



# VouchedFor's 2024 Top Rated Financial Adviser Guide

**Helping solve life's financial puzzles**





COVER ILLUSTRATION: ANDREW NYE. PHOTOGRAPHY: SHUTTERSTOCK. PAGE ILLUSTRATIONS: SHUTTERSTOCK

# A wealth of ideas

As the cost of living crisis continues, and political uncertainty lies ahead, now is a smart time to take stock of your finances

David Prosser

It is hard to think of a time when Britons have been more in need of high-quality, expert advice on how to manage their finances. The past year has been a perfect storm: high inflation and rising interest rates have driven a cost of living crisis, geopolitical uncertainties have amplified the ups and downs of financial

markets, and the state has rarely seemed less capable of offering protection and support.

A financial adviser with whom you have a trusted relationship can be your guide through such storms, says Stuart Dodson, managing director of The Openwork Partnership, a network of advisers.

“Financial planners are professionally trained to help people understand their needs and financial goals,” he explains. “They create bespoke plans to maximise

and 99 per cent would recommend their adviser.

Elsewhere, a study from the International Longevity Centre found that people struggling with their finances enjoyed an average boost of 24 per cent to their pension wealth after taking advice on how to plan for retirement, with more affluent savers gaining 11 per cent.

And a report from the investment group Vanguard revealed that people taking financial advice earned annual returns that were around three percentage points higher than those not getting any help.

Nevertheless, misconceptions about advisers have sometimes put people off. “The image of the financial adviser as a sort of wheeler-dealer is outdated,” says Dominic Rose, CEO of MKC Wealth. Rather, he suggests, a “detailed financial plan” tailored to your individual circumstances and goals is what you can expect.

“What do you want out of life? What level of wealth do you need to get it? How can stock markets help you get there? How much risk can or should you take?” Rose says. “A goal-based financial planner will draw all of these strands together into some clear objectives.”

Importantly, adds Samantha Secomb, chief executive of Women’s Wealth, this advice is ongoing – your relationship with your financial adviser will be most productive when you meet regularly to review your situation. “We all go through changes in our lives,” she says. “We expect to work and earn, then reach a stage where we don’t work any more. Maybe we become a parent or a grandparent. Having the financial resilience to work through each of these periods is essential; that is the value of good advice.”

Resilience is a broad term. Financial advisers can certainly help you save and invest for the future, but they can also help in the here and now, with advice on how to arrange your finances today – where to find the best mortgage, for example, or how to manage your money in the most tax-efficient manner possible.

One area often overlooked is protection. Financial services products such as life and health insurance can prove hugely valuable if your family suffers an unexpected setback. Working out which protection you need – and how much – is a crucial task for a financial adviser.

With an adviser offering support in all these areas, you will feel more confident about the future – even at

times such as now when the economic landscape continues to feel challenging.

Your adviser should help you look through the short-term noise, adds Secomb. “Rather than being concerned about what is changing in the near future, it is vital to have a long-term plan that maps the availability of savings and investments to your needs.”

That’s not to suggest you should ignore the short-term outlook altogether – and there are certainly challenges to keep front of mind in 2024. Not least, the UK economy remains troubled. While inflation fell in the final months of last year, at 4 per cent in December, it remains well above the Bank of England’s 2 per cent target. The consensus among economists is that the Bank should be able to begin reducing interest rates later this year, but views differ on exactly when rates will come down and by how much.

For many mortgage borrowers, a series of interest rate rises over the past two years – taking the Bank’s base rate to a 15-year high – have been painful. And for 1.6 million borrowers whose fixed-rate deals expire in 2024, costs are set to rise.

Nor are savers and investors having a good time. Returns on cash held in banks and building societies have fallen well short of inflation, and growth from assets in the stock market – which have, in the past, tended to outperform over longer periods – has also been patchy. The FTSE 100 Index of shares in the UK’s largest companies rose by just 2.4 per cent in 2023, and most stock market commentators predict



**1.6 million** fixed mortgage deals will expire this year

only modest gains in 2024, too. There’s also the pending general election to consider, with a vote due by next January at the latest – and both the Conservatives and Labour positioning themselves accordingly. “Political uncertainty feels like a given and there are potential swings and roundabouts with any change in government,” says Dodson. The US election, scheduled for November, adds to the sense that change affecting us all is on the way.

Inevitably, different people will be impacted in different ways by these factors. Younger people, focused on getting on the housing ladder and saving for later in life, will need

“What do you want out of life? What level of wealth do you need to get it? How can stock markets help you get there? How much risk can or should you take?”

different help to older people, who may now be preoccupied with how to turn savings into income – and how to plan for their children and grandchildren. Women may need particular support; research suggests a significant gender gap remains in the UK, both in terms of people’s income and how much wealth they have put by for the future.

The bottom line, says Rose, is that now is the moment to seize the initiative. “Don’t put it off: the mantra is save and invest for the long term,” he says. “Build a trusted relationship with your adviser. He or she will listen to your goals, produce a plan to help you get there, and hold regular reviews to make sure your plans remain on track even as life’s surprises hit.”

## HOME TRUTHS

With the base rate hitting a 15-year high in 2023, it’s been a tough time for mortgage borrowers – but experts say there is hope on the horizon

Sara Benwell

After a tumultuous 2023, characterised by rapid mortgage rate increases, tightening affordability criteria and stagnating house prices, UK homebuyers would be forgiven for some trepidation about the year ahead.

However, experts are optimistic that the market will continue to stabilise, leading to greater competition among providers and better conditions for buyers.

“Lenders need to lend to make money, so it is in their best interest to improve mortgage rates and encourage business,” John Phillips, CEO of Just Mortgages, says. “The consensus is that the Bank of England will finally make a cut to the base rate later this year, which would certainly help with the heavy lifting on mortgage rates.”

It’s a view that’s supported by Liz Syms, CEO of Connect Mortgages, who also points at the falling rate of inflation as a driver for interest rate cuts. “This could lead to further reductions in mortgage rates, especially beneficial for those stuck on variable-rate mortgages,” she adds.

### FIRST-TIME BUYERS

For first-time buyers, a decrease in mortgage rates will help with affordability, but saving up big enough deposits is still a problem. There are government schemes available to help people, and mortgage brokers can assist with navigating those, while also negotiating the best rates

possible. Phillips says: “Advisers can help look beyond the traditional routes to homeownership, with schemes such as Shared Ownership proving popular. With a smaller deposit required and the opportunity to own more of the property in future, this is a key way many borrowers will make homeownership a reality.”

Mortgage brokers will guide first-time buyers through the property-purchasing process, advising on issues such as whether to have a fixed or variable rate deal, and how long to lock in for.

Martin Rayner, managing director and chartered financial adviser at Compton Financial Services, says: “Often a broker can spot potential mortgage challenges if the property has non-standard construction, such as being above or beside certain types of

“Lenders need to lend to make money, so it is in their best interest to improve rates

shops. Between the mortgage offer and completion a good broker will keep an eye on the market and, if the rates drop with the lender, seek to move you on to the lower rate.”

### REMORTGAGES

With more than a million fixed deals coming to an end in 2024, it will be a big year for remortgaging. While lower rates will mean better terms and smaller monthly payments than expected, people who fixed on historically low rates are still in for a shock.

“The role of mortgage advisers becomes crucial in helping individuals understand and take

Property predictions: experts suggest that the market will continue to stabilise this year

CONTINUED ON PAGE 4



## CHOOSING AN EXPERT

With different areas of focus, picking the right financial adviser to meet your needs is an important step

- 1 INDEPENDENT FINANCIAL ADVISERS (IFAs)**  
Provide impartial advice about a wide range of financial products and services available from the whole market in order to meet their clients’ needs. Independent financial advisers can typically help you with every aspect of your personal finances – including mortgages, insurance, investment and future planning.

- 2 RESTRICTED FINANCIAL ADVISERS**  
Offer advice on a limited range of products or services, which could be from a single company or area. This doesn’t necessarily mean that you’ll be missing out on the best



- 3 MORTGAGE BROKERS**  
Mortgage advisers or brokers are experts in helping to secure optimal home loans, whether their client is a first-time buyer, home mover or remortgaging. The mortgage market is in constant flux, so they can potentially help you to save thousands by picking out the latest deals. They can also advise on protection products,

- 4 PROTECTION ADVISERS**  
Specialists in helping you with more complex insurance purchases, such as life insurance, critical illness insurance and income protection insurance.

- 5 EQUITY RELEASE**  
Normally cater for clients looking at funding their retirement, with guidance around releasing equity from their home to fund their lifestyle. With an ageing population whose wealth is tied up in property, there is an increasing demand for equity release in the UK.

- 6 FINANCIAL PLANNERS**  
An adviser identifying as a financial planner reflects their focus on helping clients to develop comprehensive and personalised plans as they work towards their financial goals. They sometimes have additional qualifications and experience.

- 7 FINANCIAL COACHES**  
Unregulated by the Financial Conduct Authority, these coaches won’t recommend specific products, but they can help you to understand your finances, identify your goals for the future, and work with your money more effectively.



# Don't be shy and retiring

Since 2015, there have been many different ways to manage your savings in retirement – seek expert help to choose the right one for you

Sara Benwell

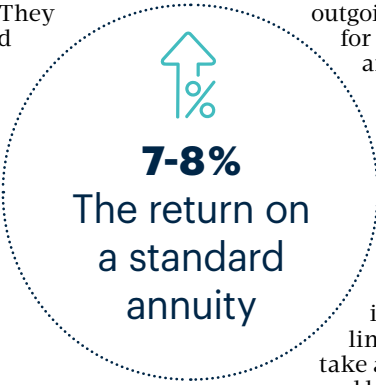
The average Brit spends approximately 20 years in retirement, so decisions about pensions are some of the most important ones you'll ever make. "Freedoms" introduced in 2015 left people with several options for accessing their savings. Before the legislation, most people had to buy an annuity, but now you can choose from drawdown, annuities, uncrystallised pension fund lump sums, taking the whole pot as cash, or a mixture. Choosing the wrong approach could be financially catastrophic. Many people pay more tax than needed, handing huge chunks of hard-earned savings straight back to the government. Those without a financial plan risk running out of money long before they die. Kirsty Stone, a chartered financial planner at The Private Office, says: "People laugh when I suggest planning to ensure they have sufficient wealth should they live to 100, but the average 50-year-old man today has a one in four chance of living to 93." A financial planner can help. Advisers will look at your whole financial picture, including current expenditure, predicted income needs, pensions, savings and other

assets, and develop a strategy. They will work out when you can afford to retire and how much you'll have to live on. Stone adds: "Spending patterns in retirement are rarely linear. You may wish to spend more in the first ten years of retirement when you are physically able. Or you may want to ensure you have a pot of pension available towards the end of your life to cover care costs." Emily Turgoose, a financial planner at Life Matters, says: "Most people want to spend far more in early retirement than they do when they're 85. Ensuring you have sufficient funds available to do this can be a decisive factor."

**Time to choose** After a decade of low rates, annuities now offer far more competitive returns. One key benefit is that you'll know exactly how much you will receive for the rest of your life. Lee Waters, CEO of Barwells Wealth, says: "With interest rates at 0 per cent, annuities weren't a viable option because you were getting 3-4 per cent returns. Now you're getting 7-8 per cent on a standard annuity. They should be considered by a lot of people, especially to secure essential income." Of course, there are drawbacks too. Most people choose a "level annuity", which gives you a higher monthly sum from the outset but means your income won't rise with inflation. Turgoose says: "The amount it will cost to live 30 years from now will be far greater than it is today. Consider that in 1994 a first-class stamp cost 25p. Now it will cost you £1.25. If you applied that level of increase to all your



PHOTOGRAPHY: SHUTTERSTOCK



outgoings, you get a feel for the diminishing amount your money will purchase." For those buying an annuity, an adviser can help you select the right product and get the best rates. There are several considerations, including inflation-linking, whether to take a tax-free lump sum, spousal benefits and the client's current state of health. Waters says: "They all have standard features such as guaranteed periods, spouse's pension and indexation, but different providers have their quirks. I really don't think that

choosing an annuity is something you could do yourself. Even with a good understanding, you could potentially get it wrong." Drawdown is typically more tax-efficient. As the name suggests, it lets you draw down from your retirement pot over time, with the ability to pass on any unspent money free from inheritance tax, giving you real flexibility around the shape of your income. The downsides are that you can run out of money, and you will continue to have investment risk throughout your retirement. An adviser can help you develop an investment plan (subject to an annual review where the strategy can be tweaked) and ensure you're balancing your pensions with other income streams to be as tax-efficient as possible.

Stone says: "The emotion of seeing your pension fluctuate in value is very different once you're retired. You will not have the option of rebuilding your pension with earnings or further savings. An independent adviser can ensure you are not going to make emotive decisions on investing that could jeopardise your financial security."

**“** The best time to start is as early as possible. You've got to be looking at least five years prior to retirement **”**

**Too little, too late** It's not surprising that we seek advice when we're approaching retirement, but it may be too late. Waters says: "The best time to start is as early as possible. You've got to be looking at least five years prior to retirement, because if you leave it till six months or a year before, it doesn't give you much time to get back on track." He adds that for younger people the most useful thing an adviser can do is reframe the conversation – instead of considering how much you are willing to save, you think about the income you want in retirement and work backwards. "Informing people how much they should be saving and keeping people disciplined is probably the biggest thing we can do. Left to their own devices, the average consumer simply won't do it," Waters concludes.

## GLOSSARY

**Annuity:** an insurance product that pays a guaranteed income for life

**Tax-free lump sum:** 25 per cent of your pension is income tax-free. You can choose to take this as a lump sum up front

**Drawdown:** an option that keeps your pension invested and lets you draw money each year

**Uncrystallised pension fund lump sum:** a way of withdrawing lump sums directly from your pension

## 'WE NEEDED PENSION ADVICE – FAST'

The Brandses got a rude surprise when they were 74 and had to make an important decision at speed – which is how an independent financial adviser came to find an ideal solution



At age 74, former teachers Rijn and Ann Brandse needed to make big retirement decisions quickly. They had left one significant pot alone as they had enough retirement income from other investments that had matured. Then, Ann's provider alerted her that if she'd not chosen how to access her savings by 75, they would decide for her. The couple had used financial advisers all their lives, starting with the purchase of their home. They wanted advice around pensions to ensure they were making the right decision with one of their most important assets. Their original adviser had retired and his partner wasn't moving with enough urgency, so they looked for someone new. A combination of personal recommendations and research led them to Lee Waters, CEO of Barwells Wealth. Ann and Rijn say a crucial factor was finding someone who was

independent, and with whom they could form a relationship. Ann says: "It's not advisable to look for a new financial adviser at 74. It's difficult; you've got to have all your smarts about you and do your homework. But we couldn't have had a better outcome. Lee is professional, moral and trustworthy." Rijn adds: "The lack of urgency from our previous adviser forced us to negotiate for an extension directly with the pension providers and begin the search for a local independent adviser." After gaining an understanding of the couple's long-term goals, Waters recommended a joint lives annuity that provides a guaranteed income for life. The couple will use a 25 per cent tax-free lump sum for discretionary spending, crucial home improvements and a car. Waters says: "We started with a cash flow. We drilled down into their expenditure and how much income they needed. We used an impaired life annuity to deliver that income. They're getting almost 10 per cent return guaranteed, which you could never hope to achieve in a drawdown." An annuity is when you use the money in your pension fund to "buy" an income. In contrast, a drawdown pension is where you leave the money invested and take an income directly from the fund. Rijn says: "The chance of us going together at the same time is remote, so whoever outlasts the other would need the same standard of living. A lifetime annuity suits us down to the ground."

**“** It's unlikely we'll go at the same time – so a lifetime annuity made sense **”**

### CONTINUED FROM PAGE 3

advantage of these changes," Syms says. "A mortgage adviser can offer guidance for those uncertain about when to lock in rates or switch from variable to fixed." One quirk of the mortgage system is that you can lock in a new rate six months before your current deal ends, but you're not obliged to take it. This can save thousands. Rayner explains: "In a normal market there is just as much probability of the mortgage rates increasing as decreasing. "People often remortgage and forget, or they leave it to nearer the



end date of their current mortgage. Either way, there is a 50 per cent chance that they won't get the best rate. A good mortgage broker would secure a rate at six months out, then if the rates reduce move a client across. This is likely to save many times the cost of any broker fee."

**UPSIZERS AND DOWNSIZERS** Improved rates mean upsizers can potentially buy a bigger property, with access to more affordable mortgages. Downsizers could find more value in their current property and more purchasing power. Phillips says: "With access to the whole market and a wealth of tools at their disposal, mortgage advisers are best placed to support borrowers, particularly in the current climate." "Advisers can look beyond the traditional mainstream lenders, as well as review the mortgage terms to help make the numbers work."

**PROPERTY INVESTORS AND LANDLORDS** Higher mortgage rates and running costs have pushed many landlords

**“** Mortgage advisers are best placed to support borrowers, particularly in the current climate **”**

to dispose of properties. Investors may have struggled with raising mortgages at the level they need due to how rental affordability is calculated. Some have turned to higher-yielding property, such as HMOs and holiday lets. Phillips says: "Without government action on landlord tax policy, this will be a real area of concern moving forward." However, some areas of the country have seen steep market corrections and houses listed for longer. This creates opportunities for landlords looking to expand their portfolio while improving the rental yield. Syms says:

"Landlords might find it more financially viable to maintain or expand their property portfolios with more flexibility on the property types, especially if rental demand remains strong." A key area where advisers can add value is in helping determine whether to buy property in the landlord's name or through a limited company. Key considerations include the implications on stamp duty, capital gains, income tax, mortgage rates and rental yield.

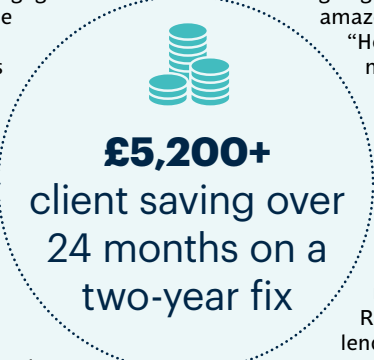
**CHALLENGING MORTGAGES** For people who are self-employed, have adverse credit, or have an extremely high loan-to-value ratio, brokers are worth their weight in gold. "A good broker will help you restructure your finances as they know what impact this can have on obtaining a maximum mortgage," Rayner says. "For example, it is often better to have a loan rather than credit card debt of the same amount." "Adverse credit is more complex, but a broker can not only help you to get a mortgage but also offer advice on future remortgages."

## 'IT WAS INCREDIBLY EASY'

With the help of a mortgage adviser, homebuyer Jonathan Neumann benefited from falling mortgage rates – even after an initial deal was secured

Jonathan Neumann, 39, is just a month away from moving into his new home. When he decided to buy a property in Berkshire, he planned to secure the best mortgage possible himself. But he found that tighter affordability measures meant that the mortgages he was being offered were significantly lower than his agreements in principle. With a high loan-to-value of 90 per cent, Neumann decided that a broker might help him navigate the

process better and enable him to buy the property he wanted. After researching online, he went with a whole-of-market brokerage. But while it secured him an offer, it only found one lender and Neumann felt the brokerage wasn't proactive enough about chasing better deals. He decided to look elsewhere, ultimately finding Martin Rayner, managing director and chartered financial adviser at Compton Financial Services. Rayner impressed him from the get-go. "I was immediately amazed," Neumann says. "He said he could find more than one lender and with better rates, and he did it within an hour. That convinced me – here's a guy who knows what he's talking about." After a thorough market review, Rayner identified a lender with attractive rates and a high likelihood



of approving Neumann's application. He managed the application process but, in an unexpected turn, the lender did not extend an offer. Rayner says: "We leveraged our expertise to reassess the market. We soon found another lender with equally favourable rates and swiftly secured a mortgage offer for Jonathan. We maintained lines of communication via email and phone, ensuring Jonathan's queries and concerns were promptly addressed."

**“** My adviser said he could find better mortgage rates – and he did it within an hour **”**

A deal was secured for a two-year fix at 5.61 per cent, but that wasn't the end of the story. Rayner continued to monitor the market to see if a better rate would become available. The rate fell twice before exchange and Neumann was transferred across each time, first to a 5.39 per cent fix and then to a rate of 4.94 per cent. The latter saved £217 per month – more than £5,200 over 24 months. For Neumann, this was all the proof he needed as to the value of an independent mortgage adviser. He says: "Martin was so speedy and efficient – amazing. He is passionate about saving people money. After he got to grips with my circumstances, he made it incredibly easy."



# How to catch a break in a taxing year

With a general election on the horizon and a series of tax changes due, it's important to know how to make the most of your money

David Prosser

This could be a seismic year for tax. A raft of changes are due to take effect in the coming months and the prospect of a general election means further upheaval is likely.

Still, while financial advisers urge clients to consider tax planning, they also warn people to remain focused on their long-term goals. "Try to look through the noise by planning on the basis of what we know today," says Jessica Franks, head of investment products at Octopus Investments. "It's easy to get distracted by speculation, particularly in an election year, but it's your adviser's job to help you concentrate on your long-term priorities."

The bad news is that most of the tax changes currently slated for 2024 will cost people money. True, the employees' national insurance rate fell from 12 to 10 per cent in January, saving an average worker £450 a year. But on the downside, the chancellor has already frozen the thresholds at which people start paying basic, higher and additional rate income tax until 2028.

That will drag around 4 million people into the tax system who didn't previously pay income tax; and an additional 3.5 million people will start paying higher or additional rate tax at 40 per cent or 45 per cent respectively.

Also, from April 6, the first day of the 2024-25 tax year, tax bills could rise for people with savings and investments. The dividend allowance – the amount of dividends you may earn without paying any tax – will fall from £1,000 to just £500. And the capital gains tax allowance – the tax-free investment profit you may make – comes down from £6,000 to £3,000. Both allowances were also reduced last April.

The big question now is what else might change – either in the government's spring budget, its last big pre-election financial set piece – or following an election if Labour were to win power.

Andrew Day, principal financial planning director at Depledge

Strategic Wealth Management, says that while there is limited room for manoeuvre given the strains on the public finances, the political backdrop will have an impact. "We may see some fun and games as the current government electioneers, and as a subsequent government reverses any controversial moves."

One area attracting a great deal of attention is inheritance tax, with rumours that the government could abolish the levy. Labour, however, has indicated it would repeal such a decision if it wins power.

Certainly, inheritance tax has become an issue for more people. The size of estate that may be passed on to your heirs with no tax liability has been frozen at £325,000 since 2009, though that increases to £500,000 with an additional allowance for your home. HM Revenue & Customs received £400 million more in inheritance tax between April and November last year than during the same period in 2022. Still, the £7 billion of revenue lost from abolishing inheritance tax would not be easily replaced.

How, then, to pick a path through these changes and uncertainties? "There are plenty of options for organising your affairs to minimise your tax liabilities," says Franks. For example, she urges people to make good use of their £20,000 annual individual savings account (ISA) allowance. All income and capital gains on investments inside an ISA are tax-free.

Venture capital trusts and the enterprise investment scheme –

“ We may see some fun and games as one government electioneers and a subsequent one potentially reverses controversial moves



specialist products offering tax relief on investments in small, early-stage companies – could also work well for some savers.

Private pensions provide another opportunity. The government has recently increased the annual allowance – the maximum pension contributions you can make while receiving tax breaks – from £40,000 to £60,000. It has also abolished the lifetime allowance, which previously capped the total amount of pension saving. "Labour said it will reinstate this allowance, so there could be a narrow window of opportunity here," says Franks.

As for inheritance tax, Day points out that there are lots of ways to plan ahead. "You can take out life insurance with a guaranteed payout into a trust so that your beneficiaries can pay the tax bill," he says. "You may be able to reduce the size of your estate by making gifts on a regular basis or by making larger gifts that will require seven years to leave the estate for inheritance tax purposes."

Other possibilities include investing savings in business or agricultural assets that fall outside the inheritance tax net; private pensions can also be a good way to plan for the tax, since they're not usually caught by it. "Your adviser can help you combine strategies for the best result," says Day.

4 million more people to pay income tax

Sitting pretty Carole Bailey changed how she works without compromising on income

## MAKE IT EASIER TO EASE DOWN

Bookkeeper Carole Bailey wanted to go freelance in the run-up to retirement. When she asked her financial planner how best to achieve this, the focus was on tax efficiency

Carole Bailey has worked with her financial adviser, Nicola Watts, a chartered financial planner at Jane Smith Financial Planning, for ten years.

But last September, when Bailey turned 60, she set Watts a challenge. "I'd always wanted to go freelance," explains Bailey, a bookkeeper. "I felt this was the moment to make the move, partly so I could begin winding down in the run-up to retirement. So I asked Nicola how I could make it work financially."

Watts' response was to devise a plan for Bailey that focused on tax efficiency. Her freelance earnings were expected to be around the threshold at which higher rate income tax becomes payable – that would have increased her marginal rate of tax from 20 per cent to 40 per cent.

To mitigate this danger, Watts advised her to increase her pension contributions through a salary sacrifice arrangement, which reduced her income tax and national insurance liability.

She also pointed out that Bailey could maintain her standard of living while paying more into her pension by making withdrawals from savings currently held in ISAs, as any income taken from an ISA is entirely tax-free.

