Selby	Y	3
licola Page	Nicola Page Financial Solutions	26	R	Selby	N	2
aniel irkitt-Smith	Fox Red Wealth Management	10	R	Selby	N	1
regory Cooke	Polaris Wealth Management	118	I	Sheffield	Y	5+

3	Andrew Weston	Kingswood Group	37	R	Sheffield	N	1
3	Paul Archer	Kingswood Group	27	R	Sheffield	Ν	1
1	Ian Platts	Kingswood Group	15	R	Sheffield	N	1
1	Ryan Smith	Kingswood Group	10	R	Sheffield	N	1
1	Barry Orr	Barker Sutcliffe and Associates	99	I	Skipton	Y	5+
5+	Mark Stevens	Stevens Wealth Management	38	R	Skipton	N	2
4	Emma Pentelow	Pentelow Wealth Management	24	R	Skipton	N	2
5+ 1	Kevin Preston	Skipton Building Society	24	R	Skipton	N	1
1	Alexander Law	The Private Office*	15	I.	Skipton	Y	1
1	Glen Stephenson	True Potential	156	R	South Shields	Y	2
	Mike Weedon	Wealth of Advice	86	I	South Shields	Y	3
1	Mark Winship	Newcastle Financial Advisers*	70	R	South Shields	Y	3
5+	Michael Cook	Michael Cook Wealth Management	53	R	South Shields	Y	3
5+	David Lloyd	Lloyd & Co	87	I.	Southport	Y	5+
2	Paul Reid	Skipton Building Society	50	R	Southport	Y	3
1	Gary Fletcher	KBA FS	23	R	Southport	Ν	2
5+	Antony Anderton	Anderton & Associates	21	R	Southport	N	2
2	Andrew Platt	Callisto Wealth Management	99	I	St Helens	Y	3
2	Paula Payne	Tailored Financial Planning	55	I	St Helens	Y	2
1	David Toner	True Potential	82	R	Stanley	Y	5+
1	Claire-Anne Lytton	Quilter Financial Advisers	65	R	Stanley	N	4
1	Mark Carter	Sovereign Wealth	152	R	Stockport	Ν	5+
5+	Nicholas Nesbitt	Mazars Financial Planning*	63	I	Stockport	N	3
2	Ashley Blackmore	Camargue Wealth	37	R	Stockport	Ν	3
2	Luke Mather	Middleton Wealth Management	27	R	Stockport	N	2
4	Shaz Khan	AFH Wealth Management	13	I	Stockport	N	1
3	Daniel Bishara	Daniel Bishara Financial Planning	27	R	Stockton-on- Tees	Y	2
2	Tom Horner	MG Shaw	26	I	Stockton-on- Tees	Y	2
4	Michael Duffield	New World Financial Group	24	I	Stockton-on- Tees	Y	2
2	Simon Warne	New World Financial Group	17	I	Stockton-on- Tees	Y	1
2	Paul Clough	Grainger Financial Planning	136	I	Sunderland	Y	5+
2	Colin Arundel	Newcastle Financial Advisers*	120	R	Sunderland	Y	3
1	David Hardman	DMH Private Wealth	83	I.	Sunderland	Y	5+
1	Joe O'Connor	True Potential	58	R	Tarporley	Y	5+
1	Aimee Watson	7FP	32	I	Teesside	Y	3
3	Penny Smith	Sandringham Financial Partners*	122	I	Thornton Cleveleys	N	4
5+	Angeline MacLaren	Navigation Wealth Management	113	R	Wakefield	N	3
1	David Yeardley	Navigation Wealth Management	42	R	Wakefield	Y	2
1	Sat Mehat	Quilter Financial Advisers	19	R	Wakefield	Y	1
3	Marcus Fox	Atomos	13	R	Wallsend	N	1
2	James Collins	Cheshire Wealth Partnership	152	I	Warrington	N	5+
2	Jason Leeson	Skipton Building Society	150	R	Warrington	Y	4
4	Matt Fleming	Fleming & Co Wealth Management*	59	I	Warrington	Y	1
2							
1		KE	Y				

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	FIRM * Top Rated Firm (includes trading names of Top Rated Firms). More on p27
	STATUSYEARS QUALIFIEDI Independent financial adviserConsecutive years as a Top Rated AdviserR Restricted financial adviser
	 FEES PUBLISHED N No, this adviser does not display their fees structure on VouchedFor.co.uk Y Yes, this adviser does display their fees structure on VouchedFor.co.uk

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							VOUCHED	FOR'S TOP RAT	ED FI	NAN	ICIAL ADVISI	ERS								
	NORTH E	NGL	AND				Tanya Martin	IQ&Co	30	R	Holywood	N	2	Jason Baggott	Tweed Wealth	25	R	Edinburgh	N	1
		s		Nc	ei.	, g	Gillian Walsh	IQ&Co	24	R	Holywood	N	2	Scott Mackintosh	Management Mazars Financial	15	I	Edinburgh	N	1
NAME	FIRM	REVIEWS	STATUS	^{L OCATION}	FEES PUB.	YEARS QUALIFIED	Heather McConaghie	IQ&Co	15	R	Holywood	N	1	Simon Boyd	Planning* Simon Boyd	14	R	Edinburgh	N	1
							Helen Tweed	Hills Financial Planning*	33	I.	Larne	Y	2		Financial Management			Ū		
Andrew Elson	Berry & Oak	102		Wetherby		2	Zoe McKay	Hills Financial Planning*	31	I	Larne	N	2	Allan Stratford	abrdn	12	R	Edinburgh	N	1
Tom Stones	North Yorkshire Financial Planning	83	R	Wetherby		2	Richard Girvan	Ardent Wealth	15	R	Lisburn	Y	1	Greg Edmunds	GE Financial Management	15	Т	Elgin	Y	1
Richard Dickinson	Dickinson Wealth Management	72	R	Wetherby	N	2	Laura Collins	Ardent Wealth	14	R	Londonderry	Y	1	Paul McFadyen	Spectrum Wealth Group*	242	Т	Glasgow	Y	5+
James Steer	Bowcliffe Wealth Management	21	R	Wetherby	Ν	2	Paul Chada	True Potential	94	R	Magherafelt	Ν	5+	Kevin Garfagnini	Mazars Financial	191	Т	Glasgow	N	3
ohn Bishop	Eaden Wealth Management	17	R	Wetherby	Ν	1	Neill Gregson	St. James's Place	26	R	Moira	N	2	Dhawal Chandan	Planning* Just Financial Group	144	1	Glasgow	Y	5+
osh Woodhall	Sheavyn Associates Financial	11	R	Wetherby	Y	1	Diane Pankhurst	IQ&Co	11	R	Newtownabbey	N	1	Robbie MacKillop	17 Wealth	133	I	Glasgow	N	
avid Mitchell	Management Newcastle Financial	67	R	Whitley Bay	Y	3		SCOT	LANL)				Stuart Lamont	Management* Waverton Wealth	85	I	Glasgow	N	3
dward Midgley	Advisers* PSG Wealth	21	R	Whitley Bay	N	1	Martin Welsh	Welsh & Taylor Wealth	82	R	Aberdeen	Ν	3	Richard Smith	Planning Gilson Gray	63	R	Glasgow	Y	3
	Management Ellis Bates Financial				Y		Kieran Taylor	Welsh & Taylor	64	R	Aberdeen	N	3	Alenard Smith	Financial Management	55	ĸ	GIUSSOW		J
ira Guy	Advisers*	15	I	Whitley Bay				Wealth						Andrew Conway	One Financial Solutions*	61	I	Glasgow	Y	1
avid Barton	Prosper Wealth Management	169	I	Wigan	N	3	Adam Sinclair	Adam Sinclair & Associates	43	R	Aberdeen	Ν	2	Renata Cook	Renata Cook Wealth Management	45	R	Glasgow	N	1
ndrew Day	Depledge*	188	I	Wilmslow		5+	Claire Taylor	Forth Capital Advisers	38	R	Aberdeen	Ν	2	Brian McNicol	Armstrong Watson	38	I	Glasgow	N	3
ob Patten	Individual Financial Services*	178	I	Wilmslow	N	4	Alan Rutherford	Alan Rutherford Wealth Management	37	R	Aberdeen	Ν	3	Colin Campbell	Mazars Financial	37	I	Glasgow	N	3
en Lancaster	Depledge*	74	I	Wilmslow		2	Andrew Macintyre	Macintyre Wealth	57	R	Aberfeldy	N	5+	Barry Young	Planning* Succession Wealth	33	1	Glasgow	N	3
ephen Cross ra Cresswell	True Potential Skipton Building	107 87	R R	Wirral Wirral	N	5+ 4	Stephen McMahon	Management One Financial	59	I	Airdrie	Y	4							
	Society		ĸ				Allan Moffat	Solutions* Carron Financial	59	1	Annan	Y	3	Vihar Shah	Mazars Financial Planning*	31	1	Glasgow	N	2
ura Pearson	Storeton Rose Financial Planning*	56	I	Wirral	N	1		Services						Farzhana Khan	AFH Wealth Management	23	I	Glasgow	N	2
rew Birley	Williams Birley Wealth Management	32	R	Wirral	Ν	3	Kevin Owens	One50 Financial Planning	58	'	Ayr	N	3	Daniele Tuveri	Daniele Tuveri Financial Solutions	22	R	Glasgow	Ν	2
Thompson	Woodall Wealth Management	129	R	Worksop	Ν	2	Stuart Best	Tenet Financial Services*	18	I	Bonnybridge	N	1	Nadeen Watson	Spectrum Wealth Group*	22	Т	Glasgow	Ν	1
than Pearce	Newcastle Financial Advisers*	73	R	Yarm	Y	3	Steven Guthrie	Guthrie Wealth Consultancy	41	R	Bonnyrigg	N	3	Martin McLaughlan	Martin McLaughlan	16	R	Glasgow	N	2
all	MAP Financial Planning	109	I	York	Ν	5+	David Charnley	Southern Financial Services	81	I	Bothwell	Y	5+	Anthony Blake	Anthony Blake	11	R	Glasgow	N	1
k Fisher	Ardent Financial	92	Т	York	Y	3	Carl Melvin	Affluent Financial Planning	327	I.	Bridge of Weir	Ν	5+	Thomas Marshall	Financial Planning SW Financial	148		Hamilton	Y	5+
rdo Da Silva	Planning G+E Wealth	91	Т	York	N	2	Martin Joyce	Brierie Financial	78	I.	Bridge of Weir	N	4	Neil Aspinall	Management Truly Independent	63		Insch	Y	3
Jacobs	Management PenLife Associates	81	Т	York	N	1	Clayton Cumming	Planning True Potential	279	R	Clydebank	N	5+		, , , , , , , , , , , , , , , , , , ,		'		-	
Raper	True Potential	64	R	York	N	1	Kafai Wong	Key Financial	91	R	Coatbridge	N	1	Mary MacFarlane	Mary MacFarlane Financial Planning	89	R	Inverness	N	3
on Cowley	YorWealth	61	Т	York	Y	5+	Converd Deleterai	Wealth Solutions	24	P	Canatamphina	N	2	Craig Loney	Advanced Financial Planning	49	R	Inverurie	N	1
h Norman	Ardent Financial Planning	59	Т	York	Y	3	Conrad Balatoni	Conrad Balatoni Wealth Management	24	R	Corstorphine		2	Jean Dawson	More Than Mortgages	90	I	Kinross	Y	2
ry O'Brien	Ardent Financial Planning	51	I	York	Y	3	Kenneth Murphy Keith Roseburgh	Kenneth Murphy	57 44	R	Dalkeith Dalkeith	N	2	Will Burns	Shand & Burns Financial	29	R	Kinross	Ν	1
nne Gott	Joanne Gott	46	R	York	Ν	3	-	Keith Roseburgh Financial		'				Michael McLintock	Adelp Financial Solutions	80	T	Lanark	Y	5+
uis Maddison	Associates PenLife Associates	23	I	York	Y	1	Andrew Finnie Stuart Huxtable	Border Finance True Potential	1142 296	I R	Dumfries Dumfries		5+ 5+	Darren Burns	DPB Wealth Management	36	I	Larbert	Y	2
rry Thiel	Hillcrest Financial Management	20	T	York	N	1	Andrew Middlemiss	Middlemiss and	161	R	Dunhar	N	3	John Maxwell	MX Independent*	187	I	Largs	N	4
dam Dent	PenLife Associates	19	I	York	N	1	Raymond	Associates AFH Wealth	63	I	Dunbar	N	3	Michael McGinty	Sandringham	52	I	Largs	N	4
loe Phillips	Pura Vida Financial	14	I	York	N	1	Broomfield	Management		-				Marc Thomson	Financial Partners* Marc Thomson	61	R	Larkhall	Y	3
	Planning						Dave Murray	Dave Murray Wealth Management	11	R	Dundee	Ν	1	Vincent Throp	Mortgages & Wealth Throp Financial	159	R	Linlithgow	Y	3
	NORTHER	N IRE	LAN	D			Kathryn Tomlinson	Cailean	151	I	Edinburgh	Y	5+	Graeme Inglis	Planning Poise Financial	120	1	Linlithgow	Y	3
le Kirkpatrick	Modulus Financial Planning	37	T	Banbridge	Y	1	Kevin Gribben	Bluesky Independent Wealth	83	I	Edinburgh	Y	3		Planning			-		
hn Sloan	Modulus Financial	11	I	Banbridge	Y	1	Concern Martin	Managers*	10				2	Sean Gilbert	Select Wealth Managers	85	I	Livingston	Y	4
	Planning						Gregor McMeechan	Malleny Mortgage Solutions	49	I	Edinburgh	N	2	Colin Welsh	Ellis Bates Financial Advisers*	50	I	Livingston	Y	1
Price rk Weatherall	IQ&Co IQ&Co	17 11	R R	Bangor Bangor		2 1	Adrian Hanger	ADH Wealth Management	48	R	Edinburgh	Ν	3	Lucy Logan	Calderwood	25	R	Livingston	N	1
eth Elliott	Newbridge Financial			Belfast		5+	Kenny Stevenson	Mazars Financial Planning*	45	I	Edinburgh	N	1	Kevin Motion	Financial abrdn	12	R	Loanhead	N	1
ssell Hathaway	Planning NI Money	57	R	Belfast	Y	3	Carley Mearns-Begley	C Mearns Finance	38	R	Edinburgh	N	3	Rachel Stewart	Traprain Financial	35	R	North Berwick	N	2
ul McCoubrey	Navigate IFA*	42	I	Belfast		1	Katie Ridland	Ridland Wealth Management	37	R	Edinburgh	Ν	2	Robert Allan						
chael Hamill	Navigate IFA*	42	I	Belfast		1	Casey Crooks	Management True Potential	37	R	Edinburgh	Y	1	Robert Allan	Independent Financial Advice Centre	45	I	Paisley	Ŷ	I
arren Curry	Navigate IFA*	24	I	Belfast	N	1	Charles Mintowt	Mintowt Wealth Management	36	R	Edinburgh	Ν	2	Andrew Stewart	A S Wealth Management	40	R	Perth	N	3
aron Strain	MCG Financial Advice	14	R	Belfast	N	1	John Parker	Sandringham	34	I	Edinburgh	N	1	Graham Brodie	Succession Wealth	105	I	Stirling	Y	5+
att Greer	Navigate IFA*	12	Т	Belfast	N	1	Richard Johnston	Financial Partners*	32	I	Edinburgh	Y	1	Neil Miller	Retirement &	61	I	Stirling	Y	4
rren Mc Dermott	D S Mc Dermott Financial Planning	34	R	Enniskillen	Y	3		Chartered Financial Planners							Investment Solutions					

