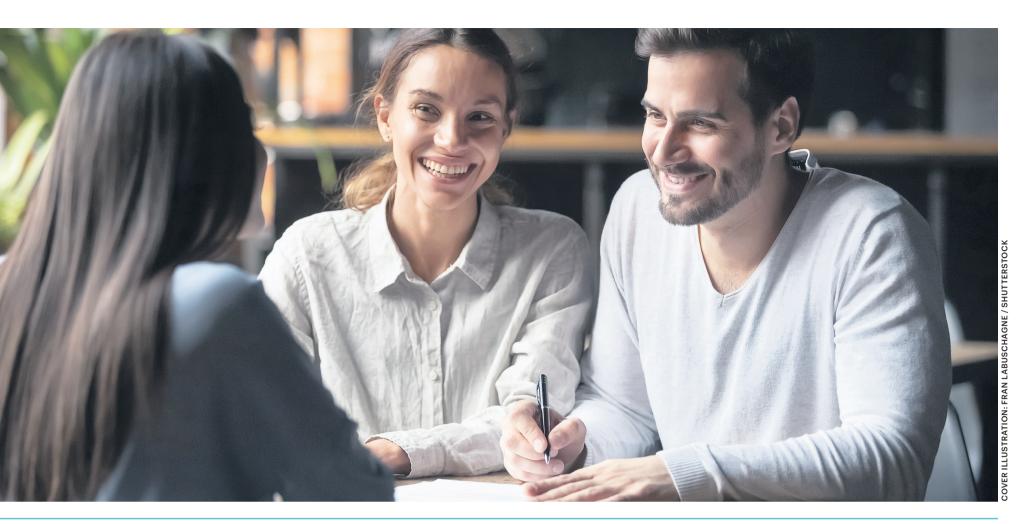




# VouchedFor's 2023 Top Rated Financial Adviser Guide

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



# The value of financial advice

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

**David Prosser** 

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

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

finances that are suffering - they're also struggling to save and invest

Ø 80% of customers on track to hit targets that don't come close

to matching inflation, and house prices are expected to decline up to 9% in the UK over the next year and a half, according to the Office of Budget Responsibility At times like these, people need expert support. That's where

for the future. World

stock markets fell by

around a fifth last

year, their worst

since the global

financial crisis

society savings

accounts pay rates

15 years ago. Bank and building

performance

professional financial advisers have

a crucial role to play - guiding you to achieve your financial objectives.

Research from VouchedFor, the leading review site for financial advisers, underlines just how important this can be. Even amid the recent turmoil, eight in ten customers feel that they are on track to hit their financial goals and 99% say they would recommend their adviser. Such confidence is not misplaced. it seems. One study by the International Longevity Centre

looked at a group of Britons ten years after they had taken financial advice. It found this support could be linked to a £48,000 increase in their wealth Graham Cross, CEO of financial

advice firm Helm Godfrey, believes

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

People turn to a financial adviser for all sorts of reasons, including buying a home, planning a family, starting a business or saving for retirement. They may simply need help balancing their day-to-day budget.

reasons to look for a trusted adviser. and finding the right person can make a massive difference to every aspect of your finances, says Lucy Whitehead, chief client officer of financial planning firm Kingswood Group. "Reputable advice needs to consider your financial status as a whole, so be patient with this process," she says. "You may even discover that your original goal is not, in fact, the best plan of action, so you may end up making alternative plans with your adviser's expertise."

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

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

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

# **OF ADVISER DOINEED?**

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

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



investments and retirement planning, for example.

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

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

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

Protection advisers help you with more complex insurance Mortgage advisers, sometimes purchases such as life called mortgage brokers, are insurance, critical illness insurance experts in the home loan and income protection insurance market. They can help you find the right mortgage deal for a house purchase or a remortgage. Some mortgage advisers offer support with protection products including income protection insurance.



from your home. They also

99% of clients would recommend their adviser

 $(\checkmark)$ 

All these drivers are great

through seeking the help of a professional financial adviser. "We are seeing an increasing demand from clients who want to ensure they can better protect their pension fund values as they approach retirement, or re-evaluate their retirement options.

With annuity rates currently 32% higher at the start of this year than they were last year, it is an interesting discussion for some of our customers. Others are looking to check the investments that they already have are in line with the level of risk they are comfortable taking, and still meet their longterm financial goals.'