An additional benefit from this arrangement is that by

remaining a basic rate taxpayer, Bailey qualifies for the full £1,000 annual personal savings allowance. This is the amount of interest people can earn on savings with no liability to tax: for higher rate taxpayers, it reduces to £500.

The exercise was also an opportunity to consider other issues. Bailey was thinking of buying a property with her new partner but didn't want her son from her previous marriage to be disadvantaged.

Watts advised her on how to update her will to protect her son. They also discussed the potential inheritance tax liabilities her son could face. Making withdrawals from ISAs while maximising contributions to pension savings, which are generally free from inheritance tax when bequeathed, was a good way to plan for this.

"The process has given me the confidence and freedom to make the changes in my life that I wanted," Bailey reflects. "I've changed the way I work without having to compromise on my income, and addressed the impacts on my son of making financial arrangements with my new partner."

Watts adds: "It's all about helping Carole get control. My role is to help clients get a clear view of where they could be headed and what their finances might look like later in life, so they can achieve their goals."

CASE STUDY PHOTOGRAPHY: ANDREW NYE. IMAGES: SHUTTERSTOCK. PAGE ILLUSTRATIONS: SHUTTERSTOCK

## TO SERVE AND PROTECT

Partly due to myths and misinformation, only 47% of Britons have some form of protection insurance. Yet it is affordable – and can be vital

How would you and your loved ones cope if the worst happened? A death in the family or a serious illness or accident takes a huge emotional toll, but the financial impact can also be devastating.

Even so, less than half of Britons have protection insurance. Research published last year by the Financial Conduct Authority found just 47 per cent of working adults had a policy like life insurance or income protection.

That needs to change, says Paula Bertram-Lax, chief operating officer of LifeSearch, an adviser specialising in the protection market. "The most pressing protection priority for every household is to think about a plan B," she says.

However, there is a problem: the FCA's research reveals that even among those with protection policies in place, understanding of these products is lower than for other types of insurance. Indeed, advisers warn seven common protection myths are getting in the way of good planning.

### MYTH 1: PROTECTION PRODUCTS ARE TOO EXPENSIVE

Protection may be more affordable than you realise. A 30-year-old non-smoker arranging £200,000 of life insurance over a 25-year term might pay as little as £5.33 a month for cover, according to moneysavingexpert.com. Older people and those in poor health will pay more, and other types of protection may be more costly, but with good financial advice, there are ways to keep premiums down.

### MYTH 2: I'M ALREADY COVERED THROUGH MY WORK

Your employer may offer support such as sick pay and death-in-service benefits. But these may well fall short of what you need to protect your family. Sick pay, for example, is typically only payable for a limited period, while death-in-service benefits will be linked to your salary rather

than reflecting your circumstances. A financial adviser can help you evaluate your employer's benefits and advise you on how to make up any shortfall. "Make sure the protection you have gives you the security you need," says Liam Richards, managing director of Owl Financial, the specialist protection arm of The Openwork Partnership. "People's lives, circumstances and goals change as life moves forward."

### MYTH 3: LIFE INSURANCE IS ALL I REALLY NEED

"People of working age are more likely to suffer a serious illness or long-term sickness than die before they retire," Bertram-Lax says. Indeed, the online risk reality calculator at insurer LV= suggests a 50-year-old man has a 19 per cent chance of being unable to work for two months before retirement, an 11 per cent risk of suffering a serious illness, but only a 4 per cent chance of dying. This underlines the fact that while life insurance is often people's first port of call, protecting your income is just as important – maybe more so.

### MYTH 4: I'M TOO YOUNG TO WORRY ABOUT INSURANCE

People's chances of dying or suffering an illness increase as they get older, but disaster can strike at any age. LV='s calculator suggests a 25-year-old woman has a 42 per cent chance of being unable to work for two months or more, suffering a serious illness or dying before she retires. And whatever your age, if you have people who are dependent on you, it's vital to protect them.

### MYTH 5: PROTECTION POLICIES NEVER PAY OUT

Amid cynicism about financial services companies, many people assume that insurers will find a way to wriggle off the hook should a claim have to be made. However, the Association of British Insurers says that in 2022, the last full year for which figures are available, 98 per cent of all protection claims resulted in a payout, with policyholders receiving a total of £6.85 billion.

### MYTH 6: I'LL NEVER GET ANY BENEFIT FROM SETTING UP A PROTECTION POLICY

Insurance is there to protect you when bad things happen – so if you never have to make a claim, that's good news. However, many protection policies offer benefits in the meantime, says Bertram-Lax. "The majority of protection products come with extra value-added benefits," she explains. "GP services, remote physio, health MOTs, counselling and carer support are among the services often included in your monthly premium."



### MYTH 7: PROTECTION PRODUCTS ARE TOO COMPLICATED

It's true that it's important to understand how protection policies work, the nuances of different types of cover and what insurance suits your personal circumstances best.

But good-quality financial advice can help you do that quickly and easily – and help you identify the policies that offer the most value. "Advisers will take time to understand each client's aims, priorities and ambitions," says Richards. "They use their knowledge to select the most suitable cover for each client."

## CLEARING UP COVER

Insurers offer a range of policies to cover you in different ways.

### LIFE INSURANCE

A life insurance policy pays out to your dependents if you die while it is in force. There are lots of variations. For example, some policies pay out lump sums while others offer regular income. Some are directly linked to your mortgage and others are aimed at couples rather than individuals, offering a payout to the survivor when the other partner dies.

### INCOME PROTECTION

Income protection policies will pay you a regular income if you're unable to work due to ill health. Cover is available for employed and self-employed people. The aim is to replace at least some of your income for as long as you're unwell, particularly once any sick pay from an employer has run out.

### CRITICAL ILLNESS INSURANCE

Such a policy will provide you with a significant lump sum payment if you're diagnosed with a serious or life-changing illness – a heart attack, cancer, multiple sclerosis or a stroke, for example. The money can help if you're no longer able to work, or if you and your family face extra costs because of your condition.

### PRIVATE MEDICAL INSURANCE

Private medical policies cover the cost of healthcare you source privately, rather than through the National Health Service. They may enable you to secure treatment more quickly, or to get help that is not available on the NHS.



# Smart tax for small businesses



For entrepreneurs, seeking expert advice is the surest way to get a clearer view of complex rules

Sara Benwell

**R**unning a small company is fraught with financial difficulties, whether that means complying with auto-enrolment legislation, extracting money as tax efficiently

as possible or making decisions about what will happen to the company when you die.

The complexity of your business will determine how much support you need. Many smaller companies get by doing things on their own, or with the help of a chartered accountant. However, a financial planner can look at your personal and business finances and come up with a multiyear strategy to meet your long-term goals.

**A limited company may be more tax-efficient**

**SETTING UP YOUR BUSINESS**

When you start a company, you need to decide what business structure to use. If your business generates a profit of more than £20,000 a year, GoSimpleTax says it might be more tax efficient to set up a limited company.

However, the administrative burden is higher. You need to keep in-depth records, and file company reports and tax returns.

A chartered accountant can explain the benefits of each

approach and help you choose. They will also take on the admin and make sure your business is as tax-efficient as possible, including claiming any tax allowances.

**STRUCTURING YOUR INCOME**

If you have a limited company, you need to find the right balance between dividends and salary. You should make sure your salary is high enough to make national insurance contributions, so that you get the full state pension, while also minimising tax.

An accountant can provide some help but an Independent Financial Adviser (IFA) will look at your whole financial picture, including savings, investments, pensions and other assets.

Peter Fulcher, an IFA at BPI, says: "Ninety-two per cent of our clients have an annual review where we do a business fact-find and a personal fact-find. It's geared not only towards all the income coming through the business, but also to things that are happening on the personal side as well, which we need to marry together."

**PENSIONS**

Financial advisers say that pensions planning is one of the areas where they can make the biggest difference for SMEs. If you have eligible employees, you will need to set up a company pension under auto-enrolment legislation. You'll also need to pay company contributions. Many firms offer more generous contribution-matching as an employee attraction and retention tool. Some even give staff access to advice. An adviser can help you navigate all the options.

From a personal perspective, they can work out whether it is more tax-efficient to make company pension contributions, personal contributions or a mixture of both. They'll also help you plan around lifetime and annual allowances, and advise on your investment strategy for retirement savings.

**OTHER EMPLOYEE BENEFITS**

A good adviser can help you navigate other benefits you might wish to offer employees too, such as death-in-service, private healthcare, salary sacrifice and more.

**92%** of clients opt for an annual review

Fulcher says: "Large organisations offer staff packages, where typically an SME doesn't. But I don't think people understand how little it costs to offer a death-in-service scheme, for instance. And staff really do perceive these things as benefits. "There are ways of doing things that save companies money, but which the majority of people don't know about because they don't speak to advisers."

**MOVING ON**

Whether you decide to sell your business, want to use it to generate an income in retirement or you are concerned about what might happen to it when you die, a financial planner can help. There are many often complicated options to consider, from making

“ People getting into their late sixties or seventies may be more comfortable gifting assets or putting them in trust

business wills and cross-option agreements to creating a trust for your children.

"When people are getting to their late sixties or early seventies, they may be more comfortable gifting assets, putting them in trust, using business property, and so on," Fulcher says. "We can get people into a very good position where there is little or no inheritance tax payable."

Clear view: Andy Saunders, left, discovered how best to plan for retirement



## WHAT NEXT? RETIREMENT PLANS FOR SME OWNERS

Financial advice helped Andy Saunders use business tax efficiently to prepare for more relaxing times ahead. Here's what he learned

**A**ndy Saunders, 58, ran several small, successful printing and print-related businesses, but was keen to make sure he was getting the most out of them to prepare for the future.

He worked with Peter Fulcher, a Buckinghamshire-based Independent Financial Adviser at BPI, who helped streamline his personal

and professional finances. A key element was making sure that Andy and his wife, Lesley, had a comprehensive retirement strategy.

"Most business owners will tell you that their company is going to be their pension but sometimes, outside of their control, businesses fail," Fulcher says. "Money in a pension is protected. Pensions are

also an incredibly tax-efficient way of taking money out of a company."

The couple started making personal and company pension contributions, carrying forward unused tax relief allowances. Fulcher advised Saunders to switch to a Sipp, which allowed him to use his pension fund to buy one of his factories.

This means the business pays income-tax-free rent money into his retirement savings. It also gave the business capital and cleared some debts, reducing interest payments and improving cashflow. The pension fund then bought neighbouring commercial properties, which also pay rent.

Fulcher says: "I don't know why every business owner in

“ Peter opened my eyes to big holes in my financial wellbeing

the country doesn't do this. A Sipp can even borrow up to 50 per cent of its net fund value, so they were able to increase their purchasing power."

He also helped Saunders navigate auto-enrolment legislation

and provide generously matched workplace pensions. The employees can take advice from Fulcher, which has proved incredibly popular.

Saunders, who lives in Amersham and has now retired, says: "I'd previously worked in the corporate world, in the IT industry, and thought I knew what I was doing. But then I started making some bad decisions. Peter asked me about my goals and that opened my eyes to gaping holes in my financial wellbeing."

"I'm delighted with the outcomes. I'm in a position now where I can make decisions on my own terms as opposed to thinking I've got to work for another ten years."

## ESSENTIAL TIPS TO FIND A FINANCIAL ADVISER

Getting sound money advice from someone you can trust is invaluable. To start, consider these five steps



**W**ith more than 40,000 financial and mortgage advisers working in the UK, finding the right one to work with can be tough. The key is to pick someone you can build a trusted relationship with, and who has the right expertise to help you achieve your financial goals. Here are a few pointers to help.

- 1. DECIDE WHAT KIND OF ADVISER YOU NEED**  
There are several types of adviser, so think carefully about what you're trying to achieve before you start your search. For instance, if buying a house, a specialist mortgage adviser could be the choice. If you're looking for life insurance, then an adviser who is an expert in protection can help. If you want someone to evaluate your finances holistically and advise you on investment and pension products, a financial adviser or financial planner could be an option.
- 2. UNDERSTAND THE DIFFERENCE BETWEEN RESTRICTED AND INDEPENDENT ADVICE**  
Restricted advisers are limited in the type of advice they can give. Usually this means they can only recommend products from one or a limited number of firms. Independent Financial Advisers (IFAs) must look at the whole of the market. Their advice must be unrestricted and their recommendations should be fully tailored to your needs.

- 3. CHECK FOR QUALIFICATIONS**  
Not sure whether the firm you're speaking to is legit? Contact VouchedFor, who'll be happy to tell you if they are regulated by the Financial Conduct Authority (FCA). Where possible, VouchedFor can also check that advisers have the

appropriate qualifications. For example, all IFAs must hold at least a Level 4 Diploma. Many financial advisers are qualified to a higher level, such as holding certified or chartered financial planner status. There may be other specialised qualifications to look out for. For instance, for pensions transfers, look for firms that have signed up to the Personal Finance Society Pension Transfer Gold Standard.

- 4. UNDERSTAND FEES**  
When speaking to potential advisers, ask about their fee structures. Some will charge a flat fee, others by the hour, and some will charge a percentage of

“ Many advisers offer a free first meeting. Use this time to ask questions and see if you can build a good rapport

assets under management. Make sure the company is completely transparent and that you understand the costs.

- 5. TRUST IS EVERYTHING**  
Speaking frankly about your finances and goals can be difficult, and you need to choose someone you can trust. Many advisers offer a free first meeting. Use this time to ask questions and see if you can build a rapport. If the relationship isn't right, walk away and find someone else.



# THE GUIDE'S MISSION

Millions of Brits who could benefit from advice are not accessing it.

Research\* shows that two of the main barriers are trust and awareness.

This is frustrating, as our data makes clear that the vast majority of those receiving advice achieve good outcomes. Indeed, 88 per cent of clients felt on track to achieve their goals in 2023, despite a backdrop of high inflation, volatile stock markets and political uncertainty.

We need to do more to help people understand what advice is available and how it can help.

That's why we are more than trebling the reach of the Top Rated Financial Adviser Guide in 2024.

The articles and case studies set out to demystify the often overly confusing advice landscape. The tables highlight those financial, mortgage, protection and equity release advisers, as well as financial coaches, who have gone the extra mile for their clients, as decided by... their clients.

In total, 2,273 advisers from 1,192 firms are included in the 2024 guide. They collected 46,523 reviews last year (161,729 all-time) with an average rating of 4.9 out of 5.

As well as being endorsed recently by at least 10 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 practice.

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 Firm section. This celebrates firms that regularly invite and monitor feedback from all their clients and perform well against industry benchmarks.

I recommend reading the How to Use The Guide section to help you differentiate between advisers and find the most suitable for your needs.

VouchedFor's mission has always been to help people access the best advice available for them. This steers all we do and we're redoubling our efforts in the year ahead. The increased reach of the guide is just the start and I sincerely hope you find it useful.



**Alex Whitson,**  
managing director,  
**VouchedFor**

*\*The Advice Gap, May 2023, The Lang Cat*



## HOW TO USE THE GUIDE

VouchedFor's 2024 Top Rated Financial Adviser Guide includes more than 2,000 advisers. They are all verified members of VouchedFor, which involves a low monthly cost that enables us to verify their client feedback and run multiple checks. So which adviser is best for you? This can be a tricky question, particularly because, unlike in more transactional sectors such as hospitality, most advice clients leave positive feedback.

Here are six top tips to differentiate between advisers:

### 1 UNDERSTAND DIFFERENT ADVISER TYPES

The different types of adviser can be confusing, particularly as their services often overlap. For instance, a financial adviser may also offer mortgage advice and equity release. A definitive list of each Top Rated Adviser's services can be found on their VouchedFor profile. Please visit [vouchedfor.co.uk](https://vouchedfor.co.uk) and search by adviser name to find their profile.

### 2 ASK HOW MANY CLIENTS THE ADVISER HAS

It's helpful to know what percentage of an adviser's clients have reviewed them on VouchedFor. Thirty 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.

### 3 READ REVIEWS LEFT BY PEOPLE LIKE YOU

On VouchedFor you can filter an adviser's client reviews based on criteria like the service received and client age. You can also read "first impression" reviews from prospective clients after their initial meeting. An adviser with lots of great reviews from people like you may be a better fit than an adviser with lots of great reviews from people with very different requirements.

### 4 LOOK FOR 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 them to give annual follow-up reviews.

### 5 CHECK HOW MANY YEARS THE ADVISER HAS BEEN TOP RATED

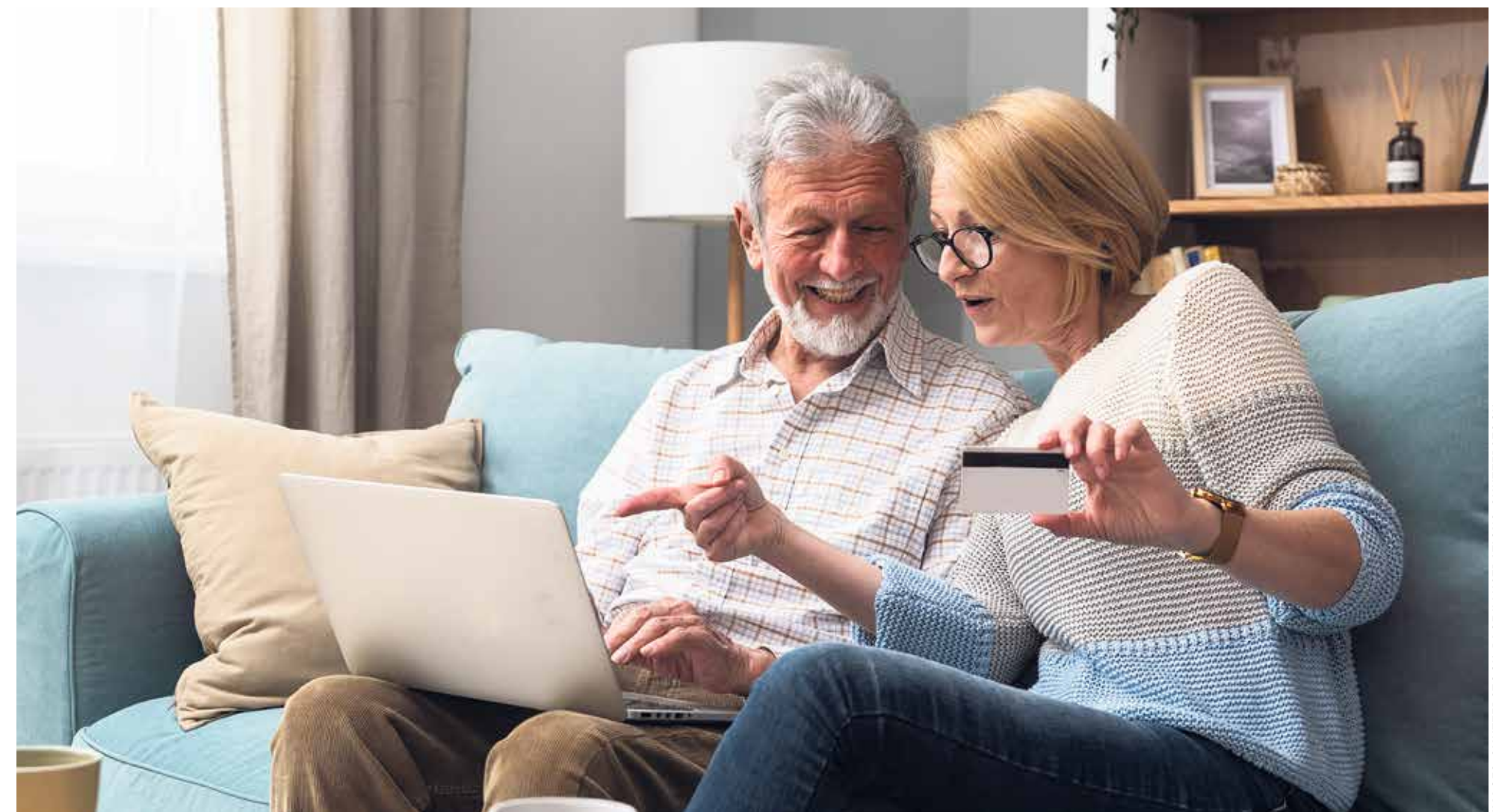
Being Top Rated for several years (we've published the guide every year since 2019, so the maximum is six) shows that an adviser has invited regular feedback from their clients for a long time – and has received consistently good feedback.

### 6 LOOK AT THE ADVISER'S QUALIFICATIONS

We've checked that every adviser in the guide has the necessary permissions to practice. However, some advisers have advanced qualifications that we don't have space to list. You can find each adviser's qualifications on their profile at [vouchedfor.co.uk](https://vouchedfor.co.uk).

**Still struggling?**

We'd love to help – please contact us on [customer\\_service@vouchedfor.co.uk](mailto:customer_service@vouchedfor.co.uk) or call 0203 111 0580



## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

These advisers received the highest volume of positive 2023 client reviews on [VouchedFor.co.uk](https://VouchedFor.co.uk). Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have the necessary permissions to practise from the Financial Conduct Authority, and also undergo several other checks and ongoing monitoring.

CENTRAL ENGLAND						
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Jason Harris	AFH Wealth Management	I	52	N	Alcester	4
Andrew Whitehead	Honeycroft Wealth Management	R	38	N	Alfreton	3
James Franklin	Fideliuss*	I	19	N	Alfreton	1
Gurdeep Lall	Rhodes Wealth Management	R	23	N	Ashbourne	1
Hannah Cowell	Zplan Wealth Management	I	266	N	Ashby-de-la-Zouch	6+
Matthew Naylor	White Stone Financial Planning	I	16	Y	Atherstone	1
Davy Hudson	Hudson Wealth Management	R	39	N	Beeston	1
André McRobie	Tenet Financial Services*	I	48	N	Belper	2
Jon Darley	Consequential Planning	I	27	Y	Bewdley	1
Michael Farrance	Consequential Planning	I	10	N	Bewdley	1
Thomas Dickson	Wealthwide*	I	240	Y	Birmingham	6+
Chris Guttridge	True Potential	R	225	Y	Birmingham	5
Laura Salter	Mazars Financial Planning*	I	108	N	Birmingham	4
Gem Durham	Whitebeam Independent Financial Advice	I	105	Y	Birmingham	6+
Kira Sehmbi	True Potential	R	86	Y	Birmingham	6+
Martin Brown	Wealthwide*	I	51	Y	Birmingham	2

Alexandra Llewellyn	Mazars Financial Planning*	I	48	N	Birmingham	3
Rudy Smith	Ascot Lloyd	I	47	Y	Birmingham	1
Ranjit Virk	Wealthwide*	I	29	N	Birmingham	1
Paul Tracey	Provest Wealth Management	R	13	N	Birmingham	1
Adam Rendall	Consequential Planning	I	41	Y	Brierley Hill	3
Simon Baldwin	High House Wealth Management*	R	144	N	Bromsgrove	3
Lisa Footes	Footes Financial Planning	I	138	Y	Bromsgrove	3
Daisy Whateley	Whateley Wealth Management	I	64	Y	Bromsgrove	1
Darren Mason	Ascot Lloyd	I	61	Y	Bromsgrove	1
Sarfraz Munir	AFH Wealth Management	I	55	N	Bromsgrove	4
Stephen Baker	Ascot Lloyd	I	37	Y	Bromsgrove	1
Lewis Coglan	AFH Wealth Management	I	13	N	Bromsgrove	1
Holly Snooks Harrod	AFH Wealth Management	I	11	N	Burton-on-Trent	1
Andrea Cloughley	Palatine Financial Planning	R	49	Y	Cannock	3
Shane Fox	Principle Financial Services Limited	I	183	Y	Coalville	4
Daniel Sperber	Coleshill Wealth Management	I	48	Y	Coleshill	2
Paul Grice	Rothsay Bennett	I	191	N	Coventry	4
Benjamin Clay	Clay Wealth Management	R	82	N	Coventry	3
Craig Bonsor	Jalapeno	I	67	N	Coventry	4
Adrian Middup	Jalapeno	I	65	Y	Coventry	4
Neil Dixon	True Potential	R	57	N	Coventry	3
Kevin Quinn	Sandringham Financial Partners*	I	41	N	Coventry	1
James Pillinger	Profusion Wealth Management	I	120	Y	Derby	6+

Paul Harman	Profusion Wealth Management	I	95	Y	Derby	6+
Paul White	Cedars Wealth Management	R	83	N	Derby	4
Jo Highton	Hoyle Independent Advisers	I	34	N	Derby	1
Jack Lawrence	Prospera Wealth Management	R	27	N	Derby	1
Jane Newman	Jane Newman Financial Planning	I	230	Y	Droitwich	6+
Emily Newman	Jane Newman Financial Planning	I	94	Y	Droitwich	4
Dale Gough	Prosser Knowles Associates	I	48	N	Droitwich	3
Rachel Robb	Prosser Knowles Associates	I	45	Y	Droitwich	3
Martyn Davies	Mindful Financial Planning	I	32	N	Droitwich	1
Laura Evans	Prosser Knowles Associates	I	19	N	Droitwich	1
Matthew Freemantle	Prosser Knowles Associates	I	18	N	Droitwich	1
Becky Wombie	Castlegate Financial Management	I	35	N	Grantham	3
Kirsty Tyler	Wyeifield Wealth Management	R	94	N	Hereford	3
Goss Lumsden	Prosser Knowles Associates	I	68	N	Hereford	1