SCOT	LAN)			
Buchan Wealth Management	45	R	Stonehaven	N	3
JC Roxburgh	128	I	Troon	N	5+
IEP Financial	17	I	Troon	N	1
SOUTHEAS	T EN	GLAI	ND		
The Private Office*	26	I	Aldershot	Y	1
Atticus Financial Planning	22	Т	Alton	Y	2
Elite Financial Consulting	42	Т	Amersham	N	2
Blueberry Financial	74	I	Ascot	Y	3
Skipton Building Society	76	R	Ashford	Y	3
Q&A Financial Planning	22	R	Ashford	N	2
Lester Brunt Wealth Management	17	R	Ashford	N	1
AFH Wealth Management	14	I	Banbury	N	1
True Potential	70	R	Basingstoke	N	2
BlackFin Wealth Management	49	R	Basingstoke	N	3
Richard Pearce Wealth Management	24	R	Basingstoke	N	2
Douglas Rowe Financial Services*	57	R	Battle	N	2
The Lance Richards Practice	16	R	Battle	N	1
Watch Oak Private Wealth	15	R	Battle	N	1
Quilter Financial Advisers	114	R	Beaconsfield	Y	5+
Happy Planet Financial Planning	40	I	Bedford	Y	3
Beck Wealth Management	97	R	Benfleet	N	4
Andrews Wealth	35	R	Benfleet	N	2
Mazars Financial Planning*	81	I	Berkhamsted	N	3
Fairstone	74	I	Berkhamsted	N	4
Stringer Mann Chartered Financial Planners	28	R	Berkhamsted	N	2
Stringer Mann Chartered Financial Planners	15	R	Berkhamsted	N	1
True Potential	61	R	Bexhill-on-Sea	Y	5+
Colin Jessopp	53	R	Bicester	N	2
Premier Plus	111	I	Biggleswade	Y	5+
Independent Personal Financial Management	60	I	Biggleswade	Y	3
Clear Financial Advice	68	Т	Billericay	N	2
Andrew Skinner Wealth Management	37	R	Billericay	N	2
Salmon Financial Planning	36	R	Bishop's Stortford	N	2
Advance Wealth	16	Т	Bishop's Stortford	N	1
Pathfinder Private Wealth	30	R	Bodiam	N	2
Business & Personal Investment	78	I	Bourne End	N	3
Business & Personal	28	Т	Bourne End	N	3
AFH Wealth Management	57	Т	Braintree	N	1
Paul Davis Financial Planning	15	R	Braintree	N	1
Garry Johnson Wealth Management	71	R	Brentwood	N	3
Steven Green Financial Planning*	70	Т	Brentwood	N	4
JPS Wealth Management	58	R	Brighton	N	3

VOUCHEE	OFOR'S TOP RATI	ED FI	NAN	CIAL ADVISE	RS	
Oliver McDonald	Engage Wealth Management*	35	I	Brighton	N	2
Niro Chandramohan	McMillan Wealth Consultants	25	R	Brighton	N	2
Chris Bush	Hall & Costello Wealth Management	10	R	Brighton	N	1
John Scott	Aitana Financial Services	18	R	Bristol	Y	1
Michael Head	Paul Baldwin	10	R	Broadstairs	N	1
Tom Barnes	Barnes Wealth Management	37	R	Buckingham	N	2
Andrew O'Byrne	Collective Financial Planning	35	R	Buckingham	Y	3
Philip Hanley	Philip James Financial Services*	504	T	Burford	Y	5+
Sian MacInnes	Philip James Financial Services*	287	I	Burford	Y	5+
Harry Morgan	Wellesley	100	R	Burgess Hill	N	5+
Russell Marley	Russell Marley Financial Planning	34	R	Burgess Hill	N	2
Charles Bailey	McMillan Wealth Consultants	35	R	Burnham-on- Crouch	N	3
Andy Manning	Succession Wealth	101	I	Bury St Edmunds	Y	5+
lain Clayton	Abbeygate Wealth Management	11	R	Bury St Edmunds	N	1
Ryan Van den Bergh	Inpartnership Financial Advisers	55	I	Camberley	N	3
Vicky Kleboe	Penrose Wealth Management	28	R	Camberley	N	2
Lee Giles	Verum Financial	222	I	Canterbury	Y	5+
Paul Huggins	Huggins Wealth Management*	222	I	Canterbury	Y	4
Tony Duckworth	Tony Duckworth Financial Services	21	R	Canvey Island	N	1
Joe Parker	McMillan Wealth Consultants	103	R	Chatham	N	3
James Caviel	Hoyl Independent Advisers	201	I	Chelmsford	Y	3
Ben Agar-Hutton	Avenue Financial Solutions	47	I	Chelmsford	N	3
Gavin Johnson	Solus Financial Planning	35	I	Chelmsford	N	1
Chris Leyden	Copnol Consultancy	33	R	Chelmsford	N	3
Stephen May	Advance Wealth	30	I	Chelmsford	N	2
James Taylor	Taylor Financial Management	22	I	Chelmsford	N	1
Meg Digweed	Advance Wealth	21	I	Chelmsford	N	2
Barry Summers	Kingswood Group	20	R	Chelmsford	N	1
Stuart Crease	Skipton Building Society	41	R	Chesham	Y	3
Brad Ainsworth	Cathedral Wealth Management	94	R	Chichester	N	4
Ben Griffiths	Lewis Brownlee Financial Services	53	I	Chichester	Y	3
Sally Austin	Greenwood Wealth Solutions	22	R	Chichester	N	2
Peter Hewett	AFH Wealth Management	66	I	Clacton-on-Sea	N	4
Peter Emery	Amber River Colchester	245	I	Colchester	N	5+
Colin Ross	Colin Ross Financial Planning	114	R	Colchester	N	3
David Bright	Blackstone Moregate	80	I	Colchester	N	1
Gordon Kearney	Fiducia Wealth Management*	63	I	Colchester	Y	1
Caroline Wishart-Young	Aventur	25	I	Colchester	Y	1
Robert Ayley	Professional Solutions Wealth Management	63	R	Cranbrook	Y	2
Grant Miles	James & Co Wealth Management	55	I	Cranbrook	N	1
David Cole	Burfields House Wealth Management	49	R	Cranbrook	N	2
Andrew Lee	One Financial Solutions*	90	I	Cranleigh	Y	4
Mike Black	Oakwood	73	R	Cranleigh	N	5+
Rupert Miller	Bramley Financial Planning	62	I	Cranleigh	Y	4
Kevin Gatland	St. James's Place	25	R	Cranleigh	N	2