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

Once you've selected an adviser, it's important you're clear on costs. Many financial advisers are flexible about how they charge - a fixed price for a set piece of work, say, a per-hour charge on an ongoing basis, or a fee that's a percentage of the money they're looking after on your behalf. "Any adviser worth their salt will help you understand what you will pay," says Wardle.

Transparency is important. Financial advisers used to earn commission on products they recommended. Such practices are now outlawed, making it easier for you to get a true picture of the cost of financial advice - although mortgage, protection and equity release advisers do still legally earn commission from their sales

**CASE STUDY** 

# SECURITY FOR LIFE

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

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

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

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

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

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

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

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

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

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

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

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

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



No more worries

Tom's expert

advice helped

Liz achieve her

dream of a

secure future

Equity release advisers offer advice around releasing equity sometimes assist with related insurance products like life insurance.

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



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



## David Prosser

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

## INCOME TAX AND NATIONAL INSURANCE

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

has frozen the personal allowance, which normally rises roughly in line with inflation each year at £12.570 until 2028. This is the amount of money you can earn before paying income tax, so as your wages rise, the tax-free chunk of them will get smaller. Similarly, Hunt is also freezing the higher-rate threshold - the income you can earn before you start paying higher-rate income tax - at £50 270 until 2028 That has the same effect as the personal allowance freeze. Additional-rate taxpayers face an even bigger bill. Currently, the 45% rate only kicks in once your income hits £150,000. From

April, this will fall to £125,140. More people will then pay tax at 45% and higher earners will pay the additional rate on more of their earnings.

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

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

and to £10.100 a year for someone with an income of £150,000.

#### INHERITANCE TAX Slowly but surely

more families are facing inheritance tax bills, pavable when you inherit an estate that is worth more than a certain amount. HM Revenue & Customs collected £4.6bn in inheritance tax between April

and December 2021 alone, some £600m more than in the same period a year previously. That's because while people's

wealth has been increasing - with house prices playing a large part – the amount you can leave to your heirs without facing an inheritance tax bill has not. The current threshold

## YOUR 2023 TAX TABLE

£

£4.6bn

collected in

inheritance

tax in 2021

Income tax	2022/23	2023/24
Starting rate for savings (non-taxpayer)*	0% up to £5,000	0% up to £5,000
Personal savings allowance (basic-rate taxpayers)	£1,000	£1,000
Personal savings allowance (higher-rate taxpayers)	£500	£500
Personal allowance**	£12,570	£12,570
Basic rate	£12,571 to £50,270 (20%)	£12,571 to £50,270 (20%)
Higher rate	£50,271 to £150,000 (40%)	£50,271 to £150,000 (40%)
Additional rate	Over £150,000 (45%)	Over £125,140 (45%)
Dividend tax		
Dividend allowance	£2,000	£1,000
Basic rate	8.75%	8.75%
Higher rate	33.75%	33.75%
Additional rate	39.35%	39.35%
Capital gains tax (CGT)		
CGT allowance	£12,300	£6,000
Basic rate	10% (18% for residential property)	10% (18% for residential property)
Higher rate and above	20% (28% for residential property)	20% (28% for residential property)
limit, the starting savings rate	income exceeds the starting ra won't apply to savings income reduced if your income is over above the limit.	

is £325,000 per person or £500.000 if you include an exemption of up to £175 000 for vour main residence In November the chancellor warned this allowance would be frozen until 2028, dragging more families within reach of the tax.

#### **CAPITAL GAINS TAX**

In November, Hunt also announced a cut in the capital gains tax (CGT) allowance, which will fall from £12.300 today to £6.000 from April. Capital gains is payable on investment profits – gains you make when you sell assets such as property or shares for more than you paid for them - but everyone is allowed to make a

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

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

## **DIVIDEND TAX**

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

MAKE GOOD USE OF YOUR TAX ALLOWANCES For example, the marriage tax allowance allows you to transfer £1.260 of your personal allowance to your spouse or civil partner if they earn more than you, potentially reducing your joint tax bill

## **2** USE TAX-EFFICIENT SAVINGS SCHEMES

Money saved inside individual savings accounts (