KEY	
<b>FIRM</b>	* Top Rated Firm (includes trading names of Top Rated Firms), more on p30
<b>STATUS</b>	I Independent financial adviser R Restricted financial adviser
<b>YEARS QUALIFIED</b>	Consecutive years as a Top Rated Adviser
<b>FEES PUBLISHED</b>	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

CENTRAL ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Philip Needham	Castle Green Financial Planning	R	25	N	Hereford	2
Charlotte Webb	Castle Green Financial Planning	R	22	N	Hereford	2
Mark Farrell	True Potential	R	25	N	Hinckley	1
Claire Markham	F.H. Manning Financial Services	I	163	Y	Horncastle	5
Cole Mills	F.H. Manning Financial Services	I	17	N	Horncastle	1
Brian Flindall	Credencis	I	211	Y	Ilkeston	4
Kevin Holleron	Sovereign Wealth	R	114	Y	Ilkeston	6+
Matthew Akers	Tenet&You	I	86	N	Ilkeston	1
Louise Powell	Sovereign Wealth	R	78	N	Ilkeston	3
Sonia Marriott	Sovereign Wealth	R	74	N	Ilkeston	3
Lee Gardner	Gardner Financial Management	I	155	Y	Kenilworth	6+
Alan Crowley	Financial Design	I	136	Y	Kenilworth	6+
Charles Westrope	Bridgegate Wealth Management	R	25	N	Kenilworth	1
Nicholas Lue	JPA Financial Services	I	116	Y	Kingswinford	3
Scott Saxby	JPA Financial Services	I	81	Y	Kingswinford	2
Lisa Millward	Millward Wealth Management	I	217	N	Leamington Spa	6+
James Marston	Quilter Financial Advisers	R	76	Y	Leamington Spa	1
Craig Saxton	Saxton Financial Planning	R	31	N	Leamington Spa	3
Scott Gallacher	Rowley Turton*	I	303	Y	Leicester	6+
Gary Metcalf	Gemini Wealth Management	I	227	N	Leicester	6+
Alan Turton	Rowley Turton*	I	109	N	Leicester	4
Bharat Chudasama	Tudor Franklin	I	78	N	Leicester	6+
Martin Stanley	Rowley Turton*	I	63	Y	Leicester	3
Adam Geddes	Paul Geddes Wealth Management	R	57	N	Leicester	3
Nilesh Patel	Positive Solutions	R	50	N	Leicester	4

Matthew Pearson	Cobens Wealth Management	I	40	N	Leicester	1
Andrew Hall	Ascot Lloyd	I	22	Y	Leicester	1
Nathan Smith	Mattioli Woods	R	19	N	Leicester	1
Matt O'Hara	Mattioli Woods	R	11	N	Leicester	1
Kristian Vind	Chapter House Wealth Management	I	99	Y	Lichfield	4
Paul Boutle	RetireInvest	R	70	N	Lincoln	4
Fiona Monro	AFH Wealth Management	I	52	N	Lincoln	4
Trudi Giles	Thompson & Richardson Financial Planning	I	51	N	Lincoln	3
John Fielding	Flying Colours Advice	I	45	N	Lincoln	1
Tom Olsak	Forrester Boyd Wealth Management*	I	40	N	Lincoln	2
Sam Tindale	Tower House Wealth Management	R	32	N	Lincoln	2
Robert Lallo	Sandringham Financial Partners*	I	77	N	Loughborough	5
Matthew Walne	Santorini Financial Planning	I	62	Y	Loughborough	4
Ben Woolley	True Potential	R	14	Y	Loughborough	1
Alexander Munn	Forrester Boyd Wealth Management*	I	79	N	Louth	2
Alan Curtis	True Potential	R	69	Y	Louth	6+
Ross Evans	Flying Colours Advice	I	27	Y	Louth	1
James Slowey	Gransha Financial Services	R	162	N	Lutterworth	6+
Paul Urmston	Fresh Approach	I	159	Y	Malvern	5
Eugenie Cameron	Malvern Financial Planning	I	70	N	Malvern	1
Maria Danielle Slack	M D Slack Wealth Management	R	57	N	Mansfield	2
Martin Grundy	Fidelity*	I	29	N	Mansfield	1
Ian Kells	Stepping Stones Financial Planning	I	28	N	Mansfield	2
Jake Slack	M D Slack Wealth Management	R	23	N	Mansfield	1
Matt Pike	Opal Financial Planning	R	19	N	Mansfield	1
Andrew Highfield	Morrison Wealth	R	74	N	Market Harborough	1
Paul Eason	RMI Independent Financial Advisers	I	62	Y	Market Harborough	4
Alexander Head	Morrison Wealth	R	34	N	Market Harborough	2
Richard Meats	Tudor Franklin	I	78	N	Markfield	2
Paul Rose	Sandringham Financial Partners*	I	70	Y	Matlock	1
Mark Rodgers	Ascot Lloyd	I	53	Y	Matlock	1
Neil Gilbourne	3R Financial Services	I	291	Y	Newark	6+
Wayne Evison	3R Financial Services	I	72	N	Newark	5
Keith Brace	Brace Wealth Management*	R	125	N	Northampton	3
Marc Dicks-Jones	Insight Wealth Financial Advisers*	I	108	N	Northampton	2
Lijo George	Sterling Street	R	99	Y	Northampton	4
Jason McConkey	Insight Wealth Financial Advisers*	I	73	N	Northampton	2
Robert Fisher	All Saints Financial Solutions	I	10	N	Northampton	1
John Crichton	Grange Estates Wealth Management	I	246	Y	Nottingham	6+
David Murden	Sense Financial Solutions	I	157	Y	Nottingham	4
Rebecca Aldridge	Balance Wealth Planning*	I	128	Y	Nottingham	2
Tracy Yeomans	Ryley Wealth Management*	R	127	N	Nottingham	3
Will Diggins	Ryley Wealth Management*	R	100	N	Nottingham	3
Paul Waites	Ryley Wealth Management*	R	84	N	Nottingham	3

Peter Ellis	Sovereign Wealth	R	62	N	Nottingham	3
Roger Milner	BlakeBrooke Financial Advice	R	61	N	Nottingham	3
Olivia Shipstone	OCS Financial Planning	R	54	N	Nottingham	3
David Ryley	Ryley Wealth Management*	R	54	N	Nottingham	3
Chris Hanbury	Hanbury Financial Planning	R	41	N	Nottingham	3
Mark Pennington	Ryley Wealth Management*	R	41	N	Nottingham	2
Gavin Lawler	Rhodes Wealth Management	R	40	N	Nottingham	3
Natalie Norman	BlakeBrooke Financial Advice	R	32	N	Nottingham	1
Gabriella Witek-Morgan	Ryley Wealth Management*	R	25	N	Nottingham	1
Mike Holmes	Ryley Wealth Management*	R	25	N	Nottingham	2
Raj Mulji	SRM Financial Services	R	21	N	Nottingham	2
Alex Ratcliffe	Ryley Wealth Management*	R	13	N	Nottingham	1
Bradley James	Ryley Wealth Management*	R	12	N	Nottingham	1
Mak Wadsworth	JW Financial Advice	R	10	N	Nottingham	1
Kris Amliwala	Designer Wealth Management*	R	47	Y	Oadby	3
Stephen Hunt	Raven Wealth	I	104	Y	Oakham	6+
Jo Calver	Calver Wealth Management	R	60	N	Oakham	3
Charlotte Smith	Smith Eliot Financial Management	R	53	N	Oakham	2
Sophie Wilkins	Hampton James Financial Associates	R	37	N	Ombersley	2
Alasdair Coutts-Britton	Better World Financial Planning	I	13	Y	Oswestry	1
Steven Corrigan	Sandringham Financial Partners*	I	80	N	Pershore	1
Darren Houlcroft	Houlcroft Wealth Management	R	67	N	Redditch	3
Liz Tuccy	Elizabeth Tuccy	R	49	N	Rothley	2
Anthony Ward	Blackstone Financial Management	I	37	Y	Rowington	1
Simon Millward	Millward Wealth Management	I	137	N	Rugby	5
Akhil Satsangi	PKS Associates	R	122	N	Rugby	5
Daniel Martin	MDM Wealth*	I	88	Y	Rugby	3
Matthew Harrison	Tower House Wealth Management	R	22	N	Rushden	2
Leanne Tolley	C D Financial	R	25	Y	Shifnal	1
Claire Dentith	C D Financial	R	15	N	Shifnal	1
Mark Evans	Beaumont Wealth	I	62	Y	Shrewsbury	1
Nicholas Morris	Clarity Wealth Management	I	51	N	Shrewsbury	4
Joe Allen	Hoyl Independent Advisers	I	43	Y	Shrewsbury	4
Angela Davy-Makwana	Quilter Financial Advisers	R	60	N	Sleaford	3
Steven Rowe	Lucent Financial Planning	I	209	N	Solihull	6+
Natalia Lingiah	Sandringham Financial Partners*	I	95	Y	Solihull	1
Luke James	Lucent Financial Planning	I	74	N	Solihull	2
James Richards	Ernest Grant	I	60	N	Solihull	5
Helena Lindley	Brace Wealth Management*	R	32	N	Solihull	3
Paul Rihal	Paul Rihal	R	32	N	Solihull	1
Andrew Green	1801 Financial Planning*	I	27	Y	Solihull	1
Kate Evans	Lucent Financial Planning	I	16	N	Solihull	1
Dawn Elkington	Ellis Bates Financial Advisers*	I	61	Y	Southam	2
Ella Stanton	AFH Wealth Management	I	10	N	Southam	1
Samuel Gregory	Ascot Lloyd	I	42	Y	Stafford	1



VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Ash Desai	IronMarket*	I	183	N	Stoke-on-Trent	3
Wes Wilkes	IronMarket*	I	48	Y	Stoke-on-Trent	1
Nathan Waldron	Evergreen Financial Planning	R	37	Y	Stoke-on-Trent	2
Neil Dawson	True Potential	R	16	Y	Stoke-on-Trent	1
Richard Hollington	Fairstone	I	190	Y	Stone	6+
Steven Hendry	Stonegate Wealth Management*	I	178	Y	Stone	6+
Olivia Williams	Stonegate Wealth Management*	I	23	N	Stone	2
Jack Noott	Meriden Financial Planning	I	153	N	Stourbridge	3
Simon Davies	Beals Mortgage and Financial Services	R	204	N	Stourport-on-Severn	3
Michael Harvey	Charters Private Wealth	I	86	N	Stratford-upon-Avon	6+
Alex Richardson	S J Bettridge Financial Planning	R	47	N	Studley	3
Amanda Reid	Gemini Wealth Management	I	221	N	Sutton Coldfield	6+
Martin Brennan	Ethical Adviser	I	94	Y	Sutton Coldfield	5
Ross Foxall	Warwick Wealth Management	I	34	N	Sutton Coldfield	1
Mark Johnson	Integritas Financial Planners	I	151	Y	Swadlincote	6+
Nicholas Oliver	AFH Wealth Management	I	43	N	Swadlincote	3
Adam Alden	Integritas Financial Planners	I	23	N	Swadlincote	2
Chris Parker	Argentis	I	18	N	Swadlincote	1
Andrew Kennedy	EWM	I	88	Y	Sywell	1
Ian Laker	Bosworth Wealth Management	R	83	Y	Tamworth	2
James Hawksworth	Zenith Financial Planning	R	67	N	Tamworth	1
Lee Taylor	Robert Nicholas Financial Advisers	I	64	N	Telford	3
Jessica Shukie	Croft & Oakes	I	25	Y	Telford	2
Paul Anstee	True Potential	R	164	N	Thrapston	3
Chris Bowmer	Fortitude Financial Planning	I	62	Y	Towcester	1
Richard Peters	Fortitude Financial Planning	I	33	Y	Towcester	1
Sam Colby Butcher	Fortitude Financial Planning	I	17	Y	Towcester	1
Simon Francis	RBA Wealth Management	R	14	N	Uttoxeter	1
Nick James	One Financial Solutions*	I	35	N	Warwick	3
Michael Bibb	True Potential	R	20	Y	Warwick	1
Tony Ross	Velocity Financial Planning	I	13	N	Warwick	1
Ray Coker	Attain Financial Planning	R	57	N	Wellingborough	5
Evan Roberts	Roberts Wealth Management	R	36	N	Wigston	3
Alexander Thomas	GP3 Financial Solutions	I	17	Y	Wigston	1
Sarah Astley	Mattioli Woods	R	10	N	Wigston	1
Tony Thursfield	Thursfield & Co. Personal Financial Planning	I	19	N	Willenhall	1
Gary Singh	Sigma Wealth Partners	I	97	N	Wolverhampton	4
Sam Brueton	Bank House Financial Planning	I	59	Y	Wolverhampton	2
Cameron Fox	Bank House Financial Planning	I	47	N	Wolverhampton	2
Lee Waterfall	Purity Financial Services	R	43	Y	Wolverhampton	2
Jason Barefoot	Ascot Lloyd	I	37	Y	Wolverhampton	1
Richard Harris	Thrive Financial Planning	I	23	Y	Wolverhampton	2
Steve Perera	Britannic Place Financial Management*	I	157	Y	Worcester	3

Simon Mansell	Temple Bar Independent Financial Advice	I	150	N	Worcester	6+
Matthew Williams	Ascot Lloyd	I	110	Y	Worcester	4
Bobby Sahota	Attivo	I	96	Y	Worcester	6+
Michelle Ward	Tenet Financial Services*	I	79	N	Worcester	2
David Mitchell	Tenet Financial Services*	I	34	N	Worcester	2
Sam Smith	Quilter Financial Advisers	R	16	Y	Worcester	1

EAST ENGLAND

Mark Wright	Hoyl Independent Advisers	I	86	Y	Attleborough	4
Henry Metcalf	Golden Oak Wealth Management	I	80	Y	Cambridge	6+
Nick Farnden	Fidelity*	I	39	N	Cambridge	1
Joe Jackson	Spiritus Wealth	R	17	Y	Cambridge	1
Michael Lee	Hoyl Independent Advisers	I	46	Y	Cromer	3
Alan Griffiths	Hoyl Independent Advisers	I	105	Y	Dereham	4
Anthony Crockert	Iceni Financial Advisers	I	83	N	Dereham	5
Sam Makalandawa	BVS Mortgages & Financial Services	I	14	N	Ely	1
David O'Kane	D O'Kane Financial Services	I	98	Y	Great Yarmouth	4
Thomas Burrige	MKC Wealth*	I	51	N	Great Yarmouth	1
Dan Morgan	Dan Morgan Financial Associates	R	27	N	Great Yarmouth	2
Aidan O'Brien	E.S.N Financial Services	I	26	Y	Great Yarmouth	1
Dean Cripps	Ramsay & White	I	19	Y	Huntingdon	1
Sophie Harrison	Hamilton Bennett Financial Solutions	R	10	N	Huntingdon	1
George Rawlings	Ascot Lloyd	I	43	Y	King's Lynn	1
Paul Stone	Ascot Lloyd	I	35	Y	King's Lynn	1
Katie Hatley	GPFM*	I	18	Y	King's Lynn	1
Tracey Bromley	Sovereign Wealth	R	161	Y	Lowestoft	5
Nick Manning	Finance Shop	I	70	N	Lowestoft	3
Michael Chandler	Hoyl Independent Advisers	I	65	Y	Lowestoft	4
David Glover	Hoyl Independent Advisers	I	59	Y	North Walsham	4
James Drake	Martin Smith Independent Financial Adviser	I	24	Y	North Walsham	1
Michael Johns	Succession Wealth	I	154	Y	Norwich	6+
Matthew Donovan	Hoyl Independent Advisers	I	100	Y	Norwich	4
John Edwards	Hoyl Independent Advisers	I	85	Y	Norwich	4
Phil Oddy	Phil Oddy Financial Solutions*	I	60	Y	Norwich	4
Alex Couling	Lifetime Financial Solutions	I	51	Y	Norwich	1
Lewis Jones	Ascot Lloyd	I	44	Y	Norwich	1
Nash Makuve	Compass Independent Financial Services	I	38	N	Norwich	1
David Browne	Ascot Lloyd	I	35	Y	Norwich	2
James Richardson	Ascot Lloyd	I	29	Y	Norwich	1
Daniel Spanton	Chequers Financial Planning	R	29	N	Norwich	2
Frazer Farrant	Anglian Wealth Management	R	27	N	Norwich	1
Anthony Howell	Lifetime Financial Solutions	I	24	N	Norwich	1
Natasha Waghorn	TS Financial Planning	R	12	N	Norwich	1
Robert Drake	Anglian Wealth Management	R	11	N	Norwich	1
Dan Hurren	Norfolk Wealth Management	R	11	N	Norwich	1
Trevor Griffin	Seeker Financial Planning	R	11	N	Norwich	1
Dan Seal	AFH Wealth Management	I	60	Y	Peterborough	4
Jake Guymmer	The Mortgage Merchant	I	12	Y	Peterborough	1
John Stirling	Walden Capital	I	87	Y	Saffron Walden	2

Mikki Gant	Walden Capital	I	43	Y	Saffron Walden	1
Andrew Lee	Walden Capital	I	12	Y	Saffron Walden	1
Jamie Gordon	Lynas Vokes Investments	I	96	N	Spalding	1
Alison Bayly	Chromatic Wealth Management	R	30	N	St Neots	1
David Lawrance	David Lawrance Financial Planning	R	22	N	St Neots	1
Daniel Payne	Golden Oak Wealth Management	I	63	Y	Stamford	5
James Anderson	Westminster Wealth Management*	I	62	N	Stamford	1
Stephen Dean	CMIS IFA	I	32	Y	Stamford	3
Charlotte Watson	Charlotte Watson Financial Planning	R	23	N	Wisbech	2
Phil McGuire	Hoyl Independent Advisers	I	73	Y	Wymondham	3

GREATER LONDON

Gary Fletcher	KBA FS	R	32	N	Abbots Langley	3
Nade Khan	Nade Khan	R	29	N	Aldersbrook	2
Jonathan Kinch	Fairstone	I	129	N	Aldgate	6+
Ross Speedie	InterestMe Financial Planning	I	104	Y	Aldgate	



**VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS**

GREATER LONDON						
NAME	FIRM	STATUS	REVIEWS	FEES PUB	LOCATION	YEARS QUALIFIED
Elliott Bray	Morrison Wealth	R	78	N	Bank	2
Andrew Wood	MKC Wealth*	I	69	N	Bank	1
Ivan Ivanov	MKC Wealth*	I	63	N	Bank	1
Carlton Hall	Fidelius*	I	57	N	Bank	1
Matt Holbrook	MKC Wealth*	I	56	N	Bank	1
Jack Pennell	Morrison Wealth	R	53	N	Bank	2
Rebecca Harbrow	Blue Heron Financial Services	R	49	N	Bank	1
Anne McClean	IPS Capital	I	49	Y	Bank	1
Kevin Keeney	MKC Wealth*	I	48	N	Bank	1
Ninder Dhillon	St. James's Place	R	48	N	Bank	2
Justin France	Justin France Wealth Management	R	47	N	Bank	4
Abolore Awesu	Quilter Financial Advisers	R	45	N	Bank	2
Daniel Freeman	Freedom Wealth Management	R	39	N	Bank	2
Ben Hayward	Jackson Hodge Wealth	I	37	Y	Bank	3
Simon Farrar	Virtus Financial Planning	R	36	N	Bank	2
Nishan Balasingham	Fairstone	I	28	N	Bank	2
Dean Foley	Fidelius*	I	28	N	Bank	1
Daniel Mole	InterestMe Financial Planning	I	27	N	Bank	1
Guy Skinner	Citygate Financial Planning	I	26	Y	Bank	1
Sebastien Le Barth	FLM	R	21	N	Bank	1
Luke Carless	VIVA Wealth	R	21	N	Bank	2
Joshua Sparkes	Clearwater Wealth Management	R	20	N	Bank	2
Hiren Nandha	Sigma Financial Partners	R	20	N	Bank	1
Samuel Degun	Clearwater Wealth Management	R	16	N	Bank	1
Arthur Hill	Citygate Financial Planning*	I	14	Y	Bank	1
Peter Clark	Castell Wealth Management	R	13	N	Bank	1
Mike Edworthy	Freedom Wealth Management	R	12	N	Bank	1
Paolo Standerwick	MLP Wealth Management	I	285	N	Banstead	4
Filip Slipczek	Slipczek Chartered Financial Planners	I	315	N	Barnet	6+
Lawrence Gold	Gold Wealth Management	R	48	N	Beckenham	4
Matthew Clements	Clarence Place Wealth Management	R	20	N	Beckenham	1
Christopher Wotton	Wotton Wealth Management	R	85	Y	Bexley	6+
Liam Brencher	Lawton Financial Services	R	81	N	Bexley	3
Max Horry	Lawton Financial Services	R	75	N	Bexley	3
Neil Jenkins	Fintegrity IFA*	I	74	Y	Blackheath	4
Tom Kesterton	Eclipse Financial Planning	R	48	Y	Blackheath	4
Dylan Wright	Quilter Financial Advisers	R	46	N	Blackheath	2
Paul Schroter	Morrison Wealth	R	28	N	Blackheath	1
Joshua Gerstler	The Orchard Practice	I	119	Y	Borehamwood	6+
Andrew Rumbles	Prospera Wealth Management	R	75	N	Borough	1
Sonny Joannou	Tenet Financial Services*	I	39	N	Bowes Green	2
Emily Brear	The Private Office*	I	15	Y	Brixton Hill	1
Laura McLean	The Private Office*	I	45	Y	Brockley	3
Graeme Mackay	Foxgrove Associates*	I	137	Y	Bromley	6+
Rakhee Wood	Butterfly Financial Planning	I	62	N	Bromley	2

James Stilwell	Charles Wade Finance	I	55	Y	Bromley	3
Adrian Duke-Cohan	Dukes Lifestyle Financial Planning	I	38	N	Bushey	2
Henry Tonks	Bradby's Wealth Management	R	151	N	Canary Wharf	3
Michael Ewers	Morrison Wealth	R	102	N	Canary Wharf	2
Mojeed Odugbayi	Eminent Financial	R	92	N	Canary Wharf	3
Ben Cartwright	Pinnacle Wealth Management	R	52	N	Canary Wharf	2
Stacy Saber	Pinnacle Wealth Management	R	39	N	Canary Wharf	3
Joshua Lawrence	Morrison Wealth	R	31	N	Canary Wharf	1
Joshua Cook	Pinnacle Wealth Management	R	15	N	Canary Wharf	1
Martin Card	tba Wealth Management	I	154	Y	Carshalton	3
Ciaran Scanlon	One Financial Solutions*	I	21	N	Caterham	3
Ian Penberthy	DGS Chartered Financial Planners	I	38	Y	Chingford	2
Fotis Joannou	Sentient Wealth	I	125	Y	Chislehurst	6+
Adam Walkom	Permanent Wealth Partners	I	71	N	Chiswick	1
Gary Youssef	GSQ Wealth	R	59	N	Clapham	4
Oliver Carpenter	Morrison Wealth	R	27	N	Cobham	1
Angelo Burkey	BVS Mortgages & Financial Services	R	21	Y	Colindale	1
Wije Kanattege	BVS Mortgages & Financial Services	R	14	N	Colindale	1
Tracey Reddings	Reddings Wealth Management	R	58	N	Coulsdon	4
Keith Jobson	Gold Griffin - Wealth Planning	I	149	N	Covent Garden	6+
Eamonn Prendergast	Palantir Financial Planning	R	23	N	Croydon	2
Brian Downton	Downton and Ali Associates	R	98	Y	Dartford	4
Lewis Burt	LDB Wealth Management	R	44	N	Dartford	1
James Waddington	The Private Office*	I	10	Y	Dartmouth Park	1
David Gruenstein	The Private Office*	I	78	Y	Ealing	4
Simon Humphrey	Agile Life Financial Planning	R	67	Y	Ealing	5
Kirsty Stone	The Private Office*	I	74	Y	East Sheen	4
Paul Keeley	One Financial Solutions*	I	113	Y	Epsom	5
Tom Donlea	Castell Wealth Management	R	38	N	Epsom	4
Christopher Breach	Quilter Financial Advisers	R	10	N	Epsom	1
Jonathan Hives	First Sentinel Wealth	I	37	N	Euston	2
Toby Band	First Sentinel Wealth	I	27	Y	Euston	2
Ben Barratt	First Sentinel Wealth	I	21	N	Euston	2
Jason Wood	The Private Office*	I	89	Y	Finchley	4
Paul Simmons	Mazars Financial Planning*	I	125	N	Fleet Street	4
Abby Ivison	The Private Office*	I	51	Y	Fleet Street	2
Jennifer Massey	Mazars Financial Planning*	I	34	N	Fleet Street	2
Tom Mills	Mazars Financial Planning*	I	22	N	Fleet Street	1
Rohan Sandhu	The Private Office*	I	17	Y	Fleet Street	1
Sandra Corkhill	Fairstone	I	73	N	Gipsy Hill	6+
Michael Gaeton	Gaeton Financial Planning	R	22	N	Goffs Oak	1
Frazer Horton	Edward Rains*	I	94	N	Gravesend	5
Bob Rains	Bob Rains Wealth Management	R	44	N	Gravesend	4
Rohit Rohela	Finsbridge Financial Planning*	I	21	N	Gravesend	1
Andy King	Ellis Bates Financial Advisers*	I	70	Y	Grays	2
Daren Wallbank	Ginkgo Financial.*	R	186	Y	Greenwich	4
Alex Smith	Watson Moore IFA	I	90	Y	Gunnersby	1
Carl Mountain	2plan Wealth Management	I	130	N	Hampton	4