Simon Kirkpatrick Prosperity FA* 25 1 Convborough N 1 Simon Kirkpatrick Prosperity FA* 23 R Ditchling N 2 Aneeka Patel HPancical Panenes 22 R Dorking N 2 Rakhee Wood Bplanning* 23 R Dorver N 2 Rakhee Wood Bplanning* 23 R Dorver N 2 Paul Clifford Bolk Wealth 29 R East Grinstead N 2 Paul Clifford Glifford Osborne 24 R Eastbeurne N 2 Clive Baker Tre Guity Release 28 R Eastbeurne N 3 Ian Riggs Eight Wealth 26 Ia Eastbeurne N 3 Ian Riggs Eight Wealth 165 R Fareham N 3 Ian Riggs Eight Wealth 162 Ia Fareham N 3 Ian Riggs Eight Wealth 162 Ia Fareham N 3							
Graham Hicks GA Hicks Associates 91 1 Crowborough N 5 Simon Kirkpatrick Prosperity IFA* 25 1 Crowborough N 1 Aneeka Patel IPICATETED 32 R Dirching N 2 Raknee Wood Bpitming* 52 I Dover N 2 Raknee Wood Bpitming* 52 I Dover N 2 Paul Clifford Indidington 52 I Dover N 2 Paul Clifford Bel Wealth 40 R Eastbourne N 2 Clive Baker The guity Release 28 R Eastbourne N 2 Lewis Bailey Washth Marsgement 11 R Eastbourne N 3 Jason Eldrid Sheraton Financial 132 R Fareham N 3 Jason Eldrid Sheraton Financial 162 R Fareham N 3 Jason Eldrid Maragement 83 R Fareham N 1	Simon Munday	Prosperity IFA*	163	I	Crowborough	Y	4
Simon Kirkpatrick Prosperity FA* 25 i Convborough N 1 Simon Kirkpatrick Prosperity FA* 27 R Ditchling N 2 Aneeka Patel IPInancial Pateneran 22 R Dorking N 2 Rakhee Wood IPInancial Advice S2 I Dover N 2 Paul Clifford IPInancial Advice S2 I Dovers N 2 Paul Clifford Glue Waith 49 R Eastourne N 2 Paul Clifford Clifford Osborne 347 I Eastourne N 2 Clive Baker St. James's Place 13 R Easteligh N 3 Ian Riggs Eight Waith 165 R Fareham N 2 Cason Edrid Management 132 R Fareham N 3 Ian Riggs Eight Waith 162 R Fareham N 2 Cason Edrid Management 132 Ia Fareham N 2	Andrew Brady	Prosperity IFA*	159	I.	Crowborough	Y	1
Simon Guil Cown Warth 7 R Ditching N 1 Aneeka Patel IP/Chartered Prinancial Prinancial Avince R Dorking N 2 Rakhee Wood Brinnel Avince S2 R Dorking N 2 Rakhee Wood Brinnel Avince S2 I Dover N 2 Paul Clifford Gower S4 I Dunstable N 2 Paul Clifford Gower S4 I East Grinstead N 2 Clive Baker Tredguity Release S4 R Eastbeurne N 3 Alex Guthrie Minty Weath Go R Eastbeurne N 3 Jason Eldrid Ste-tarent Salue 10 R Fareham N 3 Jason Eldrid Ste-tarent Salue 102 I Fareham N 3 Greg Simkin Winty Weath 102 I Fareham N 3 Galagher Sterling & Law 82 I Fareham N 3	Graham Hicks	GA Hicks Associates	91	I	Crowborough	N	5+
Consistants: Consistants: <th< td=""><td>Simon Kirkpatrick</td><td>Prosperity IFA*</td><td>25</td><td>I.</td><td>Crowborough</td><td>N</td><td>1</td></th<>	Simon Kirkpatrick	Prosperity IFA*	25	I.	Crowborough	N	1
Pinencial Planners Verture Verture Verture Verture Verture Verture N 2 Rakhee Wood Butterfly Financial Advice S2 I Dover N 1 Philip Hadlow Todgengener S6 I Dunstable V 4 Ben Law Bel Weath 49 R East Grinstead N 2 Clive Baker Clifford Osborne 347 I Eastbourne N 2 Clive Baker Clifford Osborne 340 R Eastbeight N 2 Lewis Bailey Waath Management 10 R Eastbeight N 3 Inings Eight Weath 165 R Fareham N 3 Robert Brealy Abbottstone 130 I Fareham N 1 Ian Baterbee Sterling & Law 82 I Fareham N 2 Ian Batterbee Management 12 I Fareham N 2 Ian Mall Management 12 I Fareha	Simon Cull		17	R	Ditchling	N	1
Financial Planners Unitarity Rakhee Wood Bitanerity Financial Advice S2 I Dover N N 1 Philip Hadlow Gddington Independent Advice 86 I Dunstable N 2 Ben Law BGL Weath 470 A Eastbourne N 2 Clive Baker Clive Guberne S347 I Eastbourne N 2 Lew Salley Wassciates 26 A Eastbourne N 2 Lew Salley Wassciates 430 R Ensents N 3 Ian Rigs Eight Weath 1066 R Fareham N 2 Bobert Brealey Management 106 R Fareham N 2 Branning: Management 120 I Fareham N 2 Bobert Brealey Management 120 I Fareham N 2 Branning: Management 120 I Fareham N 2 Branning: Management 120	Aneeka Patel		32	R	Dorking	N	2
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Latardian Matrix Matrix Matrix Matrix	Brian Abrey			R	Harpenden			Paul Davidson		75	I.	Kidlington	Y	4		Planning		R	•		
martemark mark	Tim Lambert	Lambert Wealth	31	R	Harpenden	N	2	James Keenan	-	88	I.	Knebworth	Y	4		Wealth Planning					
matrix matrix	David Dodgson	The Private Office*	100	I	Haslemere	Y	5+	Tim Felstead		52	R	Leigh on Sea	N	1				ĸ			
Addity Ad	Darryl Barr	Podium Financial	46	I	Haslemere	N	3	Andrew Lee	AJLee Financial	32	R	Leigh-on-Sea	N	2		Planning		I			
charse in a serie in	Sean Guirey		10	I	Hassocks	N	1	Reece Brown	One Financial	27	I	Leigh-on-Sea	N	3		Planning		I			
Prime Prim Prime Prime Prime Prime	Nigel Thornely		55	I	Hastings	Y	4	Erica Hay		24	R	Leigh-on-Sea	N	2	Petra Griffiths		98	I	Peacehaven	N	5+
<td< td=""><td>Chris Poynton</td><td>Country Wealth</td><td>23</td><td>Т</td><td>Havant</td><td>Ν</td><td>2</td><td>Mandy Rodgers</td><td>-</td><td>35</td><td>R</td><td>Leighton</td><td>N</td><td>2</td><td>Kieran Woods</td><td></td><td>43</td><td>R</td><td>Peacehaven</td><td>N</td><td>4</td></td<>	Chris Poynton	Country Wealth	23	Т	Havant	Ν	2	Mandy Rodgers	-	35	R	Leighton	N	2	Kieran Woods		43	R	Peacehaven	N	4
Participantial <td>Andrew Leppard</td> <td>St. James's Place</td> <td>22</td> <td>R</td> <td>Havant</td> <td>Ν</td> <td>2</td> <td></td> <td>Wealth Management</td> <td></td> <td>R</td> <td>Buzzard</td> <td></td> <td></td> <td>Elliot Ferreira</td> <td></td> <td>23</td> <td>R</td> <td>Peacehaven</td> <td>N</td> <td>2</td>	Andrew Leppard	St. James's Place	22	R	Havant	Ν	2		Wealth Management		R	Buzzard			Elliot Ferreira		23	R	Peacehaven	N	2
matrix matrix <thmatrix< th=""> matrix matrix</thmatrix<>	Darren Rockett		23	Т	Hayling Island	Y	1		Financial Planning		1	Garden-City			Dan Netting		14	R	Peacehaven	N	1
And And And Angel And An	Sophia Lerche-Thomsen	Frizzell Wealth	29	R		N	2		Financial Partners*						Rachael Panteney		38	R	Polegate	N	1
sind sind sind sind sind sind sind sind	Scott Shadwell	-	41	Т		Y	1	Alistair Norton	GHL Direct	324	R	Luton	N	5+	Eddie Denyer	IEP Financial	15	I	Polegate	N	1
Addition A	Scott Atkinson	GPFM*	39	Т	Hertford	Y	1	Christopher James	Wealth Matters	37	R	Luton	N	3	Alex Hatfield	The Private Office*	95	I		Y	5+
Marchander For Marchander See Norman	Simon Frost	GPFM*	39	Т	Hertford	Y	1	Adam Turner		24	R	Lymington	N	2	Matthew Cole	The Private Office*	58	I	Princes	Y	3
And Surrey Gale Weight Product Part Product	Emma Saunders	GPFM °	32	I.	Hertford	Y	1	Karan Chandreja	KC Wealth	115	R	Maidenhead	N	2	Roger Clarke	The Private Office*	81	I.	-	Y	3
Image manage manage manage may alor matrices Image manage may alor may alo	Joel Arif		62	R	Hindhead	Y	4	David Crabbe		106	R	Maidenhead	Ν	5+	Martin Jeffery		51	R	Pulborough	Y	3
Name No <	Susia Rowall	-	150	1	Hitchin	v	ε.	Yannick Le Touze		23	R	Maidenhead	N	2	Adam Benson		17	R	Pyrford	N	1
Important Property Important Property Important Property Property Property Property <		Investment Services						Vikram Deb	McMillan Wealth	123	R	Maidstone	N	3		London and County					
Financial Planning Financial	Ashley Townsend							James Etheridge		77	I	Maidstone	Y	3		Financial Advisors		,	-		
Investment Services Indicescries Searles Financial Management 102 R Maningtree Management R Reding R Marine Management R Reding R April Leson April Leson ss Weton Andrews Wealth 1 1 Management 1 1 Management 1 <t< td=""><td>Jonathan Smith</td><td>Financial Planning*</td><td></td><td>1</td><td></td><td></td><td></td><td>Russell Ludwin</td><td>True Potential</td><td>12</td><td>R</td><td>Maidstone</td><td>Y</td><td>1</td><td>NUSS LALEY</td><td></td><td>ī∠ð</td><td>'</td><td>nayleign</td><td>r</td><td>4</td></t<>	Jonathan Smith	Financial Planning*		1				Russell Ludwin	True Potential	12	R	Maidstone	Y	1	NUSS LALEY		ī∠ð	'	nayleign	r	4
se before And read way weath	Faye Silver		71	I	Hitchin	N	3	Julie Searles		102	R	Manningtree	N	5+	Joe McArdle		61	I	Rayleigh	Y	2
y Alon Management 10 1 Hitchin N 10 Hitchin N 10 Finandagement 10 10 Hitchin N 10 Finandagement 10 10 Hitchin N 10 Finandagement 10 10 <	Ross Welton	Andrews Wealth	21	R	Hitchin	Ν	2		Planning		I	-			Richard Elliott	Charles Stanley	108	R	Reading	Y	3
And an angement The Private Office* 59 1 Hockley 7 3 and an advement and a second and a second<	Rory Albon		10	I	Hitchin	Ν	1		Management		1				Lijo George	Sterling Street	89	R	Reading	Y	3
iiii p iggins fue P dential 65 R Hook N 1 For Mark N 1 Mark Mark N 1 Mark <t< td=""><td>Donna Buffham</td><td>-</td><td>59</td><td>I</td><td>Hockley</td><td>Y</td><td>3</td><td></td><td>Management</td><td></td><td>1</td><td></td><td></td><td></td><td>Paula Bicknell</td><td></td><td>44</td><td>R</td><td>Reading</td><td>Ν</td><td>2</td></t<>	Donna Buffham	-	59	I	Hockley	Y	3		Management		1				Paula Bicknell		44	R	Reading	Ν	2
exames Fry GoddardFry Wealth 45 1 Hook Y 4 Fine management Join Keines Y Y Fine Management Join Keines Y Y Y Fine Keines Y Y Y Fine Keines Y Y Y Fine Keines Y	Philip Piggins	True Potential	65	R	Hook	Ν	1		-		I				John Aubrey	Ascot Lloyd	40	I	Reading	Ν	3
Nikki Pipping Nikki Pipping Nikki Pipping Nikki Pipping Pilanning	Alexander Fry		45	I	Hook	Y	4		Management		I	Milton Keynes			Jordan Grey	Morrinson Wealth*	37	R	Reading	N	2
X Bayley Elis Bates Financial 24 Mides Finances Financial 24 M	Joseph Webster		41	R	Hook	Ν	1	Nikki Pipping		95	R	Milton Keynes	Y	3	Andrew Vaughan	Vaughan Wealth	36	R	Reading	Ν	3
Sharp Wealth 43 R Horley N 3 Mariagement Sharp Wealth Management Mariagement Mariag	Dax Bayley		24	I	Hook	Y	1	Mark Smallwood	Oak Wealth Planning	80	I	Milton Keynes	Y	5+	Lucy Grifferty		21	I	Reading	Y	2
Management* Management* Planning Planning Planning Planning am Reeves Reeves Financial 128 I Horsham N 5 Andrew Flowers Vizion Wealth 69 I Milton Keynes N 2 John Poole Sandringham 12 I Reading Y 1	Michael Sharp	Sharp Wealth	43	R	Horley	Ν	3	Sunny Sonpal		80	R	Milton Keynes	Y	3	Matt Bicknell	Bicknell Financial	18	R	Reading	Ν	2
uglas Hanbury Horsham Financial 49 R Horsham N 2 Services Services	Adam Reeves	-	128	I	Horsham	N	5+	Joe Davison	Maitland James Financial Planning*	78	I	Milton Keynes	N	2	Mike Thompson	Bluesky Chartered	15	I	Reading	Y	1
Services Financial Partners* Susle Laws	Douglas Hanbury	Horsham Financial				Ν	2	Andrew Flowers	Vizion Wealth	69	I	Milton Keynes	Y	2	John Poole	Sandringham	12	I	Reading	Y	1
								James Blackham	Vizion Wealth	46	I	Milton Keynes	Y	2							

	VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS											
Richfields Firth	76	R	Redhill	N	4	Paul Sweeny	Sweeny Wealth	66	I	Sudbury	Y	4
One Financial Solutions*	126	I	Reigate	Y	5+	Paul Price	Management St Peters Financial	36	R	Sudbury	N	2
Skipton Building Society	79	R	Reigate	Y	3	Michael Hatton	Planning BFP Wealth	23	R	Sudbury	N	1
Hayes Financial Planning	36	R	Reigate	N	2	Ray Ingleby	Management Arborheath	121	I.	Tadley	N	2
3D Financial Planning	23	I	Reigate	N	2	John Markham	Future Financial	81	I.	Tendring	N	3
2plan Wealth Management	68	R	Rochester	N	1	Ricky Wilson	Planning Evelyn Partners	27	R	Thame	N	1
Hall & Costello Wealth Management	12	R	Rochester	N	1	Mark Sleeman	Financial Planning Ascot Lloyd	64	I.	Thatcham	N	3
Hall & Costello Wealth Management	10	R	Rochester	N	1	Catherine	Mentmore Financial	38	R	Tring	N	3
SM Thompson Wealth	33	R	Rochford	N	2	Simmonds Daniel Karim	Planning One Financial	269	I.	Tunbridge Wells	Y	5+
Ascot Lloyd	155	I	Romsey	N	4	Richard Hitchell	Solutions* Hitchell Financial	97	R	Tunbridge Wells	Y	2
Sanctuary Wealth Planning	76	I	Romsey	Y	1	Alec Cameron	Planning Coloma Wealth	95	I.	Tunbridge Wells	Y	3
McMillan Wealth Consultants	45	R	Romsey	N	3	James Ford	Management Halcyon Wealth	35	1	Tunbridge Wells	N	1
Berkshire Financial Planning	36	R	Sandhurst	Y	3	Matthew Forbes	Forbes Financial	22	R	Tunbridge Wells	N	2
Roffey Wealth Management	17	R	Sandhurst	N	1	Danielle Lecomber	Hall & Costello	11	R	Tunbridge Wells	N	1
Worthington Financial Planning*	138	I	Sandy	N	3	John Kelly	Wealth Management Square One Wealth	54	R	Uckfield	N	3
Clarence Place Wealth Management	63	R	Sawbridgeworth	N	3	Dominique	Management Kingswood Group	32	R	Virginia Water	N	1
Garden Wall	41	I	Sawbridgeworth	N	2	Vinecombe James Nicolson	James Nicolson	12	R	Ware	N	1
Peter Ewart	68	R	Saxmundham	N	3	Harj Heer	Financial Planning Logic Financial	61	I.	Watlington	N	4
Foxgrove Associates	133	I	Sevenoaks	Y	4	Sarah-Jayne Ives	Services SJ Wealth	53	I	West Malling	Y	1
CA Financial Services	54	I	Sevenoaks	N	1	James Hodges	Management Willow Financial	88	I.	Westcliff-on-	Y	5+
Thompson Financial	71	R	Sittingbourne	N	3	Michael Man	Planning MKM Wealth	42	R	Sea Westerham	N	2
Sandringham Financial Partners*	50	I	Slough	N	3	Richard Cox	Management Richard Cox Wealth	24	R	Westerham	N	2
Sandringham Financial Partners*	101	I	Snodland	Y	5+	Mike Lumley	Management Mike Lumley	21	R	Westerham	N	2
NorthStar Wealth Management	170	I	Southampton	Y	5+	Jarrath Cush	Financial Solutions Eight Wealth	33	R	Whiteley	N	2
Eight Wealth Management	127	R	Southampton	N	2	Graham Lee	Management Talis Financial Advisers	43	I.	Whitstable	N	1
Eight Wealth Management	73	R	Southampton	Y	3	Paul Davis	Clear Financial Advice	203	I.	Wickford	N	5+
Yolo Wealth Management	58	R	Southampton	Y	4	Tony Russell	Orange Tree Financial Services*	74	R	Wickford	Y	3
David James Wealth*	32	R	Southampton	Y	2	Matthew Newsome	Newsome Wealth Management	33	R	Wickford	N	3
Sterling & Law	28	I	Southampton	Y	1	Sarah Quirk	Sarah Quirk Wealth Associates	30	R	Wickham	N	2
PJW Wealth Management	16	R	Southampton	N	1	Ben Thorpe	Oaktree Wealth Management	91	I.	Winchester	N	5+
Jury Financial Solutions	25	R	Southend-on- Sea	N	2	Nicola Orchard	Orchard Wealth	71	I.	Winchester	N	4
Sally Laking Wealth Management	22	R	Southend-on- Sea	Ν	2	Victoria Toan	VJT Wealth Management	53	I.	Winchester	N	4
Nigel Francis	19	R	Southsea	N	1	Kaye Crush	Westgate Wealth Management	14	R	Winchester	N	1
Sandringham Financial Partners*	14	I	Southsea	Ν	1	Catriona McCarron	Ascot Wealth Management	212	I.	Windlesham	N	5+
Lifetime Wealth Management	91	R	St Albans	N	3	Claire Calder	Ascot Wealth Management	65	I.	Windlesham	N	3
The Private Office*	45	I	St Albans	Y	2	Chris Dahl	Advies Private Clients	101	I.	Windsor	Y	4
DGS Chartered Financial Planners	44	I	St Albans	Y	3	Giles Warren	Giles Warren Financial	88	I.	Windsor	N	4
MI Wealth	37	R	St Albans	N	3	Nicholas Hall	Bryant Hall Todd Wealth Management	37	R	Windsor	N	1
Consultancy DGS Chartered	35	1	St Albans	N	3	Charlie Bryant	Bryant Hall Todd Wealth Management	35	R	Windsor	N	3
Financial Planners	28	в	St Albans	N	2	Nicholas Cox	Winthrop Financial	37	R	Witham	N	2
Bina Dayaram Wealth Management*	20	R	St Albans	N	3	Simon Gibbs	Planning AFH Wealth	27	I.	Witham	N	2
Lombard Private Clients	28	R	St Albans	Y	3	Dominic Spalding	Management Expert Wealth	69	I.	Witney	Y	3
Ashleigh Green Financial Services	36	I	Stanford-le- Hope	N	1	Jonathan Hunt	Management* Expert Wealth Management*	66	I	Witney	Y	3
Charles Wealth Management	41	R	Stansted	N	3	Ady Suter	Management* Timms Wealth	33	R	Witney	N	2
Sterling & Law	39	I	Stevenage	Y	3	Simon Neal	Management Cornerstone	26	I	Witney	Y	1
Fiducia Wealth Management*	53	I	Stowmarket	N	1	Simon Bray	Financial Planning Responsible Wealth	22	I	Witney	Y	1