Amit Mittal	Expert Independent Financial Planning	I	168	Y	Harrow	6+
Andy Rowe	Evolution Financial Services	I	27	N	Harrow	1
Craig Crawford	Crawford Dean Wealth Management	R	11	N	Harrow on the Hill	1
Nigel Shaffer	2plan Wealth Management	I	68	N	Hendon	6+
Jon Ramos	J Ramos Wealth Management	R	35	N	Hendon	3
Priyesh Patel	Ablespoke	R	100	Y	High Holborn	6+
Lisa Conway-Hughes	Westminster Wealth Management*	I	90	N	High Holborn	1
Rebecca Cherry	Westminster Wealth Management*	I	89	N	High Holborn	3
Stephanie Jones	Westminster Wealth Management*	I	79	N	High Holborn	1
Kevin Hughes	Westminster Wealth Management*	I	68	N	High Holborn	2
Matt Campbell	Evolution Financial Services	I	25	Y	Highbury	1
Malcolm O'Donovan	Think Financial Wealth Management	R	99	N	Hoddesdon	3
Vanessa Deen	Deen Financial Services	I	63	N	Hoddesdon	4
Katie Campbell	Think Financial Wealth Management	R	38	N	Hoddesdon	1
Christopher Abel	The Private Office*	I	31	Y	Holloway	2
Eric Cheung	EFC Financial Planning	R	38	N	Homerton	3
Ben Winters	Municipal Financial Planning	R	11	N	Hornchurch	1
Sam Whybrow	Thanks Wealth Planning*	I	172	Y	Hoxton	6+
Jane Hodges	Money Honey	I	105	Y	Hoxton	6+
Lisa Meller	Personal Finance Movement	I	13	Y	Hoxton	1
Dave Burns	Burns Wealth Planning	R	15	N	Isleworth	1
Kanishk Swarup	Compound Wealth Planning	R	68	N	Kensal Green	1
Ollie Wilson	Enver Wealth Management	R	22	N	Kingston upon Thames	2
James Martin	Trowlock Wealth Management	R	20	N	Kingston upon Thames	2
Ted Wilson	Wilson Wealth Advisory	R	114	N	Knightsbridge	5
Maria Psarra	Iris Wealth Management	R	91	N	Knightsbridge	2
Sumun Kanda	McMillan Wealth Consultants	R	61	N	Knightsbridge	4
Simon Beazley	St. James's Place Wealth Management	R	53	N	Knightsbridge	2
Royston Fox	Royston Fox Associates	R	49	N	Knightsbridge	4
John Brewer	Shawfield Wealth Management	R	45	N	Knightsbridge	1
Athy Watson	Noula Wealth Consultancy	R	42	N	Knightsbridge	4
Philip Dragoumis	Thera Wealth Management	I	41	Y	Knightsbridge	2
Natasha Percy-Baxter	PercyBaxter Wealth Management	R	37	N	Knightsbridge	3
Laria Collister	Compass Financial Solutions	R	14	N	Knightsbridge	1
Denitsa Minkova	St. James's Place Wealth Management	R	10	N	Knightsbridge	1
Darryl Fenn	The Ethical Wealth Project	R	10	N	Knightsbridge	1
Christian Perera-Slater	The Private Office*	I	20	Y	Ladbroke Grove	1
Clinton Askew	Citywide Financial Partners	I	13	N	Leatherhead	1
Ashley Thomas-Walsh	The Private Office*	I	59	Y	Limehouse	2
Edward Richardson	Quilter Financial Advisers	R	76	N	Longfield	1
Chia Shamsaddini	Clarence Place Wealth Management	R	68	N	Longfield	4
Edward Tudor	The Private Office*	I	136	Y	Loughton	5

**VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS**

Joseph Obeng	Q Wealth	R	41	N	Marylebone	3
Keith Galgut	Wealthwise Financial Solutions	I	146	N	Mill Hill	6+
Andrew Peters	Black Swan Financial Planning	I	119	N	Moorgate	1
Steve Midgley	Black Swan Financial Planning	I	117	N	Moorgate	4
Julie Cooper	Black Swan Financial Planning	I	104	N	Moorgate	3
Rob Young	Black Swan Financial Planning	I	88	N	Moorgate	4
Peter Ditchburn	Deep Dive Financial Planning	I	57	Y	Moorgate	5
Jessica Lyons	Black Swan Financial Planning	I	31	N	Moorgate	3
Steffan Alemanno	The Private Office*	I	60	Y	New Cross	1
Abigail Banks	The Private Office*	I	101	Y	Peckham Rye	4
David Shepherd	Morrison Wealth	R	48	N	Peckham Rye	3
Bejal Shah	London Wealth	R	85	N	Pinner	6+
Naomi Haynes	Naomi Haynes Financial Planning	R	54	N	Potters Bar	3
Paul Sanders	The Private Office*	I	146	Y	Primrose Hill	6+
Clare McCarthy	The Private Office*	I	30	Y	Putney	2
Dan Schama	Optimal Wealth Management	R	18	Y	Radlett	1
Paul Hart	Medical Family Finance*	R	186	N	Regent's Park	4
Joseph Awaritefe	Medical Family Finance*	R	162	N	Regent's Park	4
Daryl Stafford	Medical Family Finance*	R	126	N	Regent's Park	4
Chris Friel	Bluesky Independent Wealth Managers	I	54	Y	Regent's Park	4
Mira Scull	Medical Family Finance*	R	52	N	Regent's Park	3
Oliver Prichard	Medical Family Finance*	R	23	N	Regent's Park	1
Ben Manso de Zuniga	Medical Family Finance*	R	15	N	Regent's Park	1
Tom Noyes-Lewis	Morrison Wealth	R	73	N	Richmond	3
Howard Morgan	Stage Financial	R	55	Y	Richmond	1
Marco Turrent	Journey	I	38	Y	Richmond	3
Peter Kalamatas	Morrison Wealth	R	26	N	Richmond	2
Martin Crawley-Boevey	PK Group	I	16	Y	Richmond	1
Ben Ricketts	Ben Ricketts Wealth Management	R	43	N	Rickmansworth	4
Rajiv Prabhakar	Rajiv Prabhakar	R	36	N	Rickmansworth	3
Fiona Morpurgo	Morpurgo Wealth	I	117	Y	Romford	6+
Nila Mistry	Prosperity Life Planning	I	35	N	Romford	1
Sarah Nesbitt	The Private Office*	I	25	Y	Rotherhithe	1
Jatish Pindolia	Lyfe FS	R	78	N	Ruislip	4
Malcolm Snook	MPL Wealth Management	I	42	N	Russell Square	1
Alex Shields	The Private Office*	I	101	Y	Selhurst	4
Simon Williams	Cooper Parry Wealth	I	19	N	Shoreditch	1
Rakesh Sharma	Albany Finance	I	24	N	Sidcup	1
Ben Clapham	Ellis Bates Financial Advisers*	I	23	Y	Soho	2
Ryan Nobbs	Evergreen Financial Planning	R	43	N	South Woodford	2
Nighat Ali	Solasta Wealth Management	R	37	N	South Woodford	1
Chate Dosanjh	Arcus Wealth	I	33	N	South Woodford	1
Keith Wilkins	St. James's Place	R	12	N	South Woodford	1
Gareth Lewis	Vivid Financial Planning	R	61	N	Southfields	4
Nisheet Shah	Insight Financial Services	R	66	N	Southgate	6+
Robert Gurney	MKC Wealth*	I	49	N	Spitalfields	1
Katie White	Attivo	I	44	Y	St James's	1
Tom Norton	AAG Wealth Management	R	26	N	St James's	1
Luke Adlum	Attivo	I	21	Y	St James's	1

Adnan Hussain	Attivo	I	20	Y	St James's	1
Ian Craigie	AAG Wealth Management	R	18	N	St James's	1
Nicholas Frid	Attivo	I	12	Y	St James's	1
Liam Martin	AXG Advice	I	199	N	St Paul's	6+
Owring Rahmani	Credius Wealth	R	157	Y	St Paul's	4
Oliver Pereira	Clearwater Wealth Management	R	41	N	St Paul's	3
Chris Vincent	Petrichor Financial Solutions	R	59	Y	St. Albans	3
Greg Neall	Wake Up Your Wealth	I	73	Y	Staines	4
Richard Sheret	Evolution Financial Services	I	58	Y	Staines	3
Nikki Zammit	Realise Wealth Management	I	20	N	Sunbury-on-Thames	1
Sean Standerwick	MLP Wealth Management	I	144	N	Surbiton	6+
Hardik Shah	Bright Blue Wealth	R	58	Y	Surbiton	2
Simon Wade	J G Wealth	R	57	N	Sutton	4
Daniel Helps	Clearwater Wealth Management	R	53	N	Sutton	3
Merve Oral	The Private Office*	I	76	Y	Swiss Cottage	4
Yasuto Arai	Yasuto Arai Wealth Management	R	31	N	Swiss Cottage	3
Jim Anderson	Throgmorton Private Capital	I	47	Y	Tadworth	1
Jonathan Ritterband	The Private Office*	I	57	Y	Tooting	1
Steven Jerath	SRJ Wealth Management	R	66	N	Tower Hill	4
Jordan Marshall	Jordan Marshall Wealth Management	R	59	N	Tower Hill	4
Edmund Wilson	The Edmund Wilson Practice	R	46	N	Tower Hill	4
Sean Wilkinson	Reliance Wealth Management	R	45	N	Tower Hill	4
Kieran Murphy	Prospera Wealth Management	R	36	N	Tower Hill	1
Marlene Francisco	Wisetree Financial Planning	R	34	N	Tower Hill	3
James Parfitt	Castell Wealth Management	R	26	N	Tower Hill	2
Alex Phillips	William Street Wealth Management	R	20	N	Tower Hill	2
Patryk Djecinski	Clara Wealth Management	I	58	N	Turnham Green	3
Alexis Liatis	Morrison Wealth	R	33	N	Turnham Green	2
James Wade	Charles Wade Finance	I	112	Y	Twickenham	1
Peter Adcock	Adcock Financial*	I	108	N	Twickenham	1
Tom Fawcett	Globe Independent Financial Advisors	I	95	N	Twickenham	3
David Holland	Globe Independent Financial Advisors	I	73	N	Twickenham	1
Andrew Connolly	Globe Independent Financial Advisors	I	69	N	Twickenham	1
Andrew Coles	Adcock Financial*	I	68	N	Twickenham	4
Mark Johnson	MJ Financial Planning	R	68	N	Twickenham	2
John Pickles	Globe Independent Financial Advisors	I	64	Y	Twickenham	1
Michael Blossie	Globe Independent Financial Advisors	I	61	N	Twickenham	1
Indy Dhanjal	Morrison Wealth	R	27	N	Twickenham	2
Christine Tucker	One Financial Solutions*	I	143	Y	Wallington	6+
Alex Kyprianou	The Private Office*	I	61	Y	Waltham Cross	1
Ketan Shah	Argentis	I				



**VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS**

NORTH ENGLAND						
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Katia Ghambaryan	Aitana Financial Services	R	28	N	Bolton	2
John Lyons	Clear Vision Wealth Management	I	27	Y	Bolton	1
Andrew Elson	Berry & Oak	I	121	Y	Boston Spa	3
Mark Hinchliffe	Sandringham Financial Partners*	I	90	N	Bramhope	1
Robert Wilkinson	Tenet&You	I	27	N	Bramhope	1
Peter Slack	Burlington Financial	I	78	N	Bridlington	1
Dan Seaton	Ryley Wealth Management*	R	15	N	Brigg	1
Darren Pickersgill	Pickersgill Financial Planning	I	154	Y	Brighouse	5
Simon Nutter	Sandringham Financial Partners*	I	156	N	Burnley	5
Sue Barnes	Elmfield Financial Planning	I	21	N	Burnley	1
Craig Dickinson	Elmfield Financial Planning	I	15	N	Burnley	1
Brett Garlick	Bury Financial Advisers	I	329	Y	Bury	1
Matthew Green	Bury Financial Advisers	I	215	N	Bury	4
Emma Connaughton	Holcombe Wealth Management	I	85	N	Bury	6+
Sarah Kendell	Financial Options Group	R	55	N	Bury	4
Simon Taylor	Bury Financial Advisers	I	38	N	Bury	1
Lauren Bailey	Financial Options Group	R	35	N	Bury	2
Matthew Slessor	2plan Wealth Management	I	113	N	Carlisle	6+
David Binder	Newcastle Financial Advisers*	R	108	Y	Carlisle	4
Steve Shovlin	Armstrong Watson	I	94	N	Carlisle	5
Marcus Dodds	Armstrong Watson	I	53	N	Carlisle	1
Arran Pamphilon	Stan Sherlock Associates	R	33	N	Carlisle	2
Chelsea Whittock	Armstrong Watson	I	32	N	Carlisle	2
Emma Copley	Armstrong Watson	I	18	N	Carlisle	1
Darren Parker	True Potential	R	135	Y	Castleford	5
Matthew Hawksworth	Ellis Bates Financial Advisers*	I	42	Y	Castleford	2
Tom Heaward	Camargue Chambers	R	109	N	Cheadle	4
Angela Farrell	Sandringham Financial Partners*	I	97	Y	Cheadle	6+
Jane Patrick	Sylvan Financial Management*	I	75	Y	Cheadle	3
Ed Painter	Sylvan Financial Management*	I	58	Y	Cheadle	3
Chris Brennan	Blackstone Financial Management	I	42	Y	Cheadle	1
Andrew Winstanley	Sustainable Financial Planning	I	36	N	Cheadle	2
Kai Ansari	Cullen Wealth	I	18	Y	Cheadle	1
Mark Bird	Chester Financial Wealth Management	I	106	Y	Chester	3
Mark Reidford	Innes Reid	I	80	Y	Chester	6+
Tom Lenton	Moneytree Wealth Management	R	52	Y	Chester	1
Matthew Hignett	Beaumont Wealth	I	46	Y	Chester	1
Connor Lovatt	Moneytree Wealth Management	R	28	N	Chester	1
Nia Sterio	Beaumont Wealth	I	12	N	Chester	1
Lee Metters	Newcastle Financial Advisers*	R	44	Y	Chester-le-Street	2
Donna Robertson	Rosewood Wealth Management*	I	313	Y	Chesterfield	6+
Mark Jones	Jones & Co*	I	230	N	Chesterfield	6+
Shannan Pool-Gorman	Rosewood Wealth Management*	I	116	Y	Chesterfield	5
Kirk Yeomans	Jones & Co*	I	98	N	Chesterfield	4
Suzanne Jenkins	Jones & Co*	I	87	N	Chesterfield	4
Neil Smith	Harmony Wealth Management	I	85	N	Chesterfield	4
Claire Craine	AFH Wealth Management	I	11	N	Chesterfield	1

John Wright	True Potential	R	350	N	Choppington	4
Steven Sasimowicz	Sandringham Financial Partners*	I	96	Y	Chorley	3
Colin Bates	Chapter3 Financial Planning	I	27	Y	Chorlton	2
Sheena Doherty	Sovereign Wealth	R	149	N	Cleckheaton	5
Maxine Chadaj	Trusted Financial Planning	I	36	N	Cleckheaton	3
Rob Simpson	RDS Financial Planning	R	27	N	Cleckheaton	1
Stuart Smith	Armstrong Watson	I	110	Y	Cockermouth	5
Adam Tomlinson	Kingfisher House Wealth Management	R	18	N	Cockermouth	1
Kate Boon	Lifepian Financial Management	I	169	N	Consett	6+
Nick Graham-Hall	Newcastle Financial Advisers*	R	18	N	Consett	1
Tom Parkin	Newcastle Financial Advisers*	R	114	Y	Cramlington	4
Malcolm Stalker	Foster Denovo	R	77	N	Cramlington	4
Matthew Platt	MLP Financial	R	72	N	Crook	4
Sean McDermott	LightSide Financial Planning*	I	148	N	Crosby	1
Ian Massey	Cockbain & Associates	R	58	N	Crosby	2
Rachel Denham	Sandringham Financial Partners*	I	84	N	Darlington	4
Sara Hollingsworth	Newcastle Financial Advisers*	R	79	Y	Darlington	4
David Corner	Attivo	I	28	Y	Darlington	1
Tony Clark	Attivo	I	24	Y	Darlington	1
Tristan Burd	Sandringham Financial Partners*	I	20	N	Darlington	1
Andrew Woodruff	Woodruff Hill	R	96	N	Doncaster	2
Kyle Penn	Fairstone	I	81	N	Doncaster	1
Steven Bell	True Potential	R	76	Y	Doncaster	6+
Maxine Clarke	Flying Colours Advice	I	63	N	Doncaster	4
David Yeardley	Discover Financial	R	52	Y	Doncaster	3
Cathy Smith	Belmayne IFA	I	103	Y	Dronfield	6+
Chris Breward	Wealth of Advice	I	234	Y	Durham	1
Anthony Higgins	Newcastle Financial Advisers*	R	63	Y	Durham	4
Matthew Sinclair	Wealth of Advice	I	52	Y	Durham	3
Glenn Peniston	Peniston Financial	R	253	Y	Gainsborough	4
Richard Smith	Abacus Associates	I	112	Y	Gateshead	5
Paul Richardson	Newcastle Financial Advisers*	R	70	Y	Gateshead	4
Chris Redgrave	Sheavyn Associates Financial Management	R	20	N	Goole	1
Gavin Smart	Forrester Boyd Wealth Management*	I	66	N	Grimsby	2
Joe Rogers	Forrester Boyd Wealth Management*	I	65	N	Grimsby	2
Howard Pykett	Forrester Boyd Wealth Management*	I	61	N	Grimsby	2
Chris Gray	Forrester Boyd Wealth Management*	I	47	N	Grimsby	2
Dale Regan	Forrester Boyd Wealth Management*	I	25	N	Grimsby	2
Toby Turner	IFT Wealth Management	I	61	N	Halifax	3
Ben Cordiner	Cordiner Wealth*	I	218	N	Harewood	4
Mark Chandler	Ellis Bates Financial Advisers*	I	82	Y	Harrogate	2
Carl Hasty	Ellis Bates Financial Advisers*	I	80	Y	Harrogate	2
Susan Tait	The Private Office*	I	74	Y	Harrogate	4
Peter Johnys	Sandringham Financial Partners*	I	59	Y	Harrogate	1
James Todd	RetireInvest	R	45	N	Harrogate	3
Vittoria Vaccaro	The Private Office*	I	21	Y	Harrogate	1
Colin Robinson	Argentis	I	14	N	Harrogate	1
David Barber	DMB Wealth Management	R	86	N	Hartlepool	1
Iain Paterson	Newcastle Financial Advisers*	R	63	Y	Hartlepool	4
Harrison Smith	Emerald Financial Associates	R	29	N	Hartlepool	1

Stacey Arcus	Quilter Financial Advisers	R	57	N	Hebburn	4
Christian Derrick	Stephenson Johnson Financial Planning	I	334	N	Hessle	5
Joanne Baker	Yorkshire Financial Planning	R	69	N	Hessle	3
Caroline Allen	Yorkshire Financial Planning	R	38	N	Hessle	3
Karl Lamb	Newcastle Financial Advisers*	R	117	Y	Hexham	4
Ryan Anderson	Armstrong Watson	I	35	Y	Hexham	3
Yianni Theodorou	Logic Wealth Planning	I	159	Y	Heywood	6+
Lindsay Carter	Ascot Lloyd	I	152	Y	Holmfirth	4
Antoinette Webb	AGW Financial Planning	R	40	Y	Holmfirth	1
Catherine Richardson	Navigation Wealth Management	R	48	N	Horsea	1
Dominic Middlemiss	DJM Financial Planning	R	10	N	Houghton le Spring	1
Graham Slater	Eagle Financial Services	R	221	N	Huddersfield	4
Steven Haigh	Portal Financial Planning	I	189	Y	Huddersfield	6+
Benjamin Philpott	Philpott Financial*	I	133	Y	Huddersfield	5
Leanne Harris	2plan Wealth Management	I	115	N	Huddersfield	6+
Lauren Codd	Sandringham Financial Partners*	I	69	N	Huddersfield	1
Antony Barton	Robertson Baxter	I	61	N	Huddersfield	6+
Matthew Bloxsome	Sovereign Wealth	R	60	N	Huddersfield	4
Stephen Harrison	True Potential	R	60	Y	Huddersfield	1
Henry Philpott	Philpott Financial*	I	59	N	Huddersfield	2
Gillian Shirt	Robertson Baxter	I	37	Y	Huddersfield	3
Mark Davis	Sandringham Financial Partners*	I	34	N	Huddersfield	1
Martyn Sales	Martyn Sales Financial Planning	R	22	N	Huddersfield	1
Marcus Dunning	Sandringham Financial Partners*	I	16	N	Huddersfield	1
Dan Willers	Robertson Baxter	I	12	Y	Huddersfield	1
Tom Saleh	Forrester Boyd Wealth Management*	I	38	N	Hull	2
Amy Gray	St. James's Place	R	23	N	Hull	2
Robert Morse	The Private Office*	I	51	Y	Ilkley	1
Dan Riley	Siddons & Co Financial Planning	R	11	N	Ilkley	1
George Hicks	The Private Office*	I	58	Y	Keighley	1



**VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS**

Chris Wheatman	Advice Matters Financial Planning*	I	128	Y	Kendal	5
Ashley Magean	Azets Wealth Management	I	49	Y	Kendal	1
Barry Fitzsimmons	Armstrong Watson	I	16	N	Kendal	1
Ian Plant	True Potential	R	15	N	Keswick	1
David Smith	Forethought Financial	R	118	N	Knutsford	4
James Larton	Truly Independent	I	67	Y	Lancaster	6+
Darren Goodall	Informed Financial Planning	I	193	Y	Leeds	4
Andrew Woolhouse	iWealth Financial	I	120	Y	Leeds	3
Julian Baker	Live Smart Financial Planning	I	113	Y	Leeds	2
Daniel Lea	The Private Office*	I	113	Y	Leeds	3
Amy Enright	Sovereign Wealth	R	110	N	Leeds	4
Natalie Wright	Mazars Financial Planning*	I	96	N	Leeds	4
Martin Archdale	MAP Financial Planning	I	86	Y	Leeds	4
Phillip Chambers	Chambers Financial Solutions	I	81	Y	Leeds	3
Jordan White	The Financial Planning Centre	I	69	Y	Leeds	1
Mathew Lamping	Ascot Lloyd	I	67	Y	Leeds	3
James Bowers	Sovereign Wealth	R	63	N	Leeds	5
Carl Ward	Mazars Financial Planning*	I	59	N	Leeds	4
Rob Pentelow	Pentelow Wealth Management	R	58	N	Leeds	3
Adam Green	Mazars Financial Planning*	I	50	N	Leeds	4
Tony Padgett	The Private Office*	I	44	Y	Leeds	1
Richard McKeown	Sovereign Wealth	R	43	N	Leeds	3
Yasir Al-Din	2plan Wealth Management	I	39	N	Leeds	4
Christie Tillet	The Private Office*	I	39	Y	Leeds	2
James Marlow	Armstrong Watson	I	32	N	Leeds	3
Tom La Dell	AAB Wealth Chartered Financial Planners*	I	30	Y	Leeds	2
David Berry	Argentis	I	26	Y	Leeds	1
Daniel Wilkinson	Keystone Financial Management	R	23	N	Leeds	2
Luke Bennett	Attivo	I	20	N	Leeds	1
Tom Malach	Attivo	I	18	Y	Leeds	1
Simon Fitton	Attivo	I	15	Y	Leeds	1
Jacob Parsons	Armstrong Watson	I	14	N	Leeds	1
Chris Simpson	Mazars Financial Planning*	I	12	N	Leeds	1
Patrick Rowan	Mazars Financial Planning*	I	12	N	Leeds	1
Chris Thorpe	Agile Independent Financial Advice	I	10	Y	Leeds	1
Ash Patel	Camargue Wealth	R	97	N	Leigh	5
Sarah Hogan	KBA FS	R	74	Y	Leigh	4
Joanne Hobson	KBA FS	R	58	Y	Leigh	4
David Parkinson	KBA FS	R	57	N	Leigh	4
Kathryn Shepherd	KDS Financial Planning	R	18	N	Littleborough	1
Chris Lunt	Chris Lunt IFA	I	276	N	Liverpool	6+
Martin Wilcocks	Wilcocks & Wilcocks	I	107	Y	Liverpool	1
Alan Worthington	Capstone Financial	R	100	N	Liverpool	4
Gary Davies	Ellis Bates Financial Advisers*	I	85	Y	Liverpool	2
Sanjay Gambhir	Hanson Financial Services	I	83	Y	Liverpool	4
Sam Inkson	Markland Hill Wealth	I	79	N	Liverpool	1
Wayne Slater	Spectrum IFS	I	76	N	Liverpool	5
Julie Roche	Hanover Wealth Management	I	73	Y	Liverpool	6+
Jeremy Agorom	Whitfield Wealth Management*	R	72	Y	Liverpool	1
Michael Carlyle	Hanson Financial Services	I	32	N	Liverpool	3
Ravinda Ranchogodage Don	BVS Mortgages & Financial Services	R	29	N	Liverpool	1
Philip Edward	Edward Asset Management*	I	26	Y	Liverpool	1
Matthew Brook	Rhodes Brook Financial	R	19	N	Liverpool	1

Ben McCarthy	Attivo	I	15	Y	Liverpool	1
Michael Bond	Foster Denovo	I	19	N	Lymm	1
Liam Winstanley	Danbro Financial Planning	I	54	Y	Lytham St Annes	1
Ben Lancaster	Depledge	I	103	N	Macclesfield	3
Paulina Worthington	Klara Wealth	R	31	N	Malton	1
Daniel Foy	Mazars Financial Planning*	I	103	N	Manchester	4
Adrian Edwards	Sylvan Financial Management*	I	82	Y	Manchester	3
Jamie Lowe	True Self Wealth	R	56	N	Manchester	1
Thomas Scrupps	Mazars Financial Planning*	I	27	N	Manchester	1
Nicholas Konarski	Mazars Financial Planning*	I	19	N	Manchester	1
Samuel Hartley	True Potential	R	11	N	Manchester	1
Emma McNulty	Cullen Wealth	I	10	N	Manchester	1
Rachel Tunnicliffe	AFH Wealth Management	I	20	N	Mexborough	2
Grant Kelly	Newcastle Financial Advisers*	R	59	Y	Middlesbrough	4
Carol Dickens	New Vision Wealth Strategies*	I	136	N	Middlewich	5
Darron Whitehead	Fairstone	I	237	Y	Mirfield	6+
Marcus Platt	Family Tree Wealth Management	R	39	N	Mold	3
Darren Hancock	Sandringham Financial Partners*	I	55	Y	Morecambe	1
Daryl Brown	Newcastle Financial Advisers*	R	37	N	Morpeth	2
Nigel Swan	Ellis Bates Financial Advisers*	I	27	Y	Morpeth	1
Connor Oliver	Emerald Financial Associates	R	13	N	Morpeth	1
David Pritchard	Applewood Independent	I	89	N	Nantwich	3
Lauren Tudor	Atherton & Associates Wealth Management	R	42	N	Nantwich	2
Jamie Hull	Atherton & Associates Wealth Management	R	40	N	Nantwich	3
Tom Kennedy	Quilter Financial Advisers	R	39	N	Nantwich	1
Richard Peddie	Atherton & Associates Wealth Management	R	25	N	Nantwich	2
Richard Astbury	Atherton & Associates Wealth Management	R	23	N	Nantwich	2
Christina Clegg	Christina Clegg Financial Planning Services	I	329	Y	Nelson	6+
Helen Brown	Phillip Bates & Co Financial Services	I	157	Y	Neston	1
Geoff Caisley	Newcastle Financial Advisers*	R	158	Y	Newcastle upon Tyne	4
Natalie Turner	Natalie Turner Wealth Management*	R	135	N	Newcastle upon Tyne	3
Mark Brett	Abacus Associates	I	100	Y	Newcastle upon Tyne	2
David Simpson	Newcastle Financial Advisers*	R	85	Y	Newcastle upon Tyne	4
Neil Henderson	Mission Financial Planning	I	81	Y	Newcastle upon Tyne	2
Ben Hughes	Doxford Financial	R	63	N	Newcastle upon Tyne	1
Omar Din	Azets Wealth Management	I	54	N	Newcastle upon Tyne	3
Michael Carrick	Tier One Capital	I	53	N	Newcastle upon Tyne	4
Amy Burge	Ellis Bates Financial Advisers*	I	52	Y	Newcastle upon Tyne	2
Nicola Tempest-Hall	Leazes Quadrus Financial Planning	R	45	N	Newcastle upon Tyne	2
Matthew Moralee	First Mortgage	I	41	N	Newcastle upon Tyne	1
Ryan McGuinness	1894 Private Wealth	R	40	N	Newcastle upon Tyne	2
Margery Gledson	Ellis Bates Financial Advisers*	I	35	Y	Newcastle upon Tyne	2
Deborah Trelease	Azets Wealth Management	I	22</			



VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

NORTH ENGLAND

Table with columns: Name, Firm, Status, Reviews, Fees Paid, Location, Years Qualified. Lists top-rated advisers in North England.

Table with columns: Name, Firm, Status, Reviews, Fees Paid, Location, Years Qualified. Continues list of top-rated advisers in North England.

Table with columns: Name, Firm, Status, Reviews, Fees Paid, Location, Years Qualified. Lists top-rated advisers in Northern Ireland and Scotland.

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Table with columns: Name, Firm, Status, Reviews, Fees Paid, Location, Years Qualified. Lists top-rated advisers in Southeast England.

Table with columns: Name, Firm, Status, Reviews, Fees Paid, Location, Years Qualified. Continues list of top-rated advisers in Southeast England.

Table with columns: Name, Firm, Status, Reviews, Fees Paid, Location, Years Qualified. Continues list of top-rated advisers in Southeast England.

KEY
FIRM \* Top Rated Firm (includes trading names of Top Rated Firms), more on p30
STATUS I Independent financial adviser YEARS QUALIFIED Consecutive years as a Top Rated 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

SOUTHEAST ENGLAND						
NAME	FIRM	STATUS	REVIEWS	FEES PUB	LOCATION	YEARS QUALIFIED
Jayna Shah	JPS Wealth Management	R	80	N	Brighton	4
Oliver McDonald	Engage Wealth Management	I	44	N	Brighton	3
Freya Latham	Ascot Lloyd	I	32	Y	Brighton	1
Simon Wateridge	Intelligent Pensions	I	27	Y	Brighton	1
Daniel Piper	Piper Wealth Management	R	19	N	Broadstairs	1
Tom Barnes	Barnes Wealth Management	R	47	N	Buckingham	3
Philip Hanley	Philip James Financial Services*	I	573	Y	Burford	6+
Sian MacInnes	Philip James Financial Services*	I	316	Y	Burford	6+
Harry Morgan	Wellesley Investment Management	R	139	N	Burgess Hill	6+
Russell Marley	Russell Marley Financial Planning	R	60	N	Burgess Hill	3
Harj Gill	Sandringham Financial Partners*	I	63	N	Burnham	4
Charles Bailey	McMillan Wealth Consultants	R	51	N	Burnham-on-Crouch	4
Andy Manning	Succession Wealth	I	120	Y	Bury St Edmunds	6+
Iain Clayton	Abbeysgate Wealth Management	R	22	N	Bury St Edmunds	2
Samuel Waterson	SDG Wealth Management	R	15	N	Bury St Edmunds	1
Ryan Van den Bergh	Inpartnership Financial Advisers	I	72	N	Camberley	4
Peter Ward	St. James's Place	R	44	N	Camberley	1
Vicky Kleboe	Penrose Wealth Management	R	39	N	Camberley	3
Lee Giles	Verum Financial	I	286	Y	Canterbury	6+
Samantha Secomb	Women's Wealth	I	76	Y	Canterbury	1
Oliver Secomb	Pentins Financial Planners	I	28	Y	Canterbury	1
Olsi Doko	Canterbury Wealth Management	R	14	Y	Canterbury	1
Tony Duckworth	Tony Duckworth Financial Services	R	33	N	Canvey Island	2
Joe Parker	McMillan Wealth Consultants	R	137	N	Chatham	4
Wayne Smith	WLS Investment Partnership*	I	103	N	Chatham	1
Chris Clark	Advance Wealth	I	169	Y	Chelmsford	1
Ben Agar-Hutton	Avenue Financial Solutions	I	56	Y	Chelmsford	4
Colin Fletcher	Fidelity*	I	53	N	Chelmsford	1
Gavin Johnson	Solus Financial Planning	I	53	N	Chelmsford	2
Jobin Jacob	Sterling Street	R	48	N	Chelmsford	1
Chris Leyden	Copnol Consultancy	R	44	N	Chelmsford	4
Stephen May	Advance Wealth	I	39	N	Chelmsford	3
James Taylor	Taylor Financial Management	I	33	N	Chelmsford	2
Paul McCaffrey	Advance Wealth	I	24	N	Chelmsford	1
Mark Coomber	Canonium Wealth Planning	I	23	Y	Chelmsford	1
James Maine	Tavistock Partners	I	23	Y	Chelmsford	1
Ryan Eaton	Daniel Green Wealth Management	R	22	N	Chelmsford	1
Brad Ainsworth	Cathedral Wealth Management	R	109	N	Chichester	5
Paul D Brown	Ascot Lloyd	I	59	Y	Chichester	1
Tom Bate	Attivo	I	36	Y	Chichester	1
Peter Greenwood	Greenwood Wealth Solutions	R	30	N	Chichester	1
Michael Fowler	Succession Wealth	I	26	N	Chichester	1
Brian Martin	Argentis	I	22	Y	Chichester	1
Josh Farrow	Cathedral Wealth Management	R	12	N	Chichester	1
Joseph Cooper	Wise Investment	I	36	N	Chipping Norton	1
John Findlay	Bray Wealth Management*	R	76	Y	Chobham	4

Peter Hewett	AFH Wealth Management	I	90	N	Clacton-on-Sea	5
David Bright	Blackstone Moredgate	I	90	N	Colchester	2
Paul Sweeny	Sweeny Wealth Management	I	87	Y	Colchester	5
Gordon Kearney	Fiducia Wealth Management	I	80	Y	Colchester	2
Robert Ayley	Crown Wealth Consultants	R	73	Y	Cranbrook	3
Robin Quirt	Burfields House Wealth Management	R	63	N	Cranbrook	3
Connor Essam	Burfields House Wealth Management	R	38	N	Cranbrook	1
Charlotte Rush	Burfields House Wealth Management	R	26	N	Cranbrook	1
Andrew Lee	One Financial Solutions*	I	102	Y	Cranleigh	5
Rupert Miller	Bramley Financial Planning	I	75	Y	Cranleigh	5
Tim Gurr	TK Gurr Financial Planning	I	40	Y	Crawley	1
Samantha Kaye	Wellesley Investment Management	R	18	N	Crawley	1
Graham Hicks	GA Hicks Associates	I	112	N	Crowborough	6+
Rob Field	Prosperity IFA*	I	15	N	Crowborough	1
William Putnam	Churchgates	I	26	Y	Diss	1
Mark Richings	HJP Chartered Financial Planners	R	22	N	Dorking	1
Steven James	HJP Chartered Financial Planners	R	10	N	Dorking	1
Duncan Mackay	Pembroke Financial Services	I	29	N	East Grinstead	1
Paul Clifford	Clifford Osborne*	I	389	Y	Eastbourne	6+
Clive Baker	The Equity Release Experts	R	38	Y	Eastleigh	3
Alex Guthrie	Unity Wealth Management	I	37	N	Eastleigh	3
David Butler	Succession Wealth	I	33	Y	Eastleigh	1
Lewis Bailey	PW Associates Wealth Management	R	22	N	Emsworth	2
Ian Riggs	Eight Wealth Management	R	247	N	Fareham	4
Jason Eldrid	Sheraton Financial Planning	I	193	Y	Fareham	6+
Robert Brealey	Abbotstone Financial Solutions	I	143	Y	Fareham	6+
David Gallagher	David Gallagher Wealth Management	R	107	N	Fareham	2
Ian Batterbee	Sterling & Law	I	90	Y	Fareham	3
Emma Farmer	AFH Wealth Management	I	36	N	Fareham	3
Sasha McKee	Eight Wealth Management	R	31	N	Fareham	1
Daniel Pyle	Beals Mortgage and Financial Services	R	29	N	Fareham	1
Andy McKee	Eight Wealth Management	R	29	N	Fareham	1
Justin Stevens	JMS Wealth Management	R	29	N	Fareham	1
Ben Stebbings	Unity Wealth Management	I	23	Y	Fareham	2
Kevin Woods	Laterliving now!*	I	22	N	Fareham	1
John Satchwell	Cheyton Wealth Management	R	14	N	Fareham	1
James Grant	Beals Mortgage and Financial Services	R	13	N	Fareham	1
Ben Evans	Contractor Wealth Management	R	13	N	Fareham	1
Sam Satchwell	Cheyton Wealth Management	R	12	N	Fareham	1
Alan Wall	Eight Wealth Management	R	65	N	Farnborough	3
Jaid Wiltshire	Roxburgh Financial Management	R	16	N	Farnborough	1
Richard Gross	Church's Financial Planning	I	51	Y	Farnham	3
Tom Garsed-Bennet	Ellis Bates Financial Advisers*	I	51	Y	Farnham	2
Max Sullivan	Kingswood Group	R	38	Y	Faversham	1
Tobias Cobb	Aitana Financial Services	R	22	N	Faversham	1

Philip Henden	Henden Financial	I	147	N	Fleet	5
James Gill	J G Wealth	R	101	N	Fleet	4
Geoff Day	Wilcox Day Wealth Management	R	85	N	Fleet	5
Tracyann Johnson	Johnson Wealth Solutions	R	29	N	Fleet	2
Dean Fermie	Beals Mortgage and Financial Services	R	25	Y	Fleet	1
Heide Swift	Heide Swift Financial Planning	R	114	N	Flitwick	3
John Howson	LUNA Financial Planning	R	67	N	Flitwick	4
Ben Taylor	Consolidare Wealth Management	I	42	Y	Folkestone	1
Trevor Mitchell	Mitchell Private Clients	R	54	Y	Forest Row	4
Chris Alpe	Alpe Wealth Management	R	31	N	Gatwick	3
Gary Kuhler	Sandringham Financial Partners*	I	26	N	Gatwick	1
Ben Gascoyne	Wallis Wealth	I	75	Y	Gerrards Cross	3
Luke Hartley	Hartley Ross	I	24	Y	Gerrards Cross	2
Phil Adams	Wardour Financial Planners*	I	14	N	Gerrards Cross	1
Nigel Burgess	Wardour Financial Planners*	I	11	N	Gerrards Cross	1
Christopher Rainbow	Bow Financial Services*	I	100	Y	Gillingham	5
David Cole	Burfields House Wealth Management	R	73	N	Goudhurst	3
Arthur Childs	Flying Colours Advice	I	107	Y	Guildford	1
Steven Burgess	Fortis Financial Planning	R	101	Y	Guildford	4
Jack Saunders	Informed Pensions	I	57	Y	Guildford	2
Damien Gould	Junction 8 Financial Planning	R	54	Y	Hailsham	4
Dean Brooks	Stevens Wealth Management	R	33	N	Hailsham	2
Amy Shepherd	Crown Wealth Consultants	R	13	N	Hailsham	1
Dean McSloy	The Private Office*	I	196	Y	Harpenden	5
Brian Abrey	Abrey Private Clients	R	89	Y	Harpenden	4
Tim Lambert	Lambert Wealth	R	41	N	Harpenden	3
David Dodgson	The Private Office*	I	137	Y	Haslemere	6+
Nigel Thornely	Sandringham Financial Partners*	I	68	Y	Hastings	5
Nick Evans	One Life Wealth Planning	I	88	Y	Hatfield	1
Jarrath Cush	Eight Wealth Management	R	67	N	Havant	3
Chris Poynton	Country Wealth	I	33	N	Havant	3
Simon Arthur	Metis Wealth	I	79	N	Haywards Heath	1
Joel Wormald	Metis Wealth	I	63	N	Haywards Heath	1
George Delaney	Metis Wealth	I	52	N	Haywards Heath	1
Stephen Bacic	Sandringham Financial Partners*	I	52	N	Haywards Heath	1
Sean Guirey	The Aspire Partnership*	I	23	N	Haywards Heath	2
Tony Woodward	Quilter Financial Advisers	R	128	Y	Henley-On-Thames	6+
Chris Gallimore	Gallimore Wealth Management	R	59	Y	Henley-on-Thames	1
Sophia Lerche-Thomsen	Frizzell Wealth Management	R	52	N	Henley-on-Thames	3
Scott Atkinson	GPFM*	I	95	Y	Hertford	2
Scott Shadwell	GPFM*	I	86	Y	Hertford	2
Simon Frost	GPFM*	I	52	Y	Hertford	2
Emma Saunders	GPFM*	I	48	Y	Hertford	2
Sandra Antoniou	Fibonacci Finance	I	12	N	Hertford	1
Joel Arif	Surrey Oaks Wealth Management	R	74	Y	Hindhead	5
David Lee	Eight Wealth Management	R	35	N	Hindhead	1
Susie Bewell	Raymond James Investment Services	I	171	Y	Hitchin	6+
Jonathan Smith	Smith and Wardle Financial Planning*	I	114	Y	Hitchin	4
Faye Silver	Raymond James Investment Services	I	93	N	Hitchin	4

Rory Albon	Lyndhurst Financial Management	I	35	Y	Hitchin	2
Christian Lloyd-Williams	Smith and Wardle Financial Planning*	I	24	Y	Hitchin	1
Simon Jackson	Smith and Wardle Financial Planning*	I	17	Y	Hitchin	1
Julie Speed	Royston Fox Associates	R	10	N	Hitchin	1
Donna Buffham	The Private Office*	I	88	Y	Hockley	4
Philip Piggins	True Potential	R	74	N	Hook	2
Dax Bayley	Ellis Bates Financial Advisers*	I	60	Y	Hook	2
Josh Cardy	Buckle & Partners	R	21	N	Hook	1
Michael Sharp	Sharp Wealth Management	R	53	N	Horley	4
Adam Reeves	Reeves Financial	I	138	N	Horsham	6+
Douglas Hanbury	Horsham Financial Services	R	59	N	Horsham	3
Daniel Hanbury	Horsham Financial Services	R	46	N	Horsham	3
John Surgenor	Barrington Hamilton Personal Asset Management	I	39	N	Horsham	1
Mark Andrews	Finance Energy	I	27	Y	Horsham	1
Mike Smith	Beals Mortgage and Financial Services	R	14	N	Horsham	1
Ivan Lyons	Investment Solutions	I	420	Y	Hove	6+
Kay Mechial	Black Lion*	R	196	N	Hove	4
Humam Rashid	Ascot Lloyd	I	65	Y	Hove	1
Peter Atkins	The Wilcox Young Partnership*	I	60	Y	Hove	1
Simon Treadaway	Sandringham Financial Partners*	I	16	N	Hove	1
Steph McDonald	HarperLees Financial Planning*	I	84	N	Ingatstone	3
Adrian Quick	HarperLees Financial Planning*	I	77	N	Ingatstone	3
Mark MacLean	HarperLees Financial Planning*	I	71	N	Ingatstone	3
Trey Vella	HarperLees Financial Planning*	I	36	N	Ingatstone	2
Colin Low	Kingsfleet	I	54	Y	Ipswich	1
Mark Spackman	Lifetime Financial Solutions	I	47	N	Ipswich	3
Cavan Halley	Parallel Wealth Management	R	41	N	Ipswich	1
Nathan Attwood	Argentis	I	15	N	Ipswich	1
Conor O'Sullivan	O'Sullivan Financial Planning*	I	41	N	Kettering	1
Baljinder Mann	True Potential	R	16	N	Kettering	1



VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Paul Davidson	Strategic Vision Wealth	I	95	Y	Kidlington	5
Laura Bailey	Sterling & Law	I	15	Y	Lee-on-the-Solent	1
Andrew Lee	AJLee Financial Planning	R	42	N	Leigh-on-Sea	3
Tony Sareen	TDS Financial	R	27	N	Leighton Buzzard	1
Matthew Barnes	Barnes Robertson Financial Planning	R	40	N	Letchworth-Garden-City	4
Lee Waters	Barwells Wealth*	I	45	N	Lewes	1
Roger Waters	Barwells Wealth*	I	21	N	Lewes	1
Allan Perry	Ascot Lloyd	I	75	Y	Lightwater	1
Gavin Foster	Ascot Lloyd	I	61	Y	Liss	1
John Robinson	Sandringham Financial Partners*	I	59	N	Littlehampton	5
Alistair Norton	GHL Direct	R	355	N	Luton	6+
Christopher James	Wealth Matters	I	46	N	Luton	4
Adam Turner	Turner Wealth Management	R	38	N	Lymington	3
David Crabbe	Quilter Financial Advisers	R	127	N	Maidenhead	6+
James Etheridge	Focused Financial	I	91	Y	Maidstone	4
Jonathan Morris	Sandringham Financial Partners*	I	82	N	Maidstone	1
David Brooker	2plan Wealth Management	I	41	N	Maidstone	1
Harry Donoghue	The Private Office*	I	35	Y	Maidstone	1
Russell Ludwin	True Potential	R	29	Y	Maidstone	2
Deborah Cargo	Kent Financial Planning	I	23	Y	Maidstone	1
Casey Mills	TFP Financial Planning*	I	90	Y	Maldon	1
Dan Haylett	TFP Financial Planning*	I	31	Y	Maldon	1
Julie Searles	Searles Financial Planning	R	116	N	Manningtree	6+
Robert Wood	Fiducia Wealth Management	I	43	N	Manningtree	1
Lorraine Sellwood	Eight Wealth Management	R	76	N	Marlow	1
Mark Kinally	Eight Wealth Management	R	63	Y	Marlow	1
Bob Gibbs	Bob Gibbs Financial Planning	I	249	Y	Milton Keynes	6+
Tony Byrne	Wealth and Tax Management	I	200	N	Milton Keynes	5
Joe Davison	Maitland James Financial Planning*	I	127	N	Milton Keynes	3
Andrew Flowers	Vizion Wealth*	I	126	Y	Milton Keynes	3
Nikki Pipping	Collective Financial Planning	R	117	Y	Milton Keynes	4
Mark Smallwood	Oak Wealth Planning	I	93	Y	Milton Keynes	6+
Nicholas Hamilton	Mazars Financial Planning*	I	89	N	Milton Keynes	1
Matthew Brooks	The Cosgrove Partnership	I	64	Y	Milton Keynes	2
James Blackham	Vizion Wealth*	I	59	Y	Milton Keynes	3
Jat Bubbra	Wealth and Tax Management	I	49	N	Milton Keynes	1
Sam Beesley	Argent Chartered Financial Planners	R	46	N	Milton Keynes	1
Charlotte Walters	Avail Financial Planning	R	41	N	Milton Keynes	3
Faisal Khan	AFH Wealth Management	I	39	N	Milton Keynes	1
Cholpon Djanuzakova	Wealth and Tax Management	I	32	N	Milton Keynes	3
Luke Smulders	Collective Financial Planning	R	31	Y	Milton Keynes	2
Bobbi White	Collective Financial Planning	R	27	Y	Milton Keynes	2
Tom Warren	Warren Wealth Management	I	27	Y	Milton Keynes	1
Sam Malka	Scottsdale Lifetime Partners	R	26	N	Milton Keynes	2
Adam Gibson	Argentis	I	15	Y	Milton Keynes	1
Simon Moran	Griffins Financial Solutions	I	178	Y	Newbury	6+
Andrew Benson	AFH Wealth Management	I	139	Y	Newbury	1
Matt Grifferty	Chester Rose Financial Planning	I	99	Y	Newbury	4
Mark Sleeman	Ascot Lloyd	I	98	Y	Newbury	4
Alex Breadmore	Griffins Financial Solutions	I	88	Y	Newbury	6+

Sarah Blyth	Blyth Wealth Management	I	68	Y	Newbury	1
Paul Shorten	Blacktower Financial Management	I	66	N	Newbury	1
Rebecca Kingwell	Rebecca Kingwell Financial Planner					



**VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS**

SOUTHEAST ENGLAND						
NAME	FIRM	STATUS	REVIEWS	FEES PUB	LOCATION	YEARS QUALIFIED
Chris Mills	Voyage Financial Planning	I	91	N	Romsey	1
Shaun Ramazannezhad	McMillan Wealth Consultants	R	72	N	Romsey	4
Scott Moody	Ascot Lloyd	I	42	Y	Romsey	1
Scott Turnbull	Fleming Financial Services	I	10	Y	Romsey	1
Steve Ivory	Fidelius*	I	72	N	Royal Tunbridge Wells	1
Paul Wade	Aspen Wealth Management*	I	186	Y	Ryde	1
Peter Harris	Olympus Financial Planning	I	61	Y	Rye	1
Samsu Miah	Berkshire Financial Planning	R	47	Y	Sandhurst	4
Simon Roffey	Roffey Wealth Management	R	30	N	Sandhurst	2
Douglas Young	True Potential	R	10	Y	Sandwich	1
Sam Worthington	Worthington Financial Planning*	I	185	Y	Sandy	4
Hugo Sparks	Clarence Place Wealth Management	R	75	N	Sawbridgeworth	4
Colin Hussey	Garden Wall	I	52	N	Sawbridgeworth	3
Graham Keepen	Foxgrove Associates*	I	163	Y	Sevenoaks	5
Craig Atkins	C A Financial Services	I	69	N	Sevenoaks	2
Steven Hotham	Strategic Wealth Management	I	44	N	Sevenoaks	1
Ricky Stephens	Wealth Transform	R	19	Y	Sittingbourne	1
David Ruler	Sandringham Financial Partners*	I	140	Y	Snodland	6+
Jamie Mallon	Eight Wealth Management	R	213	N	Southampton	3
James Thompson	NorthStar Wealth Management	I	202	Y	Southampton	6+
Andrew Brown	Eight Wealth Management	R	132	Y	Southampton	4
Lindsay Tucker	Eight Wealth Management	R	96	N	Southampton	1
Angela James	Yolo Wealth Management	R	77	Y	Southampton	5
Justin Wade	Regis Bentley	I	74	N	Southampton	1
Dean Hunt	Eight Wealth Management	R	71	N	Southampton	1
Kevin Kennard	David James Wealth*	R	63	Y	Southampton	3
Thomas McConnell	AFH Wealth Management	I	55	Y	Southampton	3
George Rashbrook	Sterling & Law	I	43	Y	Southampton	2
Henry Lovell	Eight Wealth Management	R	39	N	Southampton	1
Sandy McPherson	Fidelius*	I	38	N	Southampton	1
Abilash Padayattil	Blue Stone Financial	R	37	N	Southampton	1
Stephen Jury	Jury Financial Solutions	R	37	N	Southend-on-Sea	3
David Brocklesby	SP Financial Management	I	12	Y	Southend-on-Sea	1
Nigel Francis	Nigel Francis	R	39	N	Southsea	2
Jacqueline Wilson	Sandringham Financial Partners*	I	29	N	Southsea	2
Alexander Bland	Sapphire Financial Planning	R	157	Y	St Albans	3
Hansa Hirani	Hansa Wealth Management	R	125	N	St Albans	3
Dominic Quibell	Lifetime Wealth Management	R	114	N	St Albans	4
April Leeson	The Private Office*	I	83	Y	St Albans	3
Daniel Jones	DGS Chartered Financial Planners	I	56	Y	St Albans	4
David Buckley	BW Financial Planning	I	54	Y	St Albans	1
Alex Thomas	DGS Chartered Financial Planners	I	47	N	St Albans	4
Bina Dayaram	Bina Dayaram Wealth Management	R	38	N	St Albans	4
Columba McMenamin	Lombard Private Clients	R	37	Y	St Albans	4
Steven Goode	Steven Goode Wealth Management	R	32	N	St Albans	1

Carl Gibson	St. James's Place	R	30	N	St Albans	3
Moheen Ahmed	Hoxton Capital Management	I	21	N	St Albans	1
George Downie	Mazars Financial Planning*	I	18	N	St Albans	1
Sonia Charles	Charles Wealth Management	R	51	N	Stansted	4
Chris Merry	The Private Office*	I	25	Y	Stevenage	1
Susie Laws	Fiducia Wealth Management	I	71	N	Stowmarket	2
Mark Thompson	Thompson Financial Consulting	I	119	Y	Sudbury	1
Paul Price	St Peters Financial Planning	R	62	N	Sudbury	3
Michael Hatton	BFP Wealth Management	R	34	N	Sudbury	2
Ray Ingleby	Arborheath	I	136	N	Tadley	3
Tony Bragg	Tenet&You	I	50	N	Tadley	1
John Markham	Future Financial Planning	I	103	N	Tendring	4
Ricky Wilson	Evelyn Partners Financial Planning	R	35	N	Thame	2
Martin Harding	MKC Wealth*	I	51	N	Thatcham	1
Mark Saunders	Simple Wealth Solutions	R	38	N	Thatcham	1
Catherine Simmonds	Mentmore Financial Planning	R	44	N	Tring	4
Daniel Karim	One Financial Solutions*	I	302	Y	Tunbridge Wells	6+
Richard Hitchell	Hitchell Financial Planning*	I	118	Y	Tunbridge Wells	3
Alec Cameron	Coloma Wealth Management	I	107	Y	Tunbridge Wells	4
James Hitchell	Hitchell Financial Planning*	I	69	N	Tunbridge Wells	1
Kevin Clare	Ascot Lloyd	I	49	Y	Tunbridge Wells	1
Jerric Alcoran	Wealth Transform	R	46	N	Tunbridge Wells	1
Henry Armstrong	Armstrong Wealth	I	37	Y	Tunbridge Wells	1
Louise Fitzgerald	Sterling & Law	I	34	Y	Tunbridge Wells	1
Toby Freeman	Forbes Financial	R	13	N	Tunbridge Wells	1
Alex Roberts	The Private Office*	I	54	Y	Wallingford	2
Neil Anns	Anns and Grange Associates	R	12	N	Wantage	1
Alison Tyne	Intelligent Pensions	I	31	Y	Ware	1
Mark Higgins	Argentis	I	68	N	Waterlooville	1
Chris Allen	Mat White Financial Services	I	61	Y	Waterlooville	1
David Gomez	Argentis	I	18	N	Waterlooville	1
Warren Fairchild	Argentis	I	18	N	Waterlooville	1
Graham McIntyre	Argentis	I	17	N	Waterlooville	1
Mark Hurst	Beals Mortgage and Financial Services	R	17	N	Waterlooville	1
Philippa Cowan	Argentis	I	15	N	Waterlooville	1
Robert Payne	Argentis	I	13	N	Waterlooville	1
Elliot West	Informed Pensions	I	12	Y	Waterlooville	1
Daniel Humphrey	Argentis	I	11	N	Waterlooville	1
Peter Farrant	Argentis	I	10	N	Waterlooville	1
Harj Heer	Logic Financial Services	I	76	N	Watlington	5
Emma Wardle	Logic Financial Services	I	32	Y	Watlington	1
Joe Sheridan	Intelligent Pensions	I	22	Y	Welwyn	1
Sarah-Jayne Ives	SJ Wealth Management	I	70	Y	West Malling	2
James Hodges	Willow Financial Planning	I	99	Y	Westcliff-on-Sea	6+
John Haley	Willow Financial Planning	I	53	Y	Westcliff-on-Sea	1
Michael Man	MKM Wealth Management	R	59	N	Westerham	3
Emily Man	Emily Man Wealth Management	R	57	N	Westerham	4
Richard Cox	Richard Cox Wealth Management	R	34	N	Westerham	3
Mike Lumley	Mike Lumley Financial Solutions	R	31	N	Westerham	3
Priya Williams	St Julien Financial Planning	R	18	N	Westerham	1
Paul Davis	Clear Financial Advice	I	242	N	Wickford	6+
Tony Russell	Orange Tree Financial Services	R	78	Y	Wickford	4

Nicola Orchard	Orchard Wealth	I	85	N	Winchester	5
Victoria Toan	VJT Wealth Management	I	66	N	Winchester	5
Kaye Crush	Westgate Wealth Management	R	28	N	Winchester	2
Tom Collins	TMC Financial Consultancy	R	21	N	Winchester	1
Catriona McCarron	Ascot Wealth Management	I	223	N	Windlesham	6+
Chris Dahl	Advies Private Clients	I	111	Y	Windsor	5
Giles Warren	Giles Warren Financial	I	100	N	Windsor	5
Nicholas Hall	Bryant Hall Todd Wealth Management	R	90	N	Windsor	2
Charlie Bryant	Bryant Hall Todd Wealth Management	R	47	N	Windsor	4
Peter Davies	Create Wealth Management	I	39	Y	Windsor	1
Nicholas Cox	Winthrop Financial Planning	R	50	N	Witham	3
Simon Gibbs	AFH Wealth Management	I	37	N	Witham	3
Dominic Spalding	Expert Wealth Management*	I	97	Y	Witney	4
Jonathan Hunt	Expert Wealth Management*	I	89	Y	Witney	4
Ady Suter	Timms Wealth Management	R	59	N	Witney	3
Hannah Street	Timms Wealth Management	R	35	N	Witney	2
Simon Neal	Cornerstone Financial Planning	I	29	Y	Witney	2
Nick Swartout	Bray Wealth Management*	R	199	Y	Woking	4
Lloyd French	Delanay Wealth Management*	I	92	Y	Woking	4
Cain Stennett	Bigmore Associates	I	70	Y	Woking	5
Shah Mir	Argentis	I	35	N	Woking	1
Jonathan Walsh	EBP Financial Planning	I	132	Y	Wokingham	6+
Ray Best	UnaVida	I	124	Y	Wokingham	6+
Philip Mather	Velarium Wealth	I	51	Y	Wokingham	1
Richard Dieppe	Succession Wealth	I	35	N	Wokingham	3
Toby Mann	David James Wealth*	R	86	N	Woodbridge	5
Nico Williams	Pearson Wealth Management	I	68	N	Woodbridge	4
Angus Willson	Investment Solutions	I	350	Y	Worthing	6+
Martin O'Brien	True Potential	R	110	Y	Worthing	3
Samuel Dearnley	Iona Beesly Associates	I	102	N	Worthing	4

**SOUTHWEST ENGLAND**

Michelle Boakes	Verve Financial	R	49	Y	Amesbury	4
Kate Davis	Kingsmead Wealth	I	152	Y	Andover	6+
Mark Bastable	Templegate Financial Planning	I	147	Y	Andover	1
Andy Pearce	Duchy Independent Financial Advisers	I	146	Y	Barnstaple	6+
Adam Neal	Advice Rooms*	I	25	N	Barnstaple	1
Rachel Henley	Fidelius*	I	147	N	Bath	1
Dr Markas Gilmartin	RBC Brewin Dolphin	R	135	Y	Bath	6+
Ivan Lintner	Saltus Financial Planning	I	127	N	Bath	6+
Nick Twist	Fidelius*	I	80	N	Bath	1
Julian Frere	The Private Office*	I	64	Y	Bath	1
Chris Bence	Fidelius*	I	59	N	Bath	1
Craig Chapman	Fidelius*	I	58	N	Bath	1
Josh Farmer	The Private Office*	I	47	Y	Bath	2
Paul Timmins	Fidelius*	I	44	N	Bath	1
David Bowman	Fidelius*	I	39	N	Bath	1
Paul Wainwright	Fidelius*	I	26	N	Bath	1
Dane Kerkin	Fidelius*	I	15	N	Bath	1
Edward Stockwell	True Potential	R	11	Y	Beer	1
Matthew Carey	Carey Financial Management	R	14	N	Bodmin	1
Tony Davies	FIRST Financial Services	R	180	Y	Bournemouth	3

**VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS**

Mark Clinton	Clinton Kennard Associates	R	141	Y	Bournemouth	4
Matthew Dudley	Pocock Rutherford & Co	R	129	N	Bournemouth	4
Chris Bibb	Chris Bibb Independent Financial Advice	I	72	Y	Bournemouth	4
James Suttie	Peter Harding Wealth Management	R	37	N	Bournemouth	3
Robbie Holman	Peter Harding Wealth Management	R	26	N	Bournemouth	2
Jared Brooks	Argentis	I	20	N	Bournemouth	1
Mark Lear	Argentis	I	19	N	Bournemouth	1
Robert Dixon-Gough	Chris Bibb Independent Financial Advice	I	13	N	Bournemouth	1
Arron Clements	Argentis	I	12	N	Bournemouth	1
Marta Daniel	Argentis	I	12	N	Bournemouth	1
Dan Alder	The Private Office*	I	30	Y	Bradford-on-Avon	2
Russell Butts	Fidelius*	I	46	N	Bridgwater	1
Daniel Blandford	The Private Office*	I	186	Y	Bristol	5
Peter Godsell	Crystal Wealth Management	I	159	N	Bristol	4
Jamie Jacobs	Ifamax Wealth Management	I	127	N	Bristol	4
Ellie Hopton	AFH Wealth Management	I	104	Y	Bristol	6+
Simon Hicks	Unividual	R	92	N	Bristol	6+
Matthew Rich	Argentis	I	83	N	Bristol	1
Jon Fry	Elite Financial Consulting	I	75	Y	Bristol	5
Rob Bowers	Blue Wealth	I	73	N	Bristol	2
Tom Buss	Finura Partners	I	72	Y	Bristol	1
Matt Stirling	Ellis Bates Financial Advisers*	I	71	Y	Bristol	2
Steve Pine	The Aspire Partnership*	I	62	N	Bristol	2
Michael Blair	Hartsfield	I	60	Y	Bristol	5
Simon Jones	Unividual	R	60	N	Bristol	4
George Cooksley	Argentis	I	57	N	Bristol	5
Ken Hall	The Aspire Partnership*	I	55	N	Bristol	2
Miles Finch	Truly Independent	I	53	N	Bristol	2
Naomi Keith	The Aspire Partnership*	I	49	N	Bristol	2
Adrian Wilkins	Aevum Wealth Management*	I	44	N	Bristol	1
Ian Larthe de Langlade	The Aspire Partnership*	I	38	N	Bristol	2
Sam Lane	Aspirations Financial Planning	I	35	N	Bristol	3
Joseph Sykes	Clifton Wealth Management	R	35	N	Bristol	2
Ben Sloggett	Intelligent Pensions	I	34	Y	Bristol	1
Luke Hill	Probert Financial	I	31	Y	Bristol	1
Melanie Dolphin	Hartsfield	I	30	Y	Bristol	2
Tori Passmore	Officiun Private Wealth	I	30	N	Bristol	2
Damien Hopkins	Officiun Private Wealth	I	26	N	Bristol	2
Paul McMullan	Succession Wealth	I	21	Y	Bristol	2
Candy Law	The Complete Mortgage Shop	I	12	N	Bristol	1
Toby Evans	Greenfields Financial Management	I	61	Y	Broadstone	2
David Sheppard	Eight Wealth Management	R	44	N	Broadstone	1
Adam James	Adam James Wealth Management	R	22	N	Broadstone	1
Andrew Neligan	Neligan Financial	I	116	Y	Budleigh Salterton	3
Stephen Elvin	Stephen Elvin Wealth Management	I	100	N	Burnham-on-Sea	6+
Alistair Wallace	Gemini Wealth Management	I	82	Y	Burnham-on-Sea	3
Alex Turco	Positive Wealth Creation*	I	75	N	Burnham-on-Sea	2
Ian Williams	Integrity Pensions & Investments	I	13	Y	Calne	1
Mark Manning	Safehands IFA	I	148	Y	Cheltenham	1
Robin Etherington	HDA Chartered Financial Planners	I	123	Y	Cheltenham	1

Ellis Watkins	Cooper Associates Wealth Management	R	74	N	Cheltenham	2
Madeleine Hollands	Cheltenham Independent Financial Advisers	I	70	N	Cheltenham	4
Ben Burgess	Cheltenham Independent Financial Advisers	I	64	N	Cheltenham	1
Barron De Rose	De Rose Wealth Management	R	55	N	Cheltenham	3
Martyn Norris	Fidelius*	I	50	N	Cheltenham	1
Ian Croxall	Fidelius*	I	44	N	Cheltenham	1
Ben Parker	Parker Financial Advice	I	44	N	Cheltenham	1
Rob Tiffin	Altior Asset Management	I	39	N	Cheltenham	1
Nicholas Evans	Attivo	I	32	Y	Cheltenham	1
Ben Sheward	Attivo	I	30	Y	Cheltenham	1
Jack Manser	Attivo	I	29	Y	Cheltenham	1
Lee Grimshaw	Fidelius*	I	28	N	Cheltenham	1
Joe Bergin	Attivo	I	27	N	Cheltenham	1
Ryan Wright	Attivo	I	27	Y	Cheltenham	1
Daniel Ames	HDA Chartered Financial Planners	I	15	N	Cheltenham	1
Helen Fitzpatrick	Montpellier Wealth Management	R	13	N	Cheltenham	1
Jonathan Hull	Berkley Square Private Clients	R	26	N	Chippenham	2
Martyn Bailey	Oculus Wealth Management	R	94	N	Christchurch	1
Paul Duncaif	Premier Financial Planning	I	75	Y	Christchurch	1
Christine Jarvis	Eight Wealth Management	R	64	N	Christchurch	1
Huw Jones	Proposito Financial Planning	I	21	Y	Cirencester	1
Tom Britton	Britton Associates Wealth Management	R	64	N	Clevedon	3
James Cridland	Coleridge Wealth Management	R	40	N	Clevedon	3
Stuart Doughty	Centurion Chartered Financial Planners	I	13	N	Clevedon	1
Jon Stevens	Centurion Chartered Financial Planners	I	10	N	Clevedon	1
Sean McCabe	Centurion Chartered Financial Planners	I	10	N	Clevedon	1
Matthew Dixon	Hartsfield	I	92	N	Corsham	2
John White	Hartsfield</					



**VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS**

SOUTH WEST ENGLAND						
NAME	FIRM	STATUS	REVIEWS	FEES PUB	LOCATION	YEARS QUALIFIED
Ross Clifford	Clifford Wealth Management	R	88	Y	Swindon	2
Anil Badhan	Future Planning	I	86	Y	Swindon	4
Alex Wilkie	Swindon Financial Services	R	48	N	Swindon	3
Jordan Toomer	Swindon Financial Services	R	42	N	Swindon	3
Dave Southby	Dave Southby Financial Planning	R	23	N	Swindon	2
Stephen Dixon	AFH Wealth Management	I	22	Y	Swindon	2
Jas Ramlall	Ridgeway Financial Services	I	14	N	Swindon	1
John Cook	Swindon Financial Services	R	13	N	Swindon	1
Richard Hall	Crowdow Financial Solutions	I	12	N	Swindon	1
Simon Cutler	Blackdown Financial	I	184	N	Taunton	6+
Jack Cooper	Cooper Associates Wealth Management	R	139	N	Taunton	1
Merryn Collins	Premier Financial Planning	I	105	Y	Taunton	1
Jason Challis	Cooper Associates Wealth Management	R	65	N	Taunton	1
Blake Ellis	Cooper Associates Wealth Management	R	52	N	Taunton	1
Christo Nation	Cooper Associates Wealth Management	R	41	Y	Taunton	1
Richard Davies	Peter Harding Wealth Management	R	38	N	Taunton	1
Tim Groenewald	Cooper Associates Wealth Management	R	37	N	Taunton	1
Kate Ward	Cooper Associates Wealth Management	R	31	N	Taunton	1
James Cooper	Cooper Associates Wealth Management	R	30	N	Taunton	1
Carl Gazzard	Cooper Associates Wealth Management	R	22	N	Taunton	1
Owen Irish	Invest Southwest	I	21	N	Taunton	1
Jamie Wheeler	Cooper Associates Wealth Management	R	13	N	Taunton	1
Stephen Shaw	Tenet Financial Services*	I	66	N	Tavistock	2
Robyn Gaffell	Intelligent Pensions	I	34	Y	Tavistock	1
Anne Hester	Philip James Financial Services*	I	50	Y	Tetbury	3
Andy Harris	A&J Wealth Management	I	16	N	Tetbury	1
Jonathan Bissett	Prosser Knowles Associates	I	33	N	Tewkesbury	1
Dan McGuigan	Vantage Wealth Management	R	10	N	Tewkesbury	1
Stephen Wales	Ripley Wales Financial Planning	R	90	Y	Torquay	5
Steven Cliff	Sandringham Financial Partners*	I	63	Y	Torquay	5
Jason Mountjoy	Clarity Wealth Management	I	114	N	Totnes	6+
Andrew Brown	Truly Independent	I	72	Y	Trowbridge	6+
Darren Bilkey	TFA - Trusted Financial Advice	I	160	Y	Truro	6+
Allan Cruse	Strategic Solutions Financial Services	I	134	Y	Wareham	6+
Gavin Park	Premier Financial Planning	I	119	Y	Warminster	6+
Jeremy Coltman	Jeremy Coltman Wealth Management	R	68	N	Warminster	3
Matthew Porter	Argentis	I	38	Y	Waterlooville	1
Ben Warren	Silver Oak Financial Solutions	R	33	N	Wells	1
Max Pieters	Westminster Wealth Management*	I	34	Y	Westbury	2
Greg Charlton	True Potential	R	207	N	Weston-super-Mare	4
Weyshen Chiang	Aureus Wealth Management	I	55	N	Weston-super-Mare	2

Simon Mayo	The Better Mortgage Company	R	22	Y	Weston-super-Mare	2
Ian Sparks	Sparks & Co Financial Services	I	253	N	Wimborne	6+
Bodie Dove	Lester Brunt Wealth Management	R	75	N	Wimborne	3
Sam Thorne	Northseam	I	126	N	Yeovil	6+
Simon Dawes	Cooper Associates Wealth Management	R	70	N	Yeovil	1
David Savage	True Potential	R	53	N	Yeovil	1

**WALES**

Dr Josh Lewis	IAM Financial	R	68	N	Abergavenny	5
Ben Owen	Green Castle Financial Planning	I	20	Y	Ammanford	1
Andy Parry	IWM Wealth Management	R	63	N	Blackwood	3
Lewis Parry	IWM Wealth Management	R	54	N	Blackwood	3
Josie Herdman	How Money Matters	I	21	Y	Builth Wells	1
Gareth Harris	Diligent Wealth Planning	I	94	N	Caerphilly	1
Paul Taylor	Positive Solutions	R	72	Y	Caldicot	2
James Gill	Abacus Associates	I	184	N	Cardiff	4
Daniel Ross	Hartley Ross	I	95	Y	Cardiff	6+
Harry Robinson	Harry Robinson Wealth Management	R	62	N	Cardiff	3
John Solosy	Solosy Wealth Management	R	55	N	Cardiff	2
Minaz Kasmani	Life & Legacy Wealth Management	R	54	N	Cardiff	2
Ed Peach	Niche	I	53	Y	Cardiff	4
Keith Ferris	Tenet&You	I	44	N	Cardiff	1
Andrew Varley	Andrew Varley Financial Planning	R	40	N	Cardiff	3
Andrew Goman	Hartley Ross	I	38	N	Cardiff	2
Lewis Tomlins	True Potential	R	34	N	Cardiff	1
Tom Waldock	Attivo	I	33	Y	Cardiff	1
Suzanne Ward	Bloom Financial Planning	R	26	N	Cardiff	2
Sam Ormond	Fidelius*	I	23	N	Cardiff	1
David Parry	Officium Private Wealth	I	21	N	Cardiff	2
Ross Forkan	Attivo	I	18	Y	Cardiff	1
Del Eatwell	Attivo	I	15	Y	Cardiff	1
Daniel Jones	Jigso Financial Planning	R	14	N	Cardiff	1



Trevor Durham	Centurion Chartered Financial Planners	I	13	N	Cardiff	1
Aaron Hawkins	Hawkins Thomas Wealth	R	13	N	Cardiff	1
Laurence Murphy	O'Sullivan Financial Planning*	I	114	Y	Carmarthen	6+
Rhys Young	Affinity Financial Management	I	111	N	Carmarthen	2
Rachel Barnby	RWG Financial Planning	R	10	N	Chepstow	1
Paul Boulton	Boulton Financial Services	I	142	N	Conwy	3
Oliver Pughe	Penguin Wealth Planners	I	111	Y	Cowbridge	1
Richard Jones	RJ Financial Planning	R	219	N	Crymch	3
Richard Lee	Windsor Financial Planning	I	73	N	Cwmbran	2
Paul Davies	Hoyl Independent Advisers	I	54	Y	Llanelli	4
Andrew Williams	AMW Wealth	R	21	N	Llanelli	2
Gareth Channon	GCFC	R	49	N	Merthyr Tydfil	4
Paul Morris	JM Wealth Planning*	I	87	N	Neath	1
Aled Phillips	Niche	I	146	Y	Newport	6+
Kelly East	LUNA Financial Planning	R	134	Y	Newport	6+
Alistair Cummings	Rogerstone IFA*	I	77	Y	Newport	2
Ryan Caisley	Niche	I	65	Y	Newport	3
James Hawkins	Isca Wealth Management	I	57	N	Newport	5
Simon Trainor	Ascent Wealth Management	R	52	N	Newport	1
James Baker	Niche	I	39	Y	Newport	4
Arron Sharkey	DS Howell Financial Services	I	29	N	Newport	1
Roberto Cervi	Hartley Ross	I	26	N	Newport	2
Charlotte Lewis-Merry	Vital Financial Planning*	I	17	N	Newport	1
Marcus Rees	Romilly Financial*	I	152	Y	Penarth	2
David Stealey	Romilly Financial*	I	128	Y	Penarth	1
Dinesh Bharwani	Quilter Financial Advisers	R	62	N	Penarth	3
Martin Beazer	Savvy Wealth Management	I	204	Y	Pontyclun	6+
Joseph Nash	Vale Independent Financial Advisers	I	22	Y	Pontyclun	1
Ian Campbell	Ian D Campbell Independent Financial Services	I	91	Y	Pontypridd	4
Danni Watts-Jones	DWJ Wealth Management	R	44	N	Port Talbot	3
Brooke Cameron-James	Abacus Associates	I	38	N	Porth	2
Paul Williams	Commodore Finance	I	200	N	Prestatyn	5
Matthew Wilson	Atlantic Wealth Consultancy	R	106	N	St Asaph	3
Tony Thomas	Hexagon Wealth	I	156	Y	Swansea	6+
Lewys Richards	Vital Financial Planning*	I	133	N	Swansea	4
Dai Rose	Sterling Welsh	I	101	Y	Swansea	6+
Kath Atkin-Bowdler	Kath Atkin-Bowdler Financial Services	I	81	N	Swansea	4
Ed Price	Sterling Rees Wealth Management	R	37	Y	Swansea	3
Beth Thomas	Sturgess Mortgage Solutions	I	10	N	Swansea	1
Melanie Scott	MJS Financial Services	I	63	N	Vale of Glamorgan	2
Tom Parmiter	Harken Financial	I	63	Y	Wrexham	4
Dan Tudor-Owen	Chester Financial Wealth Management	I	24	N	Wrexham	2

**KEY**

**FIRM**  
\* Top Rated Firm (includes trading names of Top Rated Firms), more on p30

**STATUS**  
I Independent financial adviser  
R Restricted financial adviser

**YEARS QUALIFIED**  
Consecutive years as a Top Rated 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



IMAGES: SHUTTERSTOCK. PAGE ILLUSTRATIONS: SHUTTERSTOCK

**VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS**

These advisers received the highest volume of positive 2023 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](https://www.vouchedfor.co.uk) for details.