Hannah Street	Timms Wealth	15	R	Witney	N	1			
Nick Swartout	Management Bray Wealth	76	R	Woking	Y	3			
	Management	70	n I	-	Y	3			
Lloyd French	Delaunay Wealth Management			Woking		-			
John Findlay	Bray Wealth Management	45	R	Woking	Y	3			
Jonathan Walsh	EBP Financial Planning	118	I	Wokingham	Y	5+			
Ray Best	UnaVida	112	I	Wokingham	Y	5+			
Ashton Eddolls	Berkshire IFA	33	I	Wokingham	Y	2			
Richard Dieppe	Succession Wealth	27	I	Wokingham	N	2			
Harman Nahal	One Stop Mortgages	12	R	Wokingham	N	1			
Toby Mann	David James Wealth*	60	R	Woodbridge	Y	4			
Matthew Davis-Skeggs	Davis-Skeggs Wealth Managament	15	R	Worcester Park	N	1			
Angus Willson	Investment Solutions	336	Т	Worthing	Y	5+			
Samuel Dearnley	lona Beesly Associates	90	I	Worthing	N	3			
Martin O'Brien	True Potential	90	R	Worthing	Y	2			
David Baldry	DJLB Wealth Management	10	R	Worthing	N	1			
	SOUTHWES	TEN		חו					
Michelle Boakes	Verve Financial	34	R	Amesbury	Y	3			
				-		-			
Kate Davis	Kingsmead Wealth	140	1	Andover	Y	5+			
Sam Thompson	Thompson Norbury Financial Planning	21	R	Andover	N	2			
Mark Williams	True Potential	69	I	Backwell	N	1			
Andy Pearce	Duchy IFA	132	I	Barnstaple	Y	5+			
Dr Markas Gilmartin	Brewin Dolphin	118	R	Bath	Y	5+			
Ivan Lintner	Beckford James	108		Bath	Y	5+			
Christopher Hannan	CJ Hannan	99	I	Bath	N	5+			
Jason Knowles	True Potential Synthesis Wealth	85 21	R	Bath Bath	Y N	5+ 1			
Jonathan Barnes	Management								
Josh Farmer	The Private Office*	20	I	Bath	Y	1			
Tony Davies	F1RST Financial Services	169	R	Bournemouth	Y	2			
Mark Clinton	Clinton Kennard Associates	129	R	Bournemouth	Y	3			
Matthew Dudley	Pocock Rutherford & Co	82	R	Bournemouth	N	3			
Matthew Kemp	Skipton Building Society	43	R	Bournemouth	Y	3			
Swarup Bhose	Peter Harding Wealth Management	29	R	Bournemouth	N	2			
James Suttie	Peter Harding Wealth Management	25	R	Bournemouth	N	2			
Dan Alder	The Private Office*	16	I	Bradford-on- Avon	Y	1			
Paulo Costa	Digby Associates	50	R	Bridgwater	Y	4			
Peter Godsell	Crystal Wealth	143	I.	Bristol	N	3			
Daniel Blandford	Management The Private Office*	112	I	Bristol	Y	4			
James Shattock	Brewin Dolphin	102	R	Bristol	N	3			
Jamie Jacobs	lfamax Wealth Management	100	I	Bristol	N	3			
	K	-v							
FIRM									
FIRM * Top Rated Firm (includes trading names of Top Rated Firms). More on p27 STATUS I Independent financial adviser R Restricted financial adviser									

FEES PUBLISHED

N No, this adviser does not display their fees structure on VouchedFor.co.uk
 Y Yes, this adviser does display their fees structure on VouchedFor.co.uk

	VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																			
	SOUTHWES	ST EN	GLA	ND			John White	Hartsfield	38	I	Corsham	N	2	Rich Powell	Powell & Associates Financial Planning	45	R	Portishead	N	1
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB	YEARS QUALIFIED	Gemma Young	Peter Harding Wealth Management	29	R	Corsham	N	2	Paul Grey	TFA - Trusted Financial Advice	161	I	Redruth	Y	5+
Simon Hicks	ت Unividual	82	R	국 Bristol	R N	<u>∽</u> ₹₹	Kelly Mills	Peter Harding Wealth Management	27	R	Corsham	N	2	Stewart Sims-Handcock William Stagg	Lonsdale Wealth Management True Potential	51 56	I R	Ringwood Salisbury	N	3
Ellie Hopton	AFH Wealth	76	I.	Bristol		5+	Joseph Stephenson	Ballantine Wealth Management	44	R	Crewkerne	N	1			14	I.	-	N	
	Management		'				Karen Cooper	Chadwick Financial Management	102	I.	Dartmouth	N	5+	Gavin Torpey	GoddardFry Wealth Management			Salisbury		
Thomas Crane	Crane Williams Financial Advice	73		Bristol	Y		Alex Grant	AFH Wealth	65	I	Devizes	N	5+	Richard Walker-Gunns	M & N Insurance & Financial Services	13	I	Salisbury	Y	1
Jon Fry	Elite Financial Consulting	65	I	Bristol	Y	4	Tim Gallego	Management Poundbury Wealth	31	R	Dorchester	N	2	Richard Odell	Premier Financial Planning	74	I	Shaftesbury	N	4
Michael Blair Simon Jones	Hartsfield Unividual	50 50	I R	Bristol Bristol	YN	4	-	Management						Peter Harding	Peter Harding Wealth Management	55	R	Shaftesbury	N	4
George Cooksley	Argentis Financial	47	1	Bristol	N	4	Oliver Wickham	Blueberry Wealth	28	'	Dorchester	Y	1	Andrew English	Peter Harding Wealth	11	R	Shaftesbury	N	1
Daniel Britton	Planning Blue Wealth	41	1	Bristol	Y		James Dalgleish	Premier Financial Planning	96	'	Exeter	Y	5+	Robbie Holman	Management Peter Harding	10	R	Shaftesbury	N	1
Klaudia Bernaczek	Polish Brokers	40		Bristol		2	Vasilis Panteli	Succession Wealth	36	I	Exeter	N	3		Wealth Management					
Rob Bowers	Blue Wealth	37	L	Bristol		1	Barry Martin	JBM Wealth Management	52	I	Exmouth	Y		Chris Bibb	Chris Bibb Independent Financial Advice	62	I	South West	Y	3
Steve Pine	The Aspire	36		Bristol	N	1	David Medland	2plan Wealth Management	69	R	Falmouth	N	3	Ben Nurse	TFA - Trusted Financial Advice	13	I	St Austell	Y	1
	Partnership*						Karl Ward	Positive Solutions	46	R	Ferndown	Y	2	John Butterworth	Philip James Financial Services*	81	I	Stonehouse	Y	5+
Matt Stirling	Ellis Bates Financial Advisers*		I	Bristol	Y	1	Mark Lambert	Succession Wealth	43	I	Ferndown	Y	3	Sanjay Badhan	Future Planning	93	I	Swindon	Y	1
Miles Finch	Truly Independent	33	I	Bristol		1	Mark Williamson	Blackfriars Wealth Management	98	I	Gloucester	N	5+	Ross Clifford	Clifford Wealth Management*	49	R	Swindon	Y	1
Ken Hall Naomi Keith	The Aspire Partnership* The Aspire	32 27	1	Bristol Bristol	N N	1	Steve Jevons	FA92 Wealth Group	85	R	Gloucester	N	3	Tony Stevens	Secure For Life Wealth Management	43	I	Swindon	Y	1
Olly Biddulph	Partnership* Biddulph Wealth	27	R	Bristol	N		Duncan Smitton	Smitton Wealth Solutions	37	I	Gloucester	N	3	Alex Wilkie	Swindon Financial Services	31	R	Swindon	N	2
Sam Lane	Management	20	r I	Bristol	N		Chloe Illman	Lifetime IFA	51	I	Honiton	Y	2	Jordan Toomer	Swindon Financial Services	30	R	Swindon	N	2
Ian Larthe de	Aspirations Financial Planning The Aspire	23	' 1	Bristol		2	Mike LeGassick	Manning and Company	196	I	lvybridge	N	5+	Phillip Kerley	Hawkeye Financial	16	I	Swindon	Y	1
Langladure	Partnership*	23		BIISTOI	N		Charlie Brown	South Devon Financial Planning	68	I	Kingsbridge	N	2	Dave Southby	Dave Southby Financial Planning	13	R	Swindon	N	1
Tori Passmore	Officium Private Wealth	20	I	Bristol	N	1	Peter Dart	Dart Wealth Management	12	I	Launceston	N	1	Chris Rooks	Future Balance	12	T	Swindon	N	1
Melanie Dolphin	Hartsfield	16	I	Bristol	N	1	Richard Bateman	Bateman Financial Management	69	R	Liskeard	N	3	Stephen Dixon	AFH Wealth Management	11	I	Swindon	Y	1
Joseph Sykes	Clifton Wealth Management	13	R	Bristol	N	1	David Boyce	Bright Future Financial	62	I	Lyme Regis	N	5+	Simon Cutler	Blackdown Financial*	165	I	Taunton	N	5+
Georgia Perkins	Coronation Wealth Management	12	R	Bristol	N	1	Nick Ashwell	Ellis Bates Financial Advisers*	29	I	Lyme Regis	Y	1	Stephen Shaw	Tenet Financial	33	I	Tavistock	N	1
Paul McMullan	Succession Wealth	12	I	Bristol	N	1	Patrick Van Eady	Vantreo Wealth Management	80	I	Malmesbury	N	4	Becky Adams	Services* Hansford Bell	14		Tavistock	N	2
Chris Symonds	Coronation Wealth Management	11	R	Bristol	N		James Craw	Your Financial Planning	55	I	Milborne Port	Y	4	Karl Lehmann	Lehmann Financial	65	R	Teignmouth	N	5+
Toby Evans	Greenfields Financial Management	31	I	Broadstone	Y	1	Jade Taylor	AFH Wealth Management	11	I	Mitcheldean	N	1	Spencer Cole	Four Stages	21	R	Teignmouth	N	3+
Daniel Clayden	Clayden Associates	23	I	Buckfastleigh	N	1	Joe Swanson	AFH Wealth	37	I	Nailsea	N	3		Finance			-		
Andrew Neligan	Neligan Financial	98	I	Budleigh Salterton	Y	2	Patrick Sault	Management Washington Square	22	1	Nailsea	N	2	Anne Hester	Philip James Financial Services*	39	I	Tetbury	Y	2
Stephen Elvin	Stephen Elvin Wealth Management	82	I	Burnham-on- Sea	Y	5+	Andrew Will	AFH Wealth	30		New Milton	N		Rich Atkins	MW & Partners Wealth Management	17	R	Tewkesbury	N	1
Alistair Wallace	Gemini Wealth Management	70	I	Burnham-on- Sea	Y	2	Will Clarke	Management Towan IFA*	60	I	Newquay	N	3	Stephen Wales	Ripley Wales Financial Planning*	82	R	Torquay	Y	4
Alex Turco	Positive Wealth	38	I	Burnham-on-	Ν	1	Abigail Stidworthy	Strategic Solutions Financial Services	109	I.	Newton Abbot	N	3	Steve Stobie	The Pension Drawdown Company	67	I	Torquay	Y	1
Richard Turnbull	Creation Montpellier Asset	136	I	Sea Cheltenham	Y	4	Vanessa Taylor	Strategic Solutions	67	I	Newton Abbot	N	1	Steven Cliff	Company Sandringham Financial Partners*	52	I	Torquay	Y	4
Madeleine Hollands	Management Cheltenham Independent	56	I	Cheltenham	N	3	Matthew Wild	Financial Services Harris Begley Financial Planning	12	R	Penzance	N	1	Roger Easterbrook	Financial Partners* The Pension Drawdown	15	I	Torquay	N	1
Barron De Rose	Financial Advisers De Rose Wealth Management	37	R	Cheltenham	N	2	James Saulsbury	Saulsbury Independent	81	I	Perranporth	Y	5+	Mark Solway	Company The Pension Drawdown	10	I	Torquay	N	1
Ellis Watkins	Cooper Associates Wealth	18	R	Cheltenham	N	1	Andy Burton	Financial Planning TFA - Trusted Financial Advice	34	I	Plymouth	Y	3	Jason Mountjoy	Company Clarity Wealth Management	105	I	Totnes	N	5+
Piers Norton	Management Coronation Wealth	12	R	Cheltenham	N	1	Martyn Sullivan	Sullivan & Co	26	R	Plymouth	N	2	Andrew Brown	Truly Independent	54	I	Trowbridge	Y	5+
Jonathan Hull	Management Berkley Square	12	R	Chippenham	N	1	lain Murray	Financial Planning True Potential	77	R	Poole	Y	5+	Darren Bilkey	TFA - Trusted	142	I	Truro	Y	5+
Damon Goodey	Private Clients 2plan Wealth	44	I	Christchurch	Y	1	Jason Lewis	Lewis Financial	57	1	Poole	Y	3	Matthew Begley	Financial Advice Harris Begley	61	R	Truro	N	
Tom Britton	Management Britton Associates	48	R	Clevedon	N	2	Andy Parsons	Eight Wealth	38	R	Poole	N			Financial Planning					
Join Britton	Wealth Management	70	A	ole readil	N	-	Andrew Milligan	Management Mazars Financial	34	I	Poole		1	Scott Whitfeld	Copper Rock Financial Planning	21	R	Truro	N	
James Cridland	Coleridge Wealth Management	28	R	Clevedon	N	2	Alex Alton	Planning* Alton Wealth	56	R	Portishead		2	Andy Hughes	Harris Begley Financial Planning	21	R	Truro	N	
Matthew Dixon	Hartsfield	50	I	Corsham	N	1	AICA AILUII	Alton Wealth Management	30	N	i oi usiiead	a	2	Alan Hoskings	Harris Begley Financial Planning	10	R	Truro	N	1

Services

Strategic Solutions Financial Services	115	I	Wareham	Y	5+
Premier Financial Planning	107	I.	Warminster	Y	5+
Jeremy Coltman Wealth Management	66	R	Warminster	N	2
Old Mill	23	I	Wells	Y	2
True Potential	193	R	Weston- super-Mare	N	3
Aureus Wealth Management	36	I	Weston- super-Mare	Ν	1
The Better Mortgage Company	11	R	Weston- super-Mare	Y	1
2plan Wealth Management	239	I	Wimborne	N	5+
Lester Brunt Wealth Management	60	R	Wimborne	N	2
St. James's Place	13	R	Winscombe	N	1
Northseam*	113	I	Yeovil	N	5+
AFH Wealth Management	71	I	Yeovil	N	4
Continuum Financial Services	37	I	Yeovil	N	2

Allan Cruse

Gavin Park

Jeremy Coltman

Samantha Gratton

Greg Charlton

Simon Mayo

lan Sparks

Bodie Dove

Nick Pugh

Sam Thorne

Robert Shire

Louise Parsons

Damien Hopkins

Lindsey Adams

Andy Parry

Lewis Parry

Tony Thomas

Paul Taylor

James Gill

Ed Peach

John Solosy

Dave Horniblow

Allan Robertson

Mark Laban

Jo Mezzone

Peter Hunt

Ian Randle

Steve McKernan

lan Chetwynd

Steve Mezzone

Jonathan Ashcroft

Harry Robinson

Weyshen Chiang

WA	LES				
Officium Private Wealth	14	I	Abergavenny	N	1
Quadrant Financial Associates	106	I	Barry	Ν	5+
IWM Wealth Management	50	R	Blackwood	N	2
IWM Wealth Management	42	R	Blackwood	N	2
Wealthmasters	135	I	Bridgend	Y	5+
Positive Solutions	59	R	Caldicot	Y	1
Abacus Associates	148	I	Cardiff	N	3
Ashcroft Wealth	62	I	Cardiff	Y	1
Harry Robinson Wealth Management	52	R	Cardiff	N	2
Niche	40	I	Cardiff	Y	3
Solosy Wealth Management	39	R	Cardiff	Ν	1

Scott Smith	Imperial Chartered	34	I	Cardiff	Y	3
Andrew Varley	Andrew Varley Financial Planning	28	R	Cardiff	N	2
Jonathan Chorley	Financial Planning Wales	24	I	Cardiff	Y	1
Rob Ingram	Robert Ingram Wealth Management	22	R	Cardiff	N	2
Andrew Goman	Hartley Ross*	22	I	Cardiff	N	1
Richard Hill	Hill & Co Financial Advisers	17	R	Cardiff	N	1
Suzanne Ward	Bloom Financial Planning	15	R	Cardiff	N	1
Paul Phillips	Mollam Wealth Management	13	R	Cardiff	Y	1
David Parry	Officium Private Wealth	11	I	Cardiff	N	1
Nick Smith	AFH Wealth Management	10	I	Cardiff	N	1
Laurence Murphy	O'Sullivan Financial Planning	92	I	Carmarthen	Y	5+
Rhys Young	Affinity Financial Management	67	I	Carmarthen	N	1
Dr Josh Lewis	IAM Financial	51	R	Chepstow	N	4
Simon Williams	Ellis Bates Financial Advisers*	22	I	Chepstow	Y	1
Paul Boulton	Boulton Financial Services	126	I	Conwy	N	2
Richard Jones	RJ Financial Planning	148	R	Crymych	N	2
Richard Lee	Windsor Financial Planning*	59	I	Cwmbran	Y	1
Paul Davies	Hoyl Independent Advisers	44	I	Llanelli	Y	3
Andrew Williams	AMW Wealth	12	R	Llanelli	N	1
Gareth Channon	GCFC	40	R	Merthyr Tydfil	N	3
Daniel Ross	Hartley Ross*	86	I	Monmouth	Y	5+
Joanne Ellerby	More Wealth Management	10	R	Narberth	N	1
Aled Phillips	Niche	134	I	Newport	Y	5+
Kelly East	LUNA Financial Planning*	117	R	Newport	Y	5+
Ryan Caisley	Niche	52	I	Newport	Y	2
James Hawkins	lsca Wealth Management	45	I	Newport	N	4
Alistair Cummings	Rogerstone IFA*	45	I	Newport	Y	1

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

James Baker	Niche	29	I	Newport	Y	3
Roberto Cervi	Hartley Ross*	19	I	Newport	N	1
Marcus Rees	Romilly Financial	131	I	Penarth	Y	1
Dinesh Bharwani	Quilter Financial Advisers	43	R	Penarth	Y	2
Martin Beazer	Savvy Wealth Management	185	I	Pontyclun	Y	5+
Stephen Davies	Diligent Wealth Planning	138	I	Pontypridd	N	4
lan Campbell	lan D Campbell Independent Financial Services	67	I	Pontypridd	Y	3
Danni Watts-Jones	DWJ Wealth Management	32	R	Port Talbot	N	2
Brooke Cameron-James	Abacus Associates	12	I	Porth	N	1
Paul Williams	Commodore Finance*	167	I	Prestatyn	N	4
Matthew Wilson	Atlantic Wealth Consultancy	87	R	St Asaph	N	2
Gwilym Lloyd Jones	Beaufort Financial	32	I	St Asaph	Y	3
Daniel Jones	Atomos	24	R	St Asaph	N	2
Lewys Richards	Vital Financial Planning	120	I	Swansea	N	3
Dai Rose	Sterling Welsh	88	I	Swansea	Y	5+
Kath Atkin– Bowdler	Kath Atkin- Bowdler Financial Services*	68	I	Swansea	N	3
Marshall Sargent	Quilter Financial Advisers	49	R	Swansea	Y	3
Ed Price	Sterling Rees Wealth Management*	26	R	Swansea	Y	2
Melanie Scott	MJS Financial Services*	38	I	Vale of Glamorgan	N	1
Tom Parmiter	Harken Financial	46	I	Wrexham	Y	3
Dan Tudor-Owen	Chester Financial Wealth Management	12	I	Wrexham	N	1

FIRM * Top Rated Firm (includes tradi	ng names of Top Rated Firms). More on p27
STATUS I Independent financial adviser	YEARS QUALIFIED Consecutive years as a Top Rated Adviser

KEY

R Restricted financial adviser

FEES PUBLISHED

N No, this adviser does not display their fees structure on VouchedFor.co.uk Y Yes, this adviser does display their fees structure on VouchedFor.co.uk

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 all necessary permissions from the Financial Conduct Authority and undergo other checks and ongoing monitoring, too. Many mortgage advisers also offer services such as protection and equity release - see VouchedFor.co.uk for details.

FNT	R A I	ENGL	

GHL Direct	109	I	Birmingham	N	5+
Equity Select*	87	I	Burton-on- Trent	Y	4
My Finance Friend*	322	I	Derby	Y	5+
Whiteoak Mortgages	81	I	Droitwich	N	4
Whiteoak Mortgages	43	I	Droitwich	N	4
Moneywatch Finance	172	I	Halesowen	Y	5+
GHL Direct	130	I	Hinckley	N	5+
Castle Mortgages*	44	I	Kenilworth	Y	3
HB&O Financial	69	I.	Leamington Spa	Y	5+

Rumi Miah	GHL Direct	195	I	Leicester	N	5+	
Andy Sheasby	Integrity Mortgage Solutions	170	I	Leicester	Y	3	
Mia Rodwell	Thompson &	10	1	Lincoln	N	1	

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

	Solutions					
Mia Rodwell	Thompson & Richardson Financial Planning	10	I	Lincoln	N	1
Martin Oakland	GHL Direct	78	I	Long Eaton	Y	3
Aaron Faulkner	Henry James Mortgage and Financial Solutions	129	I	Loughborough	N	3
Ian Donaldson	Buckley Rose Consulting	132	L	Nottingham	Y	3
Kelly Mitchell	Kelly Marie Mitchell Mortgage Solutions	64	I	Nottingham	N	3
Bel Ufodike	Medjay Empire	131	L	Nuneaton	Ν	3
Andrea Harrison	Efficient Portfolio	61	I	Oakham	N	3
Jill Stanley	GHL Direct	104	I	Pershore	Ν	2
Sophie Collett	Sophie Collett Mortgage Adviser	83	I	Redditch	Y	3
Lloyd Richards	LPR Mortgage Services	374	I	Rugby	Y	5+
Angie Smith	Miller Financial Planning	170	I	Rugby	Y	3
lan Spencer	Matt Clarke Mortgage Services	28	I	Rugby	Y	2

Benjamin ReevesNewHouse Financial Services56IRushdenY2Mark ValentineMV Mortgage102IShrewsburyN3Will MasonMasons IFA76IShrewsburyN1Nick SpoltonSpolton Mortgages223ISleafordY4Christopher TaylorFour Nations Mortgages161LSleafordN5+Matthew JonesMoneywatch Finance112ISolihullY2David Cracknell- LeaferGHL Direct19ISouthwellN1			- 1/				
Financial ServicesIN3Mark ValentineMV Mortgage102IShrewsburyN3Will MasonMasons IFA76IShrewsburyN1Nick SpoltonSpolton Mortgages223ISleafordY4Christopher TaylorFour Nations Mortgages161LSleafordN5+Matthew JonesMoneywatch Finance112ISolihullY2David Cracknell-GHL Direct19ISouthwellN1							
Financial Services Financial Services Financial Services Mark Valentine MV Mortgage 102 I Shrewsbury N 3 Will Mason Masons IFA 76 I Shrewsbury N 1 Nick Spolton Spolton Mortgages 223 I Sleaford Y 4 Christopher Taylor Four Nations Mortgages 161 L Sleaford N 5+ Matthew Jones Moneywatch 112 I Solihull Y 2		GHL Direct	19	I	Southwell	Ν	1
Financial Services Financial Services Mark Valentine MV Mortgage 102 I Shrewsbury N 3 Will Mason Masons IFA 76 I Shrewsbury N 1 Nick Spolton Spolton Mortgages 223 I Sleaford Y 4 Christopher Taylor Four Nations 161 L Sleaford N 5+	Matthew Jones		112	I	Solihull	Y	2
Financial ServicesIServicesMark ValentineMV Mortgage102IShrewsburyN3Will MasonMasons IFA76IShrewsburyN1	Christopher Taylor		161	L	Sleaford	N	5+
Financial Services Mark Valentine MV Mortgage 102 I Shrewsbury N 3	Nick Spolton	Spolton Mortgages	223	I	Sleaford	Y	4
Financial Services	Will Mason	Masons IFA	76	I	Shrewsbury	N	1
	Mark Valentine	MV Mortgage	102	I	Shrewsbury	N	3
	Benjamin Reeves		56	I	Rushden	Y	2