**CENTRAL ENGLAND**

NAME	FIRM	STATUS	REVIEWS	FEES PUB	LOCATION	YEARS QUALIFIED
Murray Scholefield	Evolve Financial Services	L	16	N	Alcester	1
Dave Hornblow	GHL Direct	L	119	N	Birmingham	6+
Allan Robertson	Equity Select	I	98	Y	Burton-on-Trent	5
Joanne Olivier	Tenet Mortgage Solutions	I	17	N	Burton-On-Trent	1
Felben Pujanes	Lilac Financial	L	84	N	Corby	4
Mark Laban	My Finance Friend	I	360	Y	Derby	6+
Jo Mezzone	Whiteoak Mortgages	I	94	N	Droitwich	5
Steve Mezzone	Whiteoak Mortgages	I	55	N	Droitwich	5
Ellis Turner	Jane Newman Financial Planning	I	14	N	Droitwich	1
Mark Mackin	Monument Financial Solutions	I	50	Y	Grantham	1
Peter Hunt	Moneywatch Finance	I	184	Y	Halesowen	6+
Andy Chapman	Tenet Mortgage Solutions	L	29	N	Ilkeston	1
Daniel Jones	Hayden Kilkelly Independent Financial Advisors	I	11	N	Kingswinford	1

Andy Sheasby	Integrity Mortgage Solutions	I	211	Y	Leicester	4
Scott Taylor-Barr	Barnsdale Financial Management*	L	180	Y	Leicester	6+
Ian Colling	Tenet Mortgage Solutions	I	33	N	Lichfield	1
Tegan Chapman	Tenet Mortgage Solutions	I	32	N	Lichfield	1
Megan Farnall	Tenet Mortgage Solutions	I	23	N	Lichfield	1
Chris Lee	Tenet Mortgage Solutions	I	46	N	Lincoln	1
Mia Rodwell	Thompson & Richardson Financial Planning	I	28	N	Lincoln	2
Aaron Faulkner	Henry James Mortgage and Financial Solutions	I	146	Y	Loughborough	4
Ranjoth Johal	Equity 55	I	30	N	Loughborough	2
Richard Charlton	Tenet Mortgage Solutions	I	36	N	Louth	1
Eldho Paul	Kurian's Financial Consultants	I	43	N	Newcastle	1
Ian Donaldson	Buckley Rose Consulting	L	168	Y	Nottingham	4
James Halstead	James Alexander FS	I	77	N	Nottingham	1
Graeme Kendell	Just Mortgages	L	21	N	Nottingham	1
Bel Ufodike	Medjay Empire	L	142	N	Nuneaton	4
Richard Jefferson	Just Mortgages	L	11	N	Oldbury	1
Jill Stanley	GHL Direct	L	115	N	Pershore	3
Sophie Collett	Sophie Collett Mortgage Adviser	I	119	Y	Redditch	4
Lloyd Richards	LPR Mortgage Services	I	396	Y	Rugby	6+
Angie Smith	Miller Financial Planning	I	262	Y	Rugby	4

Mark Valentine	MV Mortgage	I	124	N	Shrewsbury	4
Nick Spolton	Spolton Mortgages	L	314	Y	Sleaford	5
Christopher Taylor	Four-Nations Mortgages	L	180	N	Sleaford	6+
David Cracknell-Leaf	GHL Direct	L	30	N	Southwell	2
Lisa Jackson	Integrity Mortgage Solutions	I	170	Y	Stafford	6+
Karl Lawton	GHL Direct	L	736	Y	Stoke-on-Trent	6+
Carl Elsbey	Elsby Associates	I	128	Y	Stoke-on-Trent	1
Steven Lyons	The Mortgage Pride	I	123	Y	Stoke-on-Trent	6+
Lee Faulkner	Faulkner Powell Mortgages	I	115	N	Stoke-on-Trent	2
Jordan Powell	Faulkner Powell Mortgages	I	65	Y	Stoke-on-Trent	2
James Myatt	Embrace Financial Services	I	99	Y	Stone	2
Jane Jackson	Just Mortgages	I	37	Y	Stone	1
Tandi Fellows	Probity Mortgage Services*	I	185	Y	Telford	6+
Prab Singh	55 Plus	I	39	Y	Tipton	2

**KEY**

**FIRM**  
\* Top Rated Firm (includes trading names of Top Rated Firms), more on p30

**STATUS**  
I Independent mortgage adviser  
L Limited mortgage adviser

**YEARS QUALIFIED**  
Consecutive years as a Top Rated Adviser

**FEES PUBLISHED**  
N No, this adviser does not display whether they charge a fee for advice on VouchedFor.co.uk  
Y Yes, this adviser clearly displays whether they charge a fee for advice on VouchedFor.co.uk. If they do charge a fee, they have included their fee structure



**VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS**

CENTRAL ENGLAND						
NAME	FIRM	STATUS	REVIEWS	FEES PUB	LOCATION	YEARS QUALIFIED
Pam Stockdale	Zeal Mortgage Services and Protection Services	I	204	Y	Uttoxeter	6+
Ian Butcher	Anytime Mortgages	I	121	Y	Wellingborough	5
Stephen Hendriks	Hendriks Financial Solutions	L	110	Y	Wolverhampton	2
Sally Evans	Integrity Mortgage Solutions	I	46	Y	Wolverhampton	3
EAST ENGLAND						
Jamie Panter	Tenet Mortgage Solutions	I	36	N	Cambridge	1
Stephen Alger	Mortgage Advice Bureau	I	86	Y	Great Yarmouth	1
Stephen Robinson	Mortgage Advice Bureau	I	67	N	Great Yarmouth	1
Samantha Hendry	IBA Wealth Management	L	90	Y	King's Lynn	4
Jackie Bowles	Mortgage Advice Bureau	I	114	N	Lowestoft	1
Laura Gilligan	Just Mortgages	I	69	Y	Newmarket	4
Simon Ward	Mortgage Advice Bureau	I	220	Y	Norwich	4
Andrew Connolly	Signpost Mortgages	I	165	Y	Norwich	4
Tom Margitson	Mortgage Advice Bureau	I	147	Y	Norwich	2
Jonathan Kemp	Mortgage Advice Bureau	I	106	Y	Norwich	1
Oliver Dack	Mortgage Advice Bureau	I	105	N	Norwich	1
Paul Farrant	Mortgage Advice Bureau	I	103	N	Norwich	1
Caren Palmer-Welch	Agentis Financial & Mortgage Solutions	I	85	N	Peterborough	4
Estelle Cameron	Premier Plus	I	215	Y	St Neots	4
Nimon Davey	iMortgage Group	I	305	Y	Stamford	6+
Josh Slade	Miller Financial Planning	I	39	Y	Stamford	1
Naomi King	Tenet Mortgage Solutions	I	43	N	Wisbech	1
GREATER LONDON						
Emma Hernandez	International Property Finance	I	84	Y	Abbey Wood	6+
Matthew Fretwell	A S Financial	I	125	N	Aldwych	2
Mandip Rudki	Evolution Financial Services	I	24	N	Aldwych	2
Abdul Karimjee	Altura Mortgage Finance	I	75	Y	Bank	4
Charles Chambers	Virtus Financial Planning*	L	16	N	Bank	1
Scott Hamilton	GHL Direct	L	46	N	Banstead	2
Holly Woolford	Quilter Mortgage Planning	I	10	N	Banstead	1
Richard Latteman	True Potential	I	84	Y	Bromley	3
Rachel Lummis	Xpress Mortgages	I	38	Y	Byfleet	1
Olayinka Cole	Eminent Financial	I	50	N	Canary Wharf	2
Karen Li	Daffodil Mortgages	I	47	Y	Chalk Farm	2
Michelle Ford	JML (Financial) Associates*	I	107	Y	Cobham	5
Joshua Smith	Lindon-Travers Associates	L	43	Y	Cobham	1
Daniel Ford	JML (Financial) Associates*	I	30	N	Cobham	1
Sella De Silva	BVS Mortgages & Financial Services	L	44	Y	Colindale	1
Jean Carlo Gonzales	Mi Casa Mortgages	I	246	N	Croydon	4
Matt Hurren	Novum Mortgage Services	L	100	Y	Dartford	3
DANISH KAMRAN	Kings Group	L	126	N	Enfield	3
Calum Lawson	Ablestoke	L	13	N	Farringdon	1

Mohammed Miah	Investa Finance	I	71	Y	Forest Gate	6+
Martin Seewoanarain	A S Financial	I	102	N	Gray's Inn	2
Jim Brough	A S Financial	I	82	N	Gray's Inn	3
Asher Kenton	A S Financial	I	70	N	Gray's Inn	3
Sarah Howard	A S Financial	I	68	N	Gray's Inn	3
David Horton	A S Financial	I	40	N	Gray's Inn	2
Alastair Mortimer	A S Financial	I	28	N	Gray's Inn	2
Mitul Patel	Lemon Tree Financial	I	172	Y	Harrow	1
Jiten Varsani	London Money Financial Services	I	124	N	Harrow	2
Matthew McDonald	Dendro Private Wealth	L	24	N	High Holborn	2
James Dennett	A S Financial	I	178	Y	Holborn	3
Bradley Moore	Connect Mortgages	I	22	N	Hornchurch	1
Geanina Olariu	Connect Mortgages	I	17	N	Hornchurch	1
Paul Collinson	Brick2Brick Mortgage Solutions	I	67	Y	Hoxton	3
Basma Mohamed	Mortgage Theory	L	29	N	Hoxton	1
Roshan Vitharanage	BVS Mortgages & Financial Services	L	511	Y	Mill Hill	4
Jamie Chapman	CMG Advisers	I	589	Y	Moorgate	6+
Shahinul Islam	Simply Mortgages	I	84	Y	Moorgate	1
Vincent Corcoran	Gordon Blair Financial Services	I	272	N	Morden	5
Kamal Rais El Mina	Gordon Blair Financial Services	I	79	N	Norbury	1
Robin Thomas	RS Financial	I	172	Y	Northwood	3
Jo Jingree	Mortgage Confidence	I	122	Y	Penge	6+
Lea Karasavvas	Prolific Mortgage Finance	I	14	N	Potters Bar	1
Sekkappan Alagu	Nachu Finance	I	176	Y	Queensbury	6+
Anil Malik	One Financial Solutions*	I	157	Y	Queensbury	5
Beulah Antonin	Charterhouse Mortgages & Protection	I	51	N	Regent's Park	3
Paul Storer	Severn Financial	I	66	N	Rickmansworth	5
Stephen Donoghue	Mortgage 1st	I	33	Y	Ruislip	1
Imran Bhatti	I.I Financial Services	I	26	Y	Silvertown	1
Sean Hirschle	Hirschle Hughes Financial Services	I	15	N	Soho	1
James McCudden-Hughes	Hirschle Hughes Financial Services	I	14	N	Soho	1
Jonathan Burridge	wearemoney.co.uk	I	60	Y	Spitalfields	3
Charlie Wade	Charles Wade Finance	I	383	Y	St James's	6+
Reetika Gupta-Chaudhary	Wellbeing Investments	I	11	N	Staines	1
Emma Fletcher	Zplan Wealth Management	I	16	N	Stroud Green	1
Harpreet Chadha	Noble Life	I	97	Y	Uxbridge	1
Errol Hall	Mortgage Broker Services	L	88	N	Waltham Cross	1
Harry Coumas	Tenet Financial Services*	I	13	N	Waltham Cross	1
Chris Layzell	Bigmore Associates	I	95	Y	Walton-on-Thames	5
Ellie Macdonald	S & J Mortgage Services	I	76	Y	Watford	6+
Carmen Green	Xpress Mortgages	I	21	Y	West Byfleet	1
Matthew Swinbank	Stonewood Financial Planning	I	20	N	Weybridge	1
Josif Galev	JVA Mortgages	I	52	N	Worcester Park	3

NORTH ENGLAND						
Sarah Ward-Novak	Identity Financial Solutions	I	43	Y	Alderley Edge	3
Stefan Stimpson	Bespoke Mortgage Solutions	I	264	N	Altrincham	6+
James Foster	JF Financial Solutions	I	138	Y	Altrincham	6+
Gerard Potts	Elite Financial Planning Consultants	L	100	Y	Altrincham	4
Gemma Bedford	Just Mortgages	L	18	N	Barnsley	1

Rob Holder	Tenet&You	I	14	Y	Bramhope	1
Carla Earnshaw	Mortgages Made Simple	I	65	Y	Bury	3
Sharif Muhashash	Green Door Mortgages	I	81	Y	Chester	6+
Thomas Evans	Charles Crown Financial	I	12	Y	Chester	1
Hannah Worthington	Worthy Mortgages	I	38	N	Chorley	3
Rachel Ramsay	Ramsay Financial	I	36	Y	Chorley	1
Martin Cook	Exel Finance	I	14	N	Chorley	1
Amber Crosby-Craig	TIME Mortgage Experts	I	249	Y	Congleton	4
Duncan Moore	Limetree Mortgage Solutions	I	151	Y	Doncaster	6+
Christine Parkin	Durham Mortgage Solutions	L	248	Y	Durham	6+
Tim Spencer	Optimus Mortgages	I	39	Y	Durham	2
Chris Terry	Just Mortgages	I	109	Y	Elland	4
Lyndsay Fairhurst	Midavlyn Mortgages	I	192	N	Glossop	6+
Paul Kozyra	PK Finance	I	135	N	Holmes Chapel	2
Naomi Robinson	Avail Mortgage Brokers	I	125	Y	Holmfirth	1
Vinod Malayil	Vsure Financial	L	78	Y	Huddersfield	4
Olivia Flanagan	AFH Wealth Management	I	49	N	Hull	4
Phillip Barker	Tenet Mortgage Solutions	I	43	N	Hull	1
Trish Green	AFH Wealth Management	I	34	N	Hull	3
Hannie Mason	Mortgages with Hannie & Co	I	139	Y	Keighley	2
Belinda Kempplay	Bee Mortgage Solutions	I	55	N	Keighley	2
Emma Wood	Exclusive Mortgage Advice Services	I	34	Y	Keighley	2
Simon Horsfall	Vista Financial Management	I	228	Y	Leeds	5
Andrew Quinn	Response Mortgage Services	I	206	Y	Leeds	4
Chris Clegg	Vista Financial Management	I	11	Y	Leeds	1
Ian Gartside	Just Mortgages	I	103	Y	Liverpool	4
Marc Bennett	Whitewood Mortgages	I	86	Y	Lytham St Annes	5
Nikki Mandviwala	Tenet Mortgage Solutions	I	12	N	Manchester	1
Carl Gidman	Financial Life Planning	I	96	Y	Neston	3
Paula Kelly	Resonate Financial Planning	I	11	Y	Northwich	1
Adele Forbes	West Yorkshire Money	I	113	N	Pontefract	5
Emma Hutchinson	West Yorkshire Money	I	99	N	Pontefract	5
Liam Coker	LTC Mortgages	I	365	N	Prescot	6+
Matthew Grayson	Bob Little & Co	I	22	N	Redcar	2
Cilla Shackleton	White Rose Finance Group	I	77	N	Retford	1
Jen Knowlson	Property Link Homes	I	64	Y	Ripon	2
Carol Smith	Carol Smith Mortgage Services	L	95	N	Runcorn	5
Ben Horsfield	Suttons Independent Financial Advisers	I	230	Y	Sale	3
Jagadish Shanmugam	Dream Bricks Financial	L	31	N	Sale	1
Andy Jones	Irlam Estates Financial Services	L	82	Y	Salford	4
Elizabeth Davis	Zen Mortgages	I	86	Y	Sandbach	6+
Dean Bedson	Bedson Financial Solutions	I	28	N	Sandbach	2
Bob Riach	Riach Financial	L	374	Y	Scunthorpe	6+
Brian Beech	Futures Assured	I	247	N	Sheffield	6+
Ian Christlo	MortgageLine Services	I	191	Y	Sheffield	6+
Nic Jones	Green Beans Financial	I	47	Y	Skipton	1
Ben Shirtliff	Banks Lane Finance	I	186	N	Stockport	1
Jamie Hollingsworth	Woodhall Mortgages	I	58	N	Stockport	1
Keeley Macaulay	Mortgage 1st	I	121	Y	Stockton-on-Tees	4

**VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS**

Robert Timm	Sunland Mortgages	I	55	Y	Sunderland	2
Chris Law	Chris Law Mortgages	I	178	Y	Wakefield	5
Daniel Hindmarsh	Muvin	I	121	Y	Wallsend	3
Steven Thomas	Just Mortgages	I	206	N	Warrington	6+
Tanya Cilia	Mortgages Explained	I	93	Y	Wigan	6+
Siobhan Martin	CH Mortgages NW	I	173	N	Wirral	3
Annette Smith	Storeton Rose Financial Planning	I	25	N	Wirral	2
NORTHERN IRELAND						
Helmut Elstner	The Mortgage Clinic	I	171	Y	Belfast	1
Laura Gorman	The Mortgage Clinic	I	171	N	Belfast	2
Lois Kitchen	The Mortgage Clinic	I	36	Y	Belfast	2
Caolan Coyle	The Mortgage Clinic	I	70	Y	Dungannon	4
Sheena Campbell	The Mortgage Clinic	I	178	Y	Lisburn	4
Neil Allan	The Mortgage Centre	I	152	Y	Londonderry	4
SCOTLAND						
Dan Galstaun	Next Chapter Mortgages	L	29	N	Denny	1
Alan Frendo	Clarity Mortgage Solutions	I	33	Y	Dundee	2
James McQuistin	Bespoke Home Finance	I	226	Y	Edinburgh	6+
Anthony Wilson	Exchange Mortgages	I	125	Y	Edinburgh	4
Neil Bonnar	Pia Financial Solutions	I	106	N	Edinburgh	1
Bede Pratt	Your Mortgage Broker	I	97	Y	Edinburgh	6+
Craig Valente-Wallace	Tenet Financial Services*	I	16	Y	Edinburgh	1
Beth Stevenson	The Glasgow Mortgage Company	I	311	Y	Glasgow	6+
Ross McMillan	Blue Fish Mortgage Solutions	I	131	N	Glasgow	3
Linda Cameron	Tenet Mortgage Solutions	I	35	N	Glasgow	1
Allison Alexander	Tenet Mortgage Solutions	I	22	N	Glasgow	1
James Brown	James Alexander Brown	L	43	N	Hamilton	1
Michael Hughes	Mortgage Advice Partnership	I	43	Y	Hamilton	1
Graham J McComb	Money Advice & Planning	I	106	N	Livingston	6+
Emma Baird	Campbell & McConnachie	I	83	N	Lossiemouth	2
Liz Cunningham	Affinity Financial Planning	I	73	Y	Perth	2
Andrea Riddell	Tenet Financial Services*	I	38	N	Prestonpans	2
Alasdair Devine	Property Investment Finance	I	118	Y	Stirling	6+
Rhys Forrest	Forrest & Co. Mortgages & Protection	I	16	Y	Tranent	1
SOUTH EAST ENGLAND						
Ian Butt	Prospect Tree Mortgages	I	155	Y	Ashford	6+
Joanne Osborne	Scarlett Financial Services	I	150	Y	Ashford	6+
Chris Neal	Tenet Mortgage Solutions	I	28	N	Ashford	1
Stephanie Miles	Viva Retirement Solutions*	L	60	Y	Aylesbury	3
Ben Groves	Yomo Finance Limited	L	24	Y	Aylesford	1
Jijo Joseph	Sterling Street	L	76	N	Basildon	4
Dave Ellis	Fresh Financial Services	I	41	Y	Bexhill-on-Sea	1
Alex Phillips	AP Mortgages	L	20	N	Billericay	1
Adrian Foulks	Advice for Later Life	I	16	N	Bognor Regis	1
Sophie Howard	Business & Personal Investment*	I	21	N	Bourne End	2
Simon Bridgland	Release Freedom	I	79	Y	Canterbury	3
Michael Welton	WPP Financial Services	I	165	N	Chatham	5
Peter Burke	Easyswitch Mortgages	I	94	Y	Chelmsford	4

Louise Selvage	One Financial Solutions*	I	44	Y	Chelmsford	3
Ben Spray	Tenet Mortgage Solutions	I	34	N	Chelmsford	1
Carla Adamson	Compass Financial Planning	L	22	N	Chichester	2
Neil Barsby	Asquith Financial Services	I	85	Y	Colchester	4
John Carter	Abode Mortgages	I	67	Y	Colchester	5



**VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS**

SOUTH WEST ENGLAND						
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Kevin Langshaw	SWIFS	I	44	Y	Plymouth	3
Nick Gott	Nick Gott	I	25	Y	Plymouth	1
James Lewis	PFM Associates	I	26	N	Poole	1
Adam Roberts	Mortgage Hub Expert	I	21	N	Poole	1
Dan McCarthy	GHL Direct	L	140	Y	Radstock	4
Karen Beake	Beakes Financial Solutions	I	13	N	Ringwood	1
Suzanne Gore	Not Only Mortgages	I	213	Y	Royal Wootton Bassett	6+
Simon Muirhead	Premier Financial Planning	I	76	Y	Saint Columb	5
Gavin Torpey	GoddardFry Wealth Management	I	28	N	Salisbury	2
Benjamin Small	Auxilia Financial Services*	L	89	Y	South Petherton	4
Darren Crocker	International Property Finance	I	69	N	Stoke-sub-Hamdon	3
Gary Price	Gary Price Mortgages	I	112	Y	Swindon	5
Sian Hewson	Future Planning	I	103	N	Swindon	5
Chelsea Hardie	Just Mortgages	L	37	N	Swindon	1
Mark Weymouth	1st Financial	I	213	Y	Taunton	6+
Daniel White	White Financial Services	I	207	Y	Taunton	6+
Emma Hamilton	Blackdown Financial	I	79	N	Taunton	3
Julie Callun	Cooper Associates Mortgages	I	39	N	Taunton	2
Kate Mays	Cooper Associates Mortgages	I	38	N	Taunton	1

Terri Hodge	Cooper Associates Mortgages	L	34	N	Taunton	1
Dan Pigden	Cooper Associates Mortgages	I	32	N	Taunton	1
Oliver Teal	Cooper Associates Mortgages	L	29	N	Taunton	1
Will Newnes	Cooper Associates Mortgages	L	29	N	Taunton	1
Paul Bruford	Cooper Associates Mortgages	I	26	N	Taunton	1
Ben Graddon	Cooper Associates Mortgages	L	21	N	Taunton	1
Jack Woodland	Cooper Associates Mortgages	L	20	N	Taunton	1
John Harris	Cooper Associates Mortgages	I	20	Y	Taunton	1
Oliver Strong	Cooper Associates Mortgages	L	18	N	Taunton	1
James Pugh	Cooper Associates Mortgages	L	16	N	Taunton	1
Tom Hayman	Cooper Associates Mortgages	L	15	N	Taunton	1
Carla Wells-Burr	Cooper Associates Mortgages	L	14	N	Taunton	1
Graham Davidson	Cooper Associates Mortgages	L	14	N	Taunton	1
Jordan Rolls	Cooper Associates Mortgages	L	10	N	Taunton	1
Rob Phelps	Cooper Associates Mortgages	I	10	N	Taunton	1
Tracey Boyd	Mortgage Hub Expert	I	84	Y	Tewkesbury	3
Samuel Miller	Tenet Mortgage Solutions	I	48	N	Totnes	1
Michaela Cooch	Mortgage Saving Expert	I	97	Y	Trowbridge	5
Conner Mckay	Heritage Financial Consultancy	L	77	N	Trowbridge	1
Catherine Collar	Collar Mortgage Services	I	50	Y	Weston-super-Mare	4

WALES						
Bleddyn Davies	Quay Financial Services	I	158	Y	Aberaeron	4
Lucy Gulwell	Creating Mortgage Solutions	I	208	Y	Barry	5
Lisa Price	Lisa Price Financial Services	I	169	Y	Blackwood	4
Oliver Huntley	Elite Independent Mortgages	I	187	Y	Bridgend	5
Richard Baron	Sterling Welsh	I	86	Y	Bridgend	6+
Lewis Powell	TruLife Mortgages & Protection	L	156	N	Caerphilly	3
Steve Collins	TruLife Financial	L	149	N	Caerphilly	2
Lisa Fletcher	BPR Protect	L	225	Y	Cardiff	5
Liam Schewitz	Lima Money	I	58	Y	Cardiff	3
Jamie French	Notebook Money	I	35	Y	Newport	1
Neil Purnell	Notebook Money	I	25	N	Newport	1
Matthew Williams	Hartley Ross	I	78	N	Penarth	3
Shaun Sturgess	Sturgess Mortgage Solutions	I	139	Y	Swansea	3
Dean Vaughan	Sturgess Mortgage Solutions	I	11	N	Swansea	1