NC T	
FIRM * Top Rated Firm (includes trading name	es 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 whet advice on VouchedFor.co.uk Y Yes, this adviser clearly displays whet advice on VouchedFor.co.uk. If they do 	her they charge a fee for

included their fee structure

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS																				
	CENTRAL	. ENG	LAN	D			Andrew Lawrence	SPF Private Clients	12	I	Bank	N	1	Paul Storer	Sterling Rees	53	I	Rickmansworth	N	4
		s		N	aj		Scott Hamilton	GHL Direct	34	I	Banstead	Ν	1		Wealth Management*					
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.	YEARS QUALIFIED	Christopher Lawton	Lawton Financial Services	178	I	Bexley	Y	5+	Julie Rogers	Charles Wade Finance	43	T	South Bank	N	1
			S				Amanda Brencher	Lawton Financial Services	54	T	Bexley	N	1	Jonathan Burridge	wearemoney.co.uk	46	Т	Spitalfields	Y	2
Lisa Jackson	Integrity Mortgage Solutions	170	I	Stafford	Y	5+	Malcolm Isaacs	Orchard Mortgages & Protection	43	T	Borehamwood	Y	1	Charlie Wade	Charles Wade	353	I.	St James's	Y	5+
Karl Lawton	GHL Direct	631	I	Stoke-on-Trent	Y	5+	Richard Latteman	Lucra	73	Т	Bromley	Y	2	Jennifer Finistere	Finance AAG Mortgage	50	1	St James's	N	2
Steven Lyons	The Mortgage Pride	101	I	Stoke-on-Trent	Y	5+	Kemmy Lawson	Eminent Financial	84	L	Canary Wharf	N	3		Brokerage					
Lee Faulkner	Faulkner Powell Mortgages*	82	I	Stoke-on-Trent	N	1	Olayinka Cole	Eminent Financial	28	L	Canary Wharf	Ν	1	Ged O'Sullivan	Daffodil Mortgages	162	I	Stoke Newington	N	5+
Lydia Fallows	Brook Financial Services	44	I	Stoke-on-Trent	Y	3	Karen Li	Daffodil Mortgages	17	Т	Chalk Farm	Y	1	Chris Layzell	Bigmore Associates*	81	I	Walton-on- Thames	Y	4
ordan Powell	Faulkner Powell Mortgages*	36	I.	Stoke-on-Trent	Y	1	Michelle Ford	JML (Financial)	85	I	Cobham	Y	4	Ellie Macdonald	S & J Mortgage Services	69	I	Watford	Y	5+
ames Myatt	Embrace Financial Services	68	I.	Stone	Y	1	Jean Carlo	Associates Mi Casa Mortgages	183	Т	Croydon	Y	3	Josif Galev	JVA Mortgages	41	T	Worcester Park	N	2
ack Noott	Meriden Financial	106	I.	Stourbridge	N	2	Gonzales Matt Hurren	Novum Mortgage	71	L	Dartford	Y	2		NODTU					
April Knott	Planning Tenet Financial	13	I	Stourport-on-	N	1	Danish Kamran	Services* Kings Group	90		Enfield	N	2		NORTH E	NGL	AND			
Tandi Fallows	Services*	16.0		Severn	v	Ε.	Mohammed Miah	Investa Finance	61	-	Forest Gate		5+	Sarah Ward-Novak	Identity Financial Solutions	31	I	Alderley Edge	Ŷ	2
Tandi Fellows	Probity Mortgage Services	168	1	Telford	1	5+								Stefan Stimpson	Bespoke Mortgage Solutions	223	I	Altrincham	N	5+
Scott Taylor-Barr	Carl Summers	145	L	Telford	Y	5+	Lee Rhodes	Rhodes Advisory Services	97	L	Fortis Green	N	3	James Foster	JF Financial Solutions	116	I	Altrincham	Y	5+
Daniel Spragg	DanJo & Co Financial*	80	I	Telford	Y	4	Martin Seewoonarain	AS Financial*	76	I	Gray's Inn	N	1	Gerard Potts	Elite Financial Planning	75	L	Altrincham	Y	3
Nigel Morray	Robert Nicholas Financial Advisers	21	I	Telford	N	2	Jim Brough	AS Financial*	63	I	Gray's Inn	Ν	2	Christopher Webb	Consultants North West	13	I	Altrincham	N	1
Prab Singh	Responsible Life	17	T	Tipton	Y	1	Asher Kenton	AS Financial*	53	I	Gray's Inn	N	2	Andrew Brierley	Mortgage Solutions Right Mortgage	116		Bramhope	Y	5+
Pam Stockdale	Zeal Mortgages and Protection Services	171	I.	Uttoxeter	Y	5+	George Drameh	AS Financial*	52	I	Gray's Inn	N	2	Marie Price	Burlington	48		Bridlington		5+
an Butcher	Select Mortgages	105	I	Wellingborough	Y	4	Sarah Howard	AS Financial*	40		Gray's Inn	N			Financial			-		
testes Head Mar	UK	70		Without and the	v		David Horton Goldwin Dungu	AS Financial*	27 21	1	Gray's Inn Gray's Inn	N	1	Chris Terry	Just Mortgages	97	I	Brighouse		3
tephen Hendriks	Hendriks Financial Solutions	79	'	Wolverhampton	Y	1	Alastair Mortimer	AS Financial*	19		Gray's Inn	N		Brian Sandiford	Financial Options Group	51	L	Bury	Ŷ	1
ally Evans	Integrity Mortgage Solutions	32	I	Wolverhampton	Y	2	Jiten Varsani	London Money	108		Harrow	N		Carla Earnshaw	Mortgages Made Simple	48	I	Bury	Ŷ	2
lichard Watkins	Homebuyers Helpline	18	I	Wolverhampton	Y	1	Matthew McDonald	Financial Services Dendro Private	14		High Holborn	N	1	James Vince	CLV Mortgages & Protection	11	I	Carlisle	N	1
	EASTE						Matthew McDonaid	Wealth	14	L	High Holborn	IN		Sharif Muhashash	Green Door	58	1	Chester	Y	5+
				•			James Dennett	AS Financial*	139	I	Holborn	Y	2		Mortgages					
dwina Sleight	ES Mortgage Services	33	'	Boston	N		Paul Collinson	Brick2Brick Mortgage	50	I	Hoxton	Y	2	Hannah Worthington	Worthy Mortgages	24	I	Chorley	N	2
att Hays	Expert Financial	95	I	Huntingdon		5+	Michael Bennison	Solutions* Bennison Brown	128	I	Isle of Dogs	Y	2	Amber Crosby-Craig	TIME Mortgage Experts	207	I	Congleton	Y	3
amantha Hendry	IBA Wealth Management	73	L	King's Lynn	Y	3	Ben Harrington	Trinity Finance	62		Lewisham	N	5+	Lauren Frame	The Mortgage Dog	53	I	Crook	N	3
ndrew Friday	Day & Knight Financial Services	130	I	Lowestoft	Y	1	Roshan	BVS Mortgages &	342	L	Mill Hill	Y		Siobhan Martin	Another Place Mortgage Brokers	141	I	Deeside	Ν	2
aura Gilligan	Just Mortgages	55	I	Newmarket	Y	3	Vitharanage	Financial Services	542		WIII FIII	'	5	Duncan Moore	Limetree Mortgage Solutions	136	I	Doncaster	γ	5+
ndrew Connolly	Signpost Mortgages	143	I	Norwich	Y	3	Jamie Chapman	CMG Advisers	554	Т	Moorgate	Y	5+	Christine Parkin	Durham Mortgage Solutions	200	L	Durham	Y	5+
Simon Ward	Mortgage Advice Bureau	136	I	Norwich	Y	3	Peter Nash	Loupe Financial	54	I	Moorgate	N	4	Katie Crosby	313 Financial	58	I	Durham	Y	3
Tom Margitson	Mortgage Advice Bureau	69	I	Norwich	Y	1	Aline Manirambona	Money Sprite	15	I	Moorgate	N	1	Tim Spencer	Optimus Mortgages	15	I	Durham	Y	1
Caren Palmer- Welch	Agentis Financial & Mortgage Solutions	73	I	Peterborough	N	3	Vincent Corcoran	Gordon Blair	231	I	Morden	N	4	Lyndsay Fairhurst	Midavlyn	176	1	Glossop	N	5+
Frederick Owusu	Advanced Mortgages	25	L	Peterborough	Y	2	Lewis Nash	Loupe Financial	21	I.	Muswell	N	2	Joe Keyes	Mortgages* Green & Green	14		Halifax	N	
Michael Taylor-Brown	Taylor-Brown Financial	75	L	Saffron Walden	Y	2	Bola Anike	Elmgrove Financial Services	48	I	Norbury	Y	3	,,	Mortgage and Protection					
Estelle Cameron	Premier Plus	190	I	St Neots	Y	3	Robin Thomas	RS Financial	143	Т	Northwood	Y	2	Vinod Malayil	Vsure Financial	72	L	Huddersfield	Y	3
Cate Gentry	Premier Plus	45	I	St Paul's	Y	3	Jonathan Smith	Trinity Finance	168	Т	Orpington	Y	5+	Olivia Flanagan	AFH Wealth Management	35	I	Hull	N	3
Vimon Davey	iMortgage Group	249	I	Stamford	N	5+	Jo Jingree	Mortgage	110	I	Penge	Y	5+	Trish Green	AFH Wealth Management	19	I	Hull	N	2
teve Farrell	Personal Mortgage	172	1	Stamford		5+	Dilip Kandaiah	Confidence AFP Pinner*	172	I	Pinner	Ν	5+	Hannie Rollins	Mortgages with Hannie & Co	93	I.	Keighley	Y	1
	Solutions		•		•	-	Sapna Malde	AFP Pinner*	47	I	Pinner	N	2	Belinda Kemplay	Tenet Financial	35	I	Keighley	N	1
	GREATE	R LON	NDO	N			Pravin Varsani	One Financial Solutions*	21	I	Pinner	N	2	Simon Horsfall	Services* Vista Financial	200	I	Leeds	Y	4
Emma Hernandez	International	72	I	Abbey Wood	Y	5+	Jules Held	Maytree Mortgages	30	I	Putney	Y	1	Andrew Quinn	Management Response	143	I	Leeds	Y	3
Annette Smith	Property Finance*	15	I	Abbots Langley	N	1	Sekkappan Alagu	Nachu Finance	158		Queensbury		5+	Andrea McNicholas	Mortgage Services			Leeds		4
	Financial Planning*						Anil Malik	One Financial	130		Queensbury	Y	4	area memenolas	Bureau	51				-
Matthew Fretwell	AS Financial*	97	I	Aldwych	Ν	1		Solutions*						Matthew Castle	Castle Financial & Mortgage Services	303	L	Leyland	Y	5+
Abdul Karimjee	Altura Mortgage Finance	50	I	Bank	Ν	3	Beulah Antonin	Medical Family Finance*	39	I	Regent's Park	N	2	lan Gartside	Just Mortgages	89	I	Liverpool	Y	3

Newman Street Financial Services	85	I	Liverpool	N	3
Mark Carney Mortgage Services	40	I	Liverpool	Y	2
The Mortgage Factory	75	I	Lytham St Annes	Y	4
Financial Life Planning	69	I	Neston	Y	2
First Mortgage	69	I	Newcastle upon Tyne	Y	2
Home Finance Heroes	26	L	Oldham	N	2
West Yorkshire Money	89	I	Pontefract	N	4
West Yorkshire Money	87	I	Pontefract	N	4
Tenet Financial Services*	34	I	Pontefract	N	1
LTC Mortgages	316	I	Prescot	N	5+
Bob Little & Co	11	I.	Redcar	N	1
Property Link Homes	47	I	Ripon	Y	1
Carol Smith Mortgage Services*	72	L	Runcorn	N	4
Suttons Independent Financial Advisers	185	I	Sale	Y	2
Suttons Independent Financial Advisers	47	I	Sale	Y	2
Irlam Estates Financial Services	69	L	Salford	Y	3
Just Mortgages Direct	87	I	Sandbach	N	1
Zen Mortgages	69	I	Sandbach	Y	5+
Just Mortgages Direct	11	I	Sandbach	N	1
Riach Financial	322	L	Scunthorpe	Y	5+
Holmefield Financial Solutions	52	I	Selby	N	4
Fairstone	207	I	Sheffield	N	5+
Mortgageline Services	179	I	Sheffield	Y	5+
TIME Mortgage Experts	88	I	Stockton-on- Tees	Y	3
Sunland Mortgages*	35	I	Sunderland	Y	1
Exclusive Mortgage Advice Services	24	I	Sutton-in- Craven	Y	1
Chris Law Mortgages	134	I	Wakefield	Y	4
Mortgage Advice Bureau	81	I	Wallsend	Y	2
Just Mortgages	168	I	Warrington	N	5+
Green & Green Mortgage and Protection	23	I	Warrington	Y	2
The Mortgage Dog	68	I	Washington	Y	2
Mortgages Explained	73	I	Wigan	Y	5+

NORTHERN IRELAND										
MortgageJoy	142	I	Belfast	N	1					
Mortgage First	39	L	Belfast	Y	1					
MortgageJoy	17	I	Belfast	Y	1					
The Mortgage Clinic	57	I	Dungannon	Y	3					
The Mortgage Clinic	156	I	Lisburn	Y	3					
The Mortgage Centre	123	I	Londonderry	Y	3					
Sterling Rees Wealth Management*	22	I	Newry	Y	2					

Onyi Ibeke	Tenet Financial Services*	18	I	Aberdeen	N	1
Alan Frendo	Clarity Mortgage Solutions	15	I	Dundee	Y	1
James McQuistin	Bespoke Home Finance	214	I.	Edinburgh	Y	5+
Anthony Wilson	Exchange Mortgages	113	I.	Edinburgh	Y	3
Bede Pratt	Your Mortgage Broker	89	I	Edinburgh	Y	5+
Will Townsend	Mortgage Force	69	I	Edinburgh	Y	3
Beth Stevenson	The Glasgow Mortgage Company	261	I	Glasgow	Y	5+
Ross McMillan	Blue Fish Mortgage Solutions	104	I.	Glasgow	N	2
Graham J McComb	Money Advice & Planning	92	I.	Livingston	N	5+
Emma Baird	Campbell & McConnachie	71	I.	Lossiemouth	N	1
Liz Cunningham	Affinity Financial Planning	62	I.	Perth	Y	1
Andrea Riddell	Tenet Financial Services*	13	I	Prestonpans	N	1
Alasdair Devine	Property Investment Finance	103	I.	Stirling	Y	5+
Tony Flynn	Tony Flynn Mortgages	64	I.	Wishaw	N	2
	SOUTHEAS	T EN	GLA	ND		
Erin Rigault	Peppermint Mortgage Services	102	I	Abingdon	Y	5+
Joanne Osborne	Scarlett Financial Services	139	I	Ashford	Y	5+
lan Butt	Prospect Tree Mortgages	134	I	Ashford	Y	5+
Jijo Joseph	Sterling Street	63	L	Basildon	N	3
Joe Capon	The Mortgage Bubble	10	I.	Basingstoke	Y	1
Patrick Earey	Salcey Mortgages	140	I	Bedford	Y	4
Rhys Payne	Propel Mortgages	15	I.	Billericay	Y	1
Sophie Howard	Business & Personal Investment	11	I	Bourne End	N	1
James McDermott	Pennymatters	158	I	Bracknell	Y	5+
Brad Ashton	RL Wealth Management	48	I	Brentwood	Y	3
Pageani Sookramanien	Coleman Chase	100	I.	Canterbury	Y	5+
Jack Neale	MyMny	61	L	Canterbury	Y	4
Simon Bridgland	Release Freedom	55	I	Canterbury	Y	2
Michael Welton	WPP Financial Services	153	I	Chatham	N	4
Peter Burke	Easyswitch Mortgages	83	I	Chelmsford	Y	3
John Mcallister	Charles Derby Mortgage Bureau	81	I.	Chelmsford	Y	1
Louise Selvage	One Financial Solutions*	30	I	Chelmsford	Y	2
Carla Adamson	Compass Financial Planning	12	L	Chichester	N	1
Neil Barsby	Asquith Financial Services	71	I.	Colchester	Y	3
John Carter	Abode Mortgages	58	I	Colchester	Y	4
Lucy Watts	Heart and Home Mortgages	103	L	Crawley	N	4
Felben Pujanes	Lilac Financial	70	L	Crawley	N	3
Maria Griggs	Complete Financial Planning	231	1	Eastbourne	Y	4
Mark Horsfall	Jigsaw Money	136	1	Epping	Y	5+
Michelle Lawson	Lawson Financial	170	I	Fareham	Y	1
Graham Gibson	Fortis Financial Planning	129	L	Guildford	Y	3
Lukasz Zurek	Omni Finance	71	I	Hastings	Y	2
				qualification		

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

SCOTLAND

David Tickner	Knight Shaw Finance	83	I	Henfield	Y	3
Mark Seddon	Fortune Financial Planning	37	I	Hitchin	N	2
Deborah Whittaker	Abode Finance	86	I	Horsham	Y	5+
Claire Lipscomb	Finance Planning	37	I	Hove	N	2
Michelle Sharpe	Pear Tree Mortgages	60	I	Hungerford	Y	4
Cain Thomas	Harridge Financial Services	14	L	Hungerford	Y	1
Molly Elliss	Jigsaw Money	77	I	lpswich	Y	4
Farida Rouane	Upside Finance	16	I	lpswich	Y	1
David Howlett	Knight Shaw Finance	61	I	Lyndhurst	N	2
Russell Tilbury	AFP Windsor	92	I	Maidenhead	N	2
Jenny Whittle	Aitana Financial Services	67	I	Maidstone	N	3
Nicola Salisbury	Positive Solutions	14	I	Maldon	N	1
Carol Brown	First Choice Mortgage Company	337	I	Newbury	Y	5+
Gavin Carley	LRG Financial Services*	91	I	Oxford	Y	4
Shaun Nicholson	Nicholson Brown	68	I	Oxford	N	4
Alexander Peters-Bean	Ox and Hart Financial Services	45	L	Oxford	N	4
Lewis Chapman	Mortgage Services 4u	286	I	Ramsgate	Y	5+
Phil Randall	LRG Financial Services*	44	I	Reading	Y	2
Scott Austin	Zoom Mortgage	57	I	Rochester	Y	3
Siobhan Heard	Hall & Costello Wealth Management	26	L	Rochester	N	1
Casey Bridge	Hall & Costello Wealth Management	15	I	Rochester	N	1
Toni Badhams	Premier Plus	21	I	Royston	N	1
David Houchell	Houchell Mortgages	131	I	Saxmundham	Y	5+
Paul Steggle	Foxgrove Associates	108	I	Sevenoaks	N	5+
James Wingate	Abode Finance	110	I	Shoreham-by- Sea	Y	4
Peter Baldacchino	High Street Mortgages	70	L	Slough	Y	5+
Matthew King	King Mortgages	89	I	Snodland	N	5+
Sheena Young	Encore Mortgages	50	I	Snodland	N	5+
Dean Hurst	Choice Mortgage Solutions	284	I	Southampton	N	3
Scott Barron	SJ Mortgages	16	I	Southampton	Y	1
Jennifer Neary	The Mortgage Hut	13	I	Southampton	N	1
Michael Nicholls	Devonports Financial Services	48	I	Southend-on- Sea	N	2
Philip Thompson	Matt Clarke Mortgage Services	22	I	Sudbury	Y	1
Robert Freeman	Hitchell Financial Planning	47	L	Tunbridge Wells	N	2
Liz King	Protect & Lend	11	I	Welwyn	N	1
Emma Merrells	Just Mortgages	15	I	Westerham	N	1
	KE	V				
FIRM						
	(includes trading na	mes o	f Top I	Rated Firms). Mo	re 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

24 DISTRIBUTED IN THE TIMES

SOUTHEAST ENGLAND										
NAME	FIRM	REVIEWS	^{STATUS}	^{LOCATION}	FEES PUB.	YEARS QUALIFIED				
Mark Humphrey	MHC Mortgage & Protection	163	I	Whitstable	Y	3				
Richard Hellery	Mortgage Business Financial Advisers	112	I	Wickford	Ν	4				
Darryl Kiy	AFP Pinner*	59	L	Winchester	Y	2				
Chirag Patel	CKN Mortgages	81	L	Windsor	Y	3				
Toby Auld	Fisher Coulson Property Finance	25	I.	Witney	Y	2				
Boban Sebastian	Sterling Street	61	L	Woking	N	3				
Cain Stennett	Bigmore Associates*	58	I	Woking	Y	4				

SOUTHWEST ENGLAND										
Gary Boakes	Verve Financial	71	I	Amesbury	Y	2				
James Dawes	JWD Mortgages*	100	I	Bath	Y	3				
Elliot Cotterell	Windsor Hill Mortgages	64	I	Bath	Y	2				
Oscar Delves	Windsor Hill Mortgages	26	I	Bath	Y	2				
Ryan Tuff	Vector Mortgages	24	I	Bath	Y	1				
Jack Heard	Breeze Mortgages	22	I	Bath	Y	1				
James Thorne	Premier Financial Planning	97	I	Blandford Forum	Ν	5+				
Darren Spragg	Legacy Financial Services	67	I	Bodmin	N	4				
Samuel Whittlesea	Whittlesea Mortgages	204	I	Bridgwater	Ŷ	5+				
Mark Davis	XL Financial Services	168	I	Bridgwater	Y	5+				
James Coghlan	Ellis James Financial	125	I	Bristol	Y	3				
Adam Wells	Lloyd Wells Mortgages	106	I	Bristol	Y	4				
Simon Law	Simon Law Mortgage Advice	102	I	Bristol	Y	4				
Adam Arnott	Morrinson Wealth*	62	I	Bristol	Y	2				
Paul Waterfall	WR Ethical*	61	I.	Bristol	Y	2				

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.

CENTRAL ENGLAND

37 WoM

41 WoM

NORTH ENGLAND

Viva Retirement 22 WoM Blackpool

40 WoM

25 WoM

36 WoM

Leiceste

Lincolr

Loughborough

Loughborough

Sutton Coldfield N 3

See VouchedFor.co.uk for a complete list of the services

these advisers can provide.

Daniel Sellwood 55+ Equity Release

Equity 55

Viva Retirement

Viva Retirement

Integrity Mortgage

Good Life Mortgage

Jemma Sheasby

Meral Kendrick

Ranjoth Johal

David Grasham

Dave Hulin

Kerry Quirke

Michael Coman	Michael Coman	15	I	Broadstone	N	1	Ross Hampton
Justin Travers	Greenfields Financial Management	12	I	Broadstone	N	1	Gary Price
Russell Birtles	View Finance	108	I.	Bude	N	3	Sian Hewson
Jack Gear	Jack Gear Mortgage Advice	95	I.	Bude	N	2	Anil Badhan
Mark Walker	B Mortgage Services	127	I	Cheltenham	Y	2	Mark Weymour
Oliver McGeown	Cooper Associates Mortgages	43	I.	Cheltenham	N	2	Daniel White
Charley Newman	Mortgage Saving Expert	121	L	Corsham	Y	5+	David Blair
Michaela Cooch	Mortgage Saving Expert	87	I.	Corsham	N	4	Emma Hamilto
Richard Dalgleish	Premier Financial Planning	62	I	Exeter	Y	1	Julie Callun
Sam Hyslop	Just Mortgages	60	I.	Exeter	Y	3	
Julie Woodgates	Premier Financial Planning	39	I.	Exeter	Y	3	
Sue Gill	Avocet Wealth Partnership	27	L	Exmouth	N	2	Lucy Gulwell
Greg West	Your Ideal Mortgage	329	I.	Liskeard	Y	5+	Lisa Price
Barrie Evans	Your Ideal Mortgage	101	I.	Liskeard	Y	3	Oliver Huntley
Jason Whitehead	Vitality Mortgages	144	I	Lydney	Y	5+	
Catherine Collar	Collar Mortgage Services	35	I.	Lydney	Y	3	Richard Baron
Tracey Boyd	Mortgage Hub Expert	54	I	Malvern	Y	2	Lewis Powell
Kerry Woodcock	Horizon Mortgages and Protection	36	L	Par	Y	3	Steve Collins
Kevin Langshaw	SWIFS	34	I.	Plymouth	Y	2	Jonathan Southgate
Nathan Steele	Heritage Financial Consultancy	126	I	Radstock	N	4	Lisa Fletcher
Dan McCarthy	GHL Direct	121	I	Radstock	N	3	Bleddyn Davies
Liam Thomas	TFA - Trusted Financial Advice	54	I	Redruth	N	2	Liam Schewitz
Tara Harper	Your Mortgage Connection	100	I	Ringwood	Y	5+	Philip Smith
Suzanne Gore	Not Only Mortgages	186	I	Royal Wootton Bassett	Y	5+	Samantha Dorr
Simon Muirhead	Premier Financial Planning	67	I	Saint Columb	Y	4	Matthew Willia
Benjamin Small	Auxilia Financial Services*	74	L	South Petherton	Y	3	Shaun Sturgess
Darren Crocker	International Property Finance*	49	I.	Stoke-sub- Hamdon	N	2	Paul Adams

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

VOUCHEDFOR'S TOP RATED EQUITY RELEASE ADVISERS

VOUULDI	OR STOT RATED	- ę o i			ISEN.	-	
David Griffin	Release My Equity	52	WoM	Bolton	N	2	
Simon Chalk	Laterliving now!*	117	WoM	Chesterfield	N	3	Russell Coneron
Amanda Hunt	Laterliving now!*	45	WoM	Chesterfield	N	3	Stephanie Miles
Richard Baxter	The Equity Release Experts	28	WoM	Huddersfield	N	1	Susan Williams
Dawn Evans	Viva Retirement Solutions*	55	WoM	Leeds	N	3	Shaun Tillyer
Christopher South	Laterliving now!*	52	WoM	Leeds	Ν	2	Gerard Hucker
							Rob Polworth
David Cole	Viva Retirement Solutions*	15	WoM	Leyland	N	1	Paul Saroya
Robert Walsh	Viva Retirement Solutions*	44	WoM	Manchester	N	3	
George Shaw Knowles	The Equity Release Experts	29	WoM	Scunthorpe	N	1	
							Liz Murley
Richard Jones	Smart Equity Release	19	WoM	Wirral	Y	1	Nick Craddock
	SCOT	LAND					
Ken Cadman	The Equity Release Experts	19	WoM	Glasgow	Ν	2	James Sudworth

	Gary Price Mortgages	102	I	Swindon	Y	4
	Future Planning	83	I	Swindon	N	4
	Future Planning	75	I.	Swindon	Y	3
uth	1st Financial	190	I.	Taunton	Y	5+
	White Financial Services	190	I	Taunton	Y	5+
	Blackdown Financial*	111	I	Taunton	N	2
on	Blackdown Financial*	50	I	Taunton	N	2
	Cooper Associates Mortgages	16	I	Taunton	Ν	1
	WA	LES				
	Creating Mortgage	175	I	Barry	Y	4

129 I Stroud

Y 5+

GHL Direct

Viva Retirement Solutions*

11	Creating Mortgage Solutions	175	I	Barry	Y	4
	Lisa Price Financial Services	128	I	Blackwood	Y	3
ey	Elite Independent Mortgages	162	I	Bridgend	Y	4
on	Sterling Welsh	70	I	Bridgend	Y	5+
11	TruLife Mortgages & Protection	111	L	Caerphilly	N	2
IS	Trulife Mortgages & Protection	91	L	Caerphilly	N	1
	Sterling Southgate	37	I	Caldicot	Y	2
r	BPR Protect	162	L	Cardiff	Y	4
vies	Quay Financial Services	129	I	Cardiff	Y	3
ritz	AFP Wales/Cymru	41	I	Cardiff	Y	2
I	Charles Derby Mortgage Bureau	40	I	Cardiff	N	3
)orn	GHL Direct	105	I	Llanelli	N	5+
illiams	Hartley Ross*	74	I	Penarth	Ν	2
gess	Sturgess Mortgage Solutions	96	I	Swansea	Y	2
	Sterling Welsh	12	I	Swansea	Y	1