**KEY**

**FIRM**  
\* Top Rated Firm (includes trading names of Top Rated Firms), more on p30

**STATUS**  
I Independent mortgage adviser  
L Limited mortgage adviser

**YEARS QUALIFIED**  
Consecutive years as a Top Rated Adviser

**FEES PUBLISHED**  
N No, this adviser does not display whether they charge a fee for advice on VouchedFor.co.uk  
Y Yes, this adviser clearly displays whether they charge a fee for advice on VouchedFor.co.uk. If they do charge a fee, they have included their fee structure

**VOUCHEDFOR'S TOP RATED PROTECTION ADVISERS**

CENTRAL ENGLAND						
Sivasenthuran Rasaiya	Owl Financial	L	135	N/A	Corby	4

GREATER LONDON						
Qudus Abari	Wealthmax Financial Advisers	WoM	76	N/A	Brentford	1
Funmi Akande	Eminent Financial	L	12	N/A	Canary Wharf	1
Edward Adu-Boahen	Owl Financial	L	67	N/A	Hoddesdon	2
Jack Hare	LifeSearch	WoM	10	N/A	Hoxton	1
George Thengumtharayil	Owl Financial	L	33	N/A	South Croydon	2
Illuminada Linel Senerpida	Owl Financial	L	23	N/A	Turnham Green	2

NORTH ENGLAND						
Hayley Towlson	Armstrong Watson	WoM	21	N/A	Carlisle	1
Tom Needham	LifeSearch	WoM	12	N/A	Chesterfield	1
Charles Parker-Smith	LifeSearch	WoM	151	N/A	Leeds	2
Mariusz Figas	Owl Financial	L	27	N/A	Leeds	1
Fenn Settle	LifeSearch	WoM	24	N/A	Leeds	1
Sarah Lockwood	LifeSearch	WoM	14	N/A	Leeds	1
Shezad Nawaz	LifeSearch	WoM	13	N/A	Leeds	1
Qulzam Qader	LifeSearch	WoM	11	N/A	Leeds	1
Alfredo Laurio	Supreme Financial Solutions	L	101	N/A	Prescot	4


NORTHERN IRELAND						
Danuta-Dorota Koniczna	Owl Financial	L	106	N/A	Belfast	3
Kamil Mularczyk	Owl Financial	L	111	N/A	Newry	3

SCOTLAND						
Michal Gniewek	Owl Financial	L	12	N/A	Edinburgh	1

SOUTH EAST ENGLAND						
Kandeepan Shanmuganathan	Lilac Financial	L	150	N/A	Bedford	4
Tom Filipczak	LifeSearch	WoM	45	N/A	Bedford	1
Ben Fearon	LifeSearch	WoM	32	N/A	Bedford	1
Ryan Dielhenn	LifeSearch	WoM	24	N/A	Bedford	1
Matt Clifford	LifeSearch	WoM	20	N/A	Bedford	1
Martin Danobrega	LifeSearch	WoM	19	N/A	Bedford	2
Adam Clifford	LifeSearch	WoM	12	N/A	Bedford	1
Catherine Roberts	The Right Broker	WoM	80	N/A	Camberley	2
Jennifer Arguelles	Owl Financial	L	52	N/A	Harlow	2
Veerah Sswamy	Lilac Financial	L	196	N/A	Luton	4
Mahesh Chandrarathna	Owl Financial	L	169	N/A	Maidstone	4
Godwin Basse	Owl Financial	L	72	N/A	Maidstone	3
Matthew Moore	LifeSearch	WoM	86	N/A	Milton Keynes	2
John Hurd	LifeSearch	WoM	60	N/A	Milton Keynes	2
Anthony Andreoli	LifeSearch	WoM	56	N/A	Milton Keynes	1
Gemma Lawrence	LifeSearch	WoM	31	N/A	Milton Keynes	1
Mateusz Wawrszczyk	Owl Financial	L	13	N/A	Milton Keynes	1
Roger King	LifeSearch	WoM	11	N/A	Milton Keynes	1
David Ball	LifeSearch	WoM	10	N/A	Milton Keynes	1
Shaun Adegbaju	LifeSearch	WoM	10	N/A	Milton Keynes	1

SOUTH WEST ENGLAND						
Michael Mark Dalauaidao	Owl Financial	L	49	N/A	Swindon	1
Fabiano Sales-Feruszewski	Owl Financial	L	11	N/A	Swindon	1

WALES						
Jordan Liddle	Vita	WoM	67	N/A	Cardiff	1
Steve Pengelly	Vita	WoM	65	N/A	Cardiff	1
Philip Roberts	Vita	WoM	62	N/A	Cardiff	1
Corey Greenway	Vita	WoM	46	N/A	Cardiff	1
Mina Kiaroodi	Owl Financial	L	10	N/A	Cardiff	1



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

**KEY**

**FIRM**  
\* Top Rated Firm (includes trading names of Top Rated Firms), more on p30

**STATUS**  
WoM Whole of market protection adviser  
L Limited protection adviser

**YEARS QUALIFIED**  
Consecutive years as a Top Rated Adviser

**VOUCHEDFOR'S TOP RATED EQUITY RELEASE ADVISERS**

These equity release advisers, protection advisers and financial coaches received the highest volume of positive 2023 reviews on VouchedFor.co.uk. Each is a fully verified member of VouchedFor and endorsed by more than ten clients. They have all necessary permissions to practice. See VouchedFor.co.uk for a complete list of the services these advisers can provide.

CENTRAL ENGLAND						
Jemma Sheasby	Integrity Mortgage Solutions	WoM	55	Y	Leicester	3
Meral Kendrick	Good Life Mortgage	WoM	51	Y	Lincoln	3
Daniel Sellwood	55Plus Equity Release	WoM	41	Y	Loughborough	3
Holly Hensleigh	Laterliving now!*	WoM	15	N	Mansfield	1
David Grasham	Viva Retirement Solutions*	WoM	59	Y	Rothley	4
Dave Hulin	Viva Retirement Solutions*	WoM	50	Y	Sutton Goldfield	4

EAST ENGLAND						
Sophia Bell	Aviva Equity Release Advice	L	25	N	Norwich	1

NORTH ENGLAND						
Kerry Quirke	Viva Retirement Solutions*	WoM	36	Y	Blackpool	2

David Griffin	Release My Equity	WoM	67	N	Bolton	3
Simon Chalk	Laterliving now!*	WoM	137	N	Chesterfield	4
Dawn Evans	Viva Retirement Solutions*	WoM	85	Y	Leeds	4
Christopher South	Laterliving now!*	WoM	66	N	Leeds	3
David Cole	Viva Retirement Solutions*	WoM	34	Y	Leyland	2
Robert Walsh	Viva Retirement Solutions*	WoM	61	Y	Manchester	4
George Shaw Knowles	The Equity Release Experts	WoM	38	N	Scunthorpe	2
Alison Walker	Aviva Equity Release Advice	L	20	N	Stalybridge	1
Richard Jones	Smart Equity Release	WoM	31	Y	Wirral	2
Beverley Ager	Aviva Equity Release Advice	L	23	N	Wylam	1
Catherine Evans	Aviva Equity Release Advice	L	16	N	York	1
Daniel Evans	Aviva Equity Release Advice	L	15	N	York	1
Richard Lloyd	Aviva Equity Release Advice	L	15	N	York	1

SCOTLAND						
Struan Mackenzie	Aviva Equity Release Advice	L	14	N	Edinburgh	1
Ken Cadman	The Equity Release Experts	WoM	30	N	Glasgow	3
Christopher Pratt	The Equity Release Experts	WoM	11	N	Glasgow	1

SOUTHEAST ENGLAND						
Russell Coneron	Viva Retirement Solutions*	WoM	72	Y	Aylesbury	4
Shaun Tillyer	Viva Retirement Solutions*	WoM	41	Y	Chelmsford	4
Gerard Hucker	Viva Retirement Solutions*	WoM	36	Y	Godalming	3
Robyn Moss	Aviva Equity Release Advice	L	17	N	Kettering	1
Rob Polworth	Viva Retirement Solutions*	WoM	45	Y	Leigh-on-Sea	4
Susan Williams	Viva Retirement Solutions*	WoM	76	Y	Reigate	4
Paul Saroya	Viva Retirement Solutions*	WoM	67	Y	St Albans	4
Katie Wilkinson	Viva Retirement Solutions*	WoM	34	Y	St Leonards-on-sea	1
Nick Dutton	Laterliving now!*	WoM	36	N	Wokingham	1

SOUTHWEST ENGLAND						
Liz Murley	Viva Retirement Solutions*	WoM	54	Y	Bournemouth	4
Matthew Hayward	Aviva Equity Release Advice	L	17	N	Bournemouth	1
Nick Craddock	Viva Retirement Solutions*	WoM	39	Y	Gloucester	4
Matthew White	Aviva Equity Release Advice	L	18	N	Salisbury	1

WALES						
Gerald Evans	Aviva Equity Release Advice	L	27	N	Aberdare	1

**VOUCHEDFOR'S TOP RATED FINANCIAL COACHES**

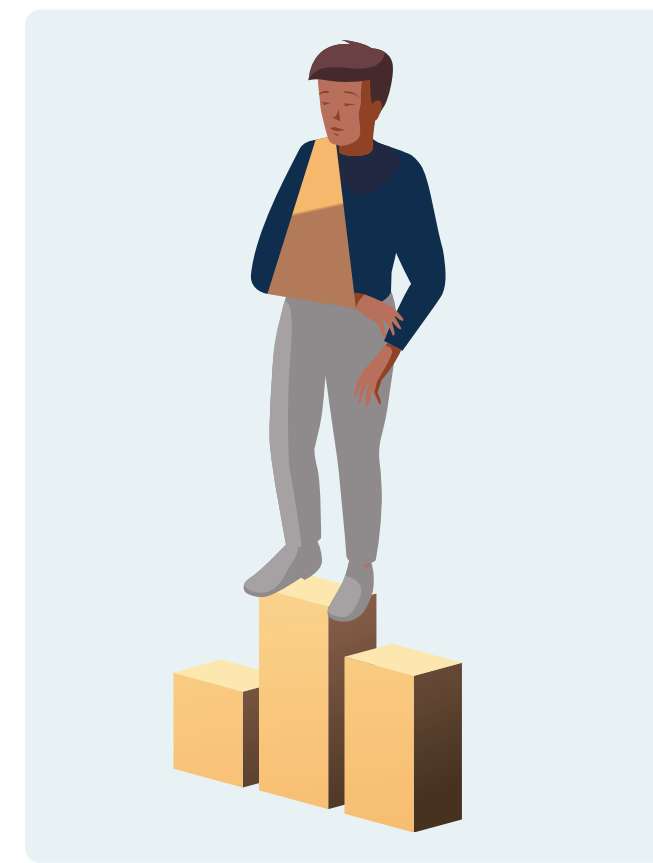
CENTRAL ENGLAND						
Sharon Sandhu	Octopus Money	26	N	Coventry	1	
Alan Lynch	Octopus Money	25	N	Harborne	1	
Lauren Kent	Octopus Money	20	N	Nottingham	1	
Karen Diffe	Octopus Money	41	Y	Oswestry	2	
Elaine Baxter	Octopus Money	96	Y	Rugby	2	
Suzanne Wildblood	Octopus Money	77	Y	Stone	3	

EAST ENGLAND						
Sula Armstrong	Octopus Money	27	N	Cambridge	1	
Steve Codman	Octopus Money	32	N	Norwich	1	
Kim Uzzell	The Financial Wellbeing Academy	25	N	Norwich	2	

GREATER LONDON						
Freya Mathers	Octopus Money	47	Y	Barnsbury	2	
Natalie Nadine	Octopus Money	23	N	Brent Park	1	
Nupur Ghosh	Octopus Money	12	N	Ealing	1	
Bindu Santhosh	Octopus Money	43	Y	High Holborn	2	
Alan Beaton	Octopus Money	15	N	High Holborn	1	
Chi Tsui	Octopus Money	36	N	Holland Park	1	
Eirin Conesa Holmeide	Octopus Money	78	Y	Hoxton	2	
Corin Gibbon	Octopus Money	101	Y	Kensal Green	2	
Terence Lapidus	Octopus Money	161	Y	Lisson Grove	4	
Samie Dorgham	Octopus Money	14	Y	Maryland	1	
Martin Kilbane	Octopus Money	33	Y	Ruislip	2	
Omanike Olusola	Octopus Money	28	N	South Croydon	2	
Sarah Hayes	The Business Finance Mentor	25	N	Waltham Abbey	2	
Jon Head	Octopus Money	11	N	Walthamstow	1	
Hiren Panchal	Wensons Legacy	29	N	West Drayton	3	
Rohini Rathour	Octopus Money	36	N	West Wickham	1	

Una Phelan	Octopus Money	38	N	Edinburgh	1
Graham Wells	GroWiser Financial Coaching	29	Y	Haddington	3

SOUTHEAST ENGLAND						
Alastair Ford	Octopus Money	56	Y	Arlsey	2	
Fabio Sanchez	Octopus Money	32	Y	Bishops Cleeve	2	
Colin Clark-Maynard	Octopus Money	65	Y	Dunmow	2	
Justine O'Connell	Octopus Money	14	N	Eastbourne	1	
Helen Norbury	Octopus Money	22	N	High Wycombe	1	
Ed Fraser	The Parent Money Coach	168	Y	Reading	2	
Helen Rutherford	HR Estate Planning	130	Y	Robertsbridge	3	
Emma Gosling	Octopus Money	19	Y	St Albans	1	



SCOTLAND						
Gill Bunnell	Octopus Money	29	Y	Barnstaple	2	
Caroline Biebuyck	Octopus Money	24	N	Bradford-on-Avon	1	
Michael Pritchard	Octopus Money	31	N	Bristol	1	
Lisa Hayes	Octopus Money	26	N	Tavistock	1	

WALES						
Robert Leather	Octopus Money	19	N	Newport	1	
Alec Carpenter	Octopus Money	109	Y	Prestatyn	2	

NORTH ENGLAND						
Tricia Rafferty	Octopus Money	30	N	Hull	2	
Ash Madden	Octopus Money	11	N	Kendal	1	
Kathryn Farmery	Octopus Money	35	Y	Pontefract	2	
Michael Ross	Octopus Money	17	N	York	1	

SCOTLAND						
Gail Renaud	Gail Renaud	24	N	Dumfries	1	
Brian Cameron	Octopus Money	40	N	Dunfermline	2	

**KEY**

**FIRM**  
\* Top Rated Firm (includes trading names of Top Rated Firms), more on p30

**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





IMAGES: SHUTTERSTOCK. PAGE ILLUSTRATIONS: SHUTTERSTOCK

# VouchedFor's Top Rated Firms 2024

Wait no more... here are the 112 companies that have been recognised as the best of the best

VouchedFor has introduced new criteria in 2024 to make the Top Rated Firm qualification more stringent than ever. To be eligible, firms had to invite all their clients to review them on VouchedFor. The winners received a strong response and excellent ratings. They also use VouchedFor's enhanced client survey system, Elevation, to continually assess and improve the client experience, and perform well against industry benchmarks in areas such as client advocacy and regulatory risk. Companies of any size can qualify for the Top Rated Firms category. As you can see from the list of businesses in the table here, they range from one-person operations to national concerns.

**TO QUALIFY, WHAT DID TOP RATED FIRMS DO?**

- The companies demonstrated a commitment to transparency by regularly inviting their clients to leave a review on VouchedFor (there are a few allowed exceptions, 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

“A company of any size can qualify as a Top Rated Firm, even a one-person operation”

By the book: the criteria for qualification are exacting

- They proved that their clients are engaged by securing a high response rate for their review invitations.
- They have shown they have happy clients, by achieving a high average rating of 4.7 out of 5.
- The companies evidenced their focus on client experience by monitoring and improving it using the Elevation system (for which there is a low monthly cost). This also enables VouchedFor to check they perform well to industry standards on client advocacy, and check the proportion of their feedback that shows markers of potential regulatory risk.
- This year's list includes some businesses that have achieved Top Rated Firm status for an impressive five consecutive years.

These include Philip James Financial Services, One Financial Solutions, The Private Office, Waymark Financial and Sandringham Financial Partners. Several other companies feature in this list for the third or fourth year running. In total 548 businesses applied for Top Rated Firm status, with only 112 meeting the new 2024 criteria. The client feedback on these firms bears testament to the crucial role that good advice plays in delivering peace of mind and helping people reach their goals, whether that's buying their dream home, protecting their family or other major life objectives. Being able to provide valuable advice is so important at a time when, despite some green shoots like falling inflation and stabilising stock markets, there is still much uncertainty to navigate.

**Many congratulations to all the companies who have attained Top Rated Firm status in 2024**

**LARGE FIRMS (50+ ADVISERS)**

Firm name	Reviews	Advisers	Rating	Location
Sandringham	9541	187	4.9	UK
Westminster Wealth Management	1718	56	4.8	England
The Private Office	3852	50	4.8	England

**MEDIUM FIRMS (10+ ADVISERS)**

Firm name	Reviews	Advisers	Rating	Location
Fidelius	1138	31	4.7	England
MKC Wealth	613	30	4.7	England
Newcastle Financial Advisers	2064	28	4.8	England
Mazars Financial Planning	1653	28	4.8	UK
One Financial Solutions	1399	20	5	UK
Ellis Bates Financial Advisers	1244	19	4.8	UK
Tenet Financial Services	722	18	4.8	UK
Viva Retirement Solutions	877	16	5	England
True Wealth Group	261	12	4.9	Belfast
LIFT-Financial	240	12	4.7	Warrington
AAB Wealth Chartered Financial Planners	483	11	4.8	UK
Sedulo Wealth Management	189	11	4.9	London, Manchester, Liverpool
Ryley Wealth Management	581	10	4.9	Doncaster, Nottingham
Forrester Boyd Wealth Management	502	10	4.8	Yorkshire, Lincolnshire, Nottinghamshire

**SMALL FIRMS (FEWER THAN 10 ADVISERS)**

Firm name	Reviews	Advisers	Rating	Location
Medical Family Finance	654	7	4.8	London
Verdant Financial Planning	140	7	4.9	Reading
Hadlington	48	7	5	Telford
Smith and Wardle Financial Planning	262	6	4.9	Hitchin
Platinum Financial Planning	183	6	4.9	Belfast
Prosperity IFA	607	5	4.9	Crowborough, Stevenage
Spectrum Wealth Group	504	5	4.8	Glasgow
Foxgrove Associates	478	5	4.9	Sevenoaks, Bromley
Laterliving now!	310	5	4.9	Derbyshire, Berkshire, North Yorkshire
GPFM	298	5	4.8	Hertford, Kings Lynn
David James Wealth	282	5	4.9	Southampton, Ipswich, London
The Aspire Partnership	227	5	4.9	Bristol
Hills Financial Planning	220	5	4.9	Larne
Philip James Financial Services	1030	4	4.9	Oxford Gloucester
Wealthwide	331	4	4.9	Birmingham
IronMarket Wealth	308	4	4.9	Stoke-on-Trent
HarperLees Financial Planning	268	4	4.9	Chelmsford
Balance: Wealth Planning	228	4	4.8	Nottingham
The Wilcox Young Partnership	169	4	4.8	Bournemouth
Kingsland Wealth Management	117	4	4.7	Shrewsbury

**SMALL FIRMS CONTINUED (FEWER THAN 10 ADVISERS)**

Firm name	Reviews	Advisers	Rating	Location
Mearns & Company	90	4	4.8	Edinburgh
Infinity Finance	70	4	5	Warrington
Rowley Turton (IFA)	475	3	4.9	Leicester
Jones & Co Independent Financial Advice	463	3	4.8	Chesterfield
Romilly Financial	288	3	4.7	Cardiff
Bray Wealth Management	275	3	4.9	Chobham, Surrey
Hitchell Financial Planning	269	3	4.9	Tunbridge Wells
Tailored Financial Planning	228	3	4.9	St Helens
Sylvan Financial Management	215	3	4.9	Cheadle
Vizion Wealth Chartered Financial Planners	206	3	4.9	Milton Keynes
Business & Personal Investment	189	3	4.9	Bourne End
Virtus Financial Planning	134	3	4.9	London
Robson Macintosh & Company	88	3	4.8	Edinburgh
Estate Financial Planning	78	3	4.9	Dorking, Guildford, Tonbridge
Wardour Financial Planners	49	3	4.9	Gerrards Cross
Lewis Christopher	41	3	5	Milton
Rosewood Wealth Management	429	2	4.9	Sheffield
Adcas Financial Management	269	2	4.9	Blackpool
Adcock Financial	204	2	4.9	Twickenham
Aspen Wealth Management	203	2	4.8	Isle of Wight
Stonegate Wealth Management	201	2	4.9	Stone, Staffordshire
Philpott Financial	192	2	4.9	Huddersfield
Expert Wealth Management	186	2	4.9	Oxford
Insight Wealth Financial Advisers	180	2	4.9	Northampton
Brace Wealth Management	176	2	4.9	Northampton, Birmingham
Christopher Little & Co	175	2	4.9	Otley
Vital Financial Planning	150	2	4.9	Newport, Swansea
O'Sullivan Financial Planning	144	2	5	Swansea, Chelmsford
JML (Financial) Associates	137	2	5	Cobham
DBL Asset Management	135	2	4.8	Wilmslow
TFP Financial Planning	125	2	4.8	Chelmsford
Positive Wealth Creation	89	2	4.8	Taunton
Attain Wealth Management	85	2	4.9	Leighton Buzzard
Barwells Wealth	66	2	4.8	Lewes
Makemson & Company	46	2	4.9	Cardiff
Citygate Financial Planning	40	2	4.9	London
Ruby Red Financial Planning	37	2	4.8	Ivybridge
Money Advice Partnership	35	2	4.8	Northern Ireland, Scotland

**SMALL FIRMS CONTINUED (FEWER THAN 10 ADVISERS)**

Firm name	Reviews	Advisers	Rating	Location
Two10 Investment Services	34	2	4.7	Preston
Edward Asset Management	32	2	5	Liverpool
Clifford Osborne Independent Financial Advisers	386	1	4.9	Brighton
Ginkgo Financial.	266	1	4.8	London
Cordiner Wealth	217	1	4.8	Leeds
Waymark Financial	207	1	4.9	London
LightSide Financial Planning	202	1	4.8	Liverpool
Black Lion Wealth Management	201	1	4.9	Brighton
Sheraton Financial Planning	193	1	5	Portsmouth
Worthington Financial Planning	185	1	5	Sandy
Probity Mortgage Services	184	1	5	Telford
Poise Financial Planning	174	1	4.8	Edinburgh
Thanks Wealth Planning	171	1	4.9	London
MDM Wealth	158	1	4.9	Rugby
Britannic Place Financial Management	157	1	4.9	Worcester
High House Wealth Management	149	1	4.9	Birmingham
New Vision Wealth Strategies	135	1	4.8	Crewe
Natalie Turner Wealth Management	134	1	4.9	Newcastle-upon-Tyne
Otus Financial Planning	132	1	4.9	Altrincham
Advice Matters Financial Planning	128	1	4.9	Lancaster
Jane Smith Financial Planning	128	1	4.9	Milton Keynes
Barnsdale Financial Management	108	1	5	Leicester
Daniel Bloomfield Wealth Management	102	1	5	London
Harper Financial Associates	96	1	4.8	Barnsley
Tingley & Cooper	92	1	4.9	London
DeLaunay Wealth Management	92	1	4.9	Guildford
Auxilia Financial Services	89	1	5	South Petherton
Blackroot Financial Planning	77	1	4.8	Birmingham
KWL Wealth Management	68	1	4.8	Taunton
EVA Capital Management	44	1	4.8	Worcester
Hesketh Financial Planning	43	1	4.9	Preston
John Yuille Financial Services	35	1	4.8	Edinburgh
DTCS Financial	31	1	5	Pontyclun
Mulberry Bow	30	1	4.8	London
King Property Finance	27	1	5	Kingston-upon-Thames
Advice Rooms	25	1	4.9	Exeter
Finsbridge Financial Planning	21	1	5	Sevenoaks



The information in these tables is correct as of February 16, 2024

View each adviser's services and qualifications, and contact them by visiting [VouchedFor.co.uk](https://VouchedFor.co.uk) or calling 020 3111 0583



octopus investments

A brighter way

Recommended by



## financial advisers

We're big believers in financial advice.

We've seen firsthand how a solid financial plan can make all the difference.

That's why we work with advisers to help investors discover the power of our specialist tax-efficient investments and smaller company funds.

To find out more, speak to a financial adviser.

Our tax-efficient investments put investor capital at risk. Tax reliefs depend on qualifying criteria. These investments are high risk and are not suitable for everyone.



Certified



Corporation

FT ADVISER



5 Star Winner  
Investment Providers  
10 years running

Total number of financial advisers who have ever recommended an Octopus tax-efficient investment product, as at 18 January 2024. This promotion does not constitute advice on investments, legal matters, taxation or any other matters. We recommend investors seek professional advice before deciding to invest. 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 2024. CAM013747