SOUTHEAS	TENG	ILAND			
Viva Retirement Solutions*	57	WoM	Aylesbury	N	3
Viva Retirement Solutions*	33	WoM	Aylesbury	N	2
Viva Retirement Solutions*	62	WoM	Betchworth	N	3
Viva Retirement Solutions*	28	WoM	Chelmsford	N	3
Viva Retirement Solutions*	25	WoM	Godalming	N	2
Viva Retirement Solutions*	35	WoM	Leigh-on-Sea	N	3
Viva Retirement Solutions*	52	WoM	St Albans	N	3
SOUTHWES	ST ENG	GLAND			
Viva Retirement Solutions*	39	WoM	Bournemouth	N	3
	Viva Retirement Solutions* Viva Retirement Solutions* Viva Retirement Solutions* Viva Retirement Solutions* Viva Retirement Solutions* Viva Retirement Solutions*	Viva Retirement 57 Solutions* 33 Viva Retirement 62 Solutions* 28 Viva Retirement 26 Viva Retirement 25 Solutions* 35 Viva Retirement 52 Viva Retirement 52 Solutions* 52 Solutions* 39	Solutions* 33 WoM Viva Retirement Solutions* 33 WoM Viva Retirement Solutions* 62 WoM Viva Retirement Solutions* 28 WoM Viva Retirement Solutions* 25 WoM Viva Retirement Solutions* 35 WoM Viva Retirement Solutions* 52 WoM	Viva Retirement Solutions* 57 WoM Aylesbury Viva Retirement Solutions* 33 WoM Aylesbury Viva Retirement Solutions* 62 WoM Betchworth Viva Retirement Solutions* 28 WoM Chelmsford Viva Retirement Solutions* 25 WoM Godalming Viva Retirement Solutions* 35 WoM Leigh-on-Sea Viva Retirement Solutions* 52 WoM St Albans	Viva Retirement Solutions* 57 WoM Aylesbury N Viva Retirement Solutions* 33 WoM Aylesbury N Viva Retirement Solutions* 62 WoM Betchworth N Viva Retirement Solutions* 28 WoM Chelmsford N Viva Retirement Solutions* 25 WoM Godalming N Viva Retirement Solutions* 35 WoM Leigh-on-Sea N Viva Retirement Solutions* 52 WoM St Albans N Viva Retirement Solutions* 52 WoM St Albans N

28

The Equity Release 38 WoM Llanrwst Experts

WALES

WoM

Gloucester

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	CENTRAL	ENGL	AND			
Sivasenthuran Rasaiya	Owl Financial	108	L	Corby	N	3
Daniel Jones	Owl Financial	40	L	Solihull	N	3
Stephen Obiade	Owl Financial	74	L	St Paul's	N	3
Jacob Stroner	AS Financial*	51	WoM	Gray's Inn	N	2
	GREATER	R LONI	DON			
Qudus Abari	Owl Financial	60	WoM	Canary Wharf	Ν	2
Chris D'Arcy	AS Financial*	34	WoM	Gray's Inn	N	2
Edward Adu-Boahen	Owl Financial	26	L	Hoddesdon	N	1
Mandie Aguilar	Owl Financial	63	L	Morden	N	2
Laura Anisko	Owl Financial	23	L	Queensbury	Ν	2
George Thengumtharayil	Owl Financial	16	L	South Croydon	N	1
lluminada Linel Senerpida	Owl Financial	11	L	Turnham Green	N	1



	CENTRAL E				
	CENTRAL				
NAME	FIRM	REVIEWS	LOCATION	FEES PUB.	YEARS QUALIEIE
Karen Diffey	Octopus MoneyCoach	17	Oswestry	Y	1
Claire Tunbridge	Octopus MoneyCoach	61	Pershore	Y	1
Elaine Baxter	Octopus MoneyCoach	66	Rugby	Y	1
Suzanne Wildblood	Octopus MoneyCoach	63	Stone	Y	2
	EAST EN	GLAND			
Sally-Ann Reed	Octopus MoneyCoach	16	North Walsham	N	1
Kim Uzzell	My Money Movement	13	Wymondham	N	1
	GREATER	LONDON			
Michael Aheirwe	Octopus MoneyCoach	11	Archway	Y	1
Freya Mathers	Octopus MoneyCoach	37	Barnsbury	Y	1
Martha Da Costa Sherwood	Octopus MoneyCoach	57	Bellingham	Y	2
Paul Tobin	Octopus MoneyCoach	80	Ealing	Y	1
Cat Ivison	Cat Ivison Financial Coaching	13	East Sheen	N	1
Bindu Santhosh	Octopus MoneyCoach	25	High Holborn	Y	1
Eirin Conesa Holmeide	Octopus MoneyCoach	68	Hoxton	Y	1
Corin Gibbon	Octopus MoneyCoach	75	Kensal Green	Y	1
Terence Lapidus	Octopus MoneyCoach	134	Lisson Grove	Y	3

	CENTRAL	. ENGLAI	ND		
NAME	FIRM	REVIEWS	Location	FEES PUB.	VEARS
Karen Diffey	Octopus MoneyCoach	17	Oswestry	Y	1
Claire Tunbridge	Octopus MoneyCoach	61	Pershore	Y	1
Elaine Baxter	Octopus MoneyCoach	66	Rugby	Y	1
Suzanne Wildblood	Octopus MoneyCoach	63	Stone	Y	2
	EAST E	NGLAND)		
Sally-Ann Reed	Octopus MoneyCoach	16	North Walsham	N	1
Kim Uzzell	My Money Movement	13	Wymondham	N	1
	GREATE	R LONDO	N		
Michael Aheirwe	Octopus MoneyCoach	11	Archway	Y	1
Freya Mathers	Octopus MoneyCoach	37	Barnsbury	Y	1
Martha Da Costa Sherwood	Octopus MoneyCoach	57	Bellingham	Y	2
Paul Tobin	Octopus MoneyCoach	80	Ealing	Y	1
Cat lvison	Cat Ivison Financial Coaching	13	East Sheen	N	1
Bindu Santhosh	Octopus MoneyCoach	25	High Holborn	Y	1
Eirin Conesa Holmeide	Octopus MoneyCoach	68	Hoxton	Y	1
Corin Gibbon	Octopus MoneyCoach	75	Kensal Green	Y	1
Terence Lapidus	Octopus MoneyCoach	134	Lisson Grove	Y	3

View each adviser's services and qualifications, and contact them by visiting VouchedFor.co.uk or calling 020 3111 0583

N 1

Y 2

Y 2

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N 3

N

Merry Rose Lyka Osorio	Owl Financial	23	L	Walthamstow	N	1
	NORTH E	NGLA	ND			
Charles Parker-Smith	LifeSearch	17	WoM	Leeds	N	1
Alfredo Laurio	Supreme Financial Solutions	78	L	Prescot	N	3
Egija Rochna	Owl Financial	38	L	York	N	1
	NORTHERN	IREL	AND			
Danuta-Dorota Konieczna	Owl Financial	85	L	Belfast	N	2
Kamil Mularczyk	Owl Financial	104	L	Newry	N	2
	SCOTL	AND				

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102 L

Aberdeen

Stonehaven N 2

Alice Bloom

Owl Financial

Owl Financial

VOUCHEDFOR'S TOP RATED PROTECTION ADVISERS

				/		
	SOUTHEAST	ENG	LAND			
lorentina Limbus	Owl Financial	75	L	Basildon	N	3
Kandeepan Shanmuganathan	Owl Financial	124	L	Bedford	N	3
lartin Danobrega	LifeSearch	11	WoM	Bedford	Ν	1
ennifer Arguelles	Owl Financial	31	L	Harlow	N	1
Catherine Roberts	Vertu Health & Protection	62	WoM	Lightwater	N	1
/eerah Sswamy	Owl Financial	137	L	Luton	Ν	3
Nahesh Chandrarathna	Owl Financial	113	L	Maidstone	N	3
Godwin Bassey	Owl Financial	50	L	Maidstone	Ν	2
ohn Hurd	LifeSearch	19	WoM	Milton– Keynes	N	1
Aatthew Moore	LifeSearch	15	WoM	Milton– Keynes	N	1
	SOUTHWES	T ENG	ILAND			

Brook Financial 29 L Clevedon N 1 Services

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

Anna Dudek

Tricia Rafferty

Kathryn Farmery

Phil Aspden

Brian Cameron

Graham Wells

Octopus MoneyCoacl

Octopus MoneyCoach

Octopus MoneyCoach

Octopus MoneyCoach

GroWiser Financial Coaching

Magdalena Janecka

VOUCHEDF	OR'S TOP RAT	ED FINAN	ICIAL COACH	IES		
Ben Davies	Octopus MoneyCoach	23	Old Ford	Y	1	
Toby Collett	Octopus MoneyCoach	37	Richmond	Y	3	
Brian Johnson	Octopus MoneyCoach	59	Romford	Y	1	
Martin Kilbane	Octopus MoneyCoach	23	Ruislip	Y	1	
Omanike Olusola	Octopus MoneyCoach	22	South Croydon	N	1	
Paul Mcveigh	Octopus MoneyCoach	47	Teddington	Y	1	
Sarah Hayes	The Business Finance Mentor	13	Waltham Abbey	N	1	
Sabena Khan	Octopus MoneyCoach	94	Wembley	Y	3	
Hiren Panchal	Wensons Legacy	17	West Drayton	N	2	
Crystal Tse	Octopus MoneyCoach	36	West Green	Y	1	
Laura Moore	Mind Money Soul	17	West Norwood	N	2	
Ali Poulton	Octopus MoneyCoach	27	Worcester Park	Y	1	
Matthew Downs	Octopus MoneyCoach	27	Worcester Park	Y	1	
	NORTH EI	NGLAND				
Glyn Day-Cousins	Octopus MoneyCoach	35	Brough	Y	1	
Catherine Thomas-Humphreys	The Finfluencer	14	Chesterfield	N	2	
David Hodgson	Octopus MoneyCoach	16	Deeside	N	1	

	SOUTHEAST	ENGLAN	D		
abio Sanchez	Octopus MoneyCoach	18	Bishop's Stortford	Y	1
Colin Clark-Maynard	Octopus MoneyCoach	30	Rayleigh	Y	1
d Fraser	Octopus MoneyCoach	97	Reading	Y	1
lelen Rutherford	Octopus MoneyCoach	106	Robertsbridge	Y	2
lastair Ford	Octopus MoneyCoach	29	Shefford	Y	1

	SOUTHWEST	ENGLAN	D		
Gill Bunnell	Octopus MoneyCoach	22	Barnstaple	Y	1
Emma Wright	Emma Wright Coaching	20	Barnstaple	N	2
David Hole	Octopus MoneyCoach	42	Christchurch	Y	1

	W	ALES			
Alec Carpenter	Octopus MoneyCoach	47	Prestatyn	Y	
	K	EY			
FIRM					
	n (includes trading n	ames of To	op Rated Firms). Mo	ore on p	2
STATUS		YE	ARS QUALIFIED		
WoM Whole of m	ıarket adviser	Consecutive years as			
L Limited advise	ſ	a T	op Rated Adviser		
FEES PUBLISHE	2				
N No this advise	er does not display w	hether th	ey charge a fee for		
advice on Vou	chedFor.co.uk				

N 1

N 1

Y 3

Ν

Y 2

Hull

Sale

Dunfermline

Haddington

128

SCOTLAND



Welcome, this year's Top Rated Firms

VouchedFor is pleased to share 2023's Top Rated Firms

hese 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?

Demonstrate a commitment to 1 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.

00 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

Prove their clients are 2 engaged by securing a high response rate on their review invitations.

> Show they have happy clients, by achieving a high verage rating out of five.

PLUS, new for 2023, 4 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 vears. 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

The Private Office	50

MEDIUM FIRMS (10+ ADVISERS)

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

SMALL FIRMS (FEWER THAN 10 ADVISERS)

Medical Family Finance	8
Ryley Wealth Management	8
Prosperity IFA	5
Hartley Ross	5
David James Wealth	5
Smith and Wardle Financial Planning	5
The Aspire Partnership	5
Philip James Financial Services	4
Blackdown Financial	4
Jones & Co Independent Financial Advice	4

Holleron Wealth Management	4
Laterliving now!	4
HarperLees Financial Planning	4
Hills Financial Planning	4
Bigmore Associates	4
GPFM	4
Fiducia Wealth Management	4
Navigate IFA	4

Wealth Management	5
Rowley Turton (IFA)	3
AFP Pinner	3

ucent Financial Planning

View each adviser's services and qualifications, and contact them by visiting VouchedFor.co.uk or calling 020 3111 0583

lvisers	Reviews	Rating	Location
0	6,859	4.9	UK
)	1956	4.8	England

isers	Reviews	Rating	Location
	452	4.8	London
	315	4.9	Nottingham
	464	4.9	Kent, Hertfordshire
	216	4.9	Wales, Berkshire
	213	4.8	London, Southhampton, Suffolk
	178	4.9	Stevenage
	128	4.9	Bristol, Brighton
	913	4.8	Oxford, Gloucester
	360	4.9	Somerset
	327	4.8	Sheffield
	221	4.9	Derbyshire
	219	4.9	Yorkshire, Derbyshire
	185	4.9	Essex
	173	4.9	Belfast
	165	5	Walton-on- Thames
	152	4.9	Stevenage
	144	4.8	Essex, Suffolk
	118	4.9	Belfast
	384	4.9	Cheshire
	361	4.9	Leicester
	278	5	London, Winchester
	263	4.9	Birmingham

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SMALL FIRMS CONTINUED (FEWER THAN 10 ADVISERS)

SMALL FIRMS CONTINUED (FEWER THAN 10 ADVISERS)

Firm name	Advisers	Reviews	Rating	Location
Money Honey 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



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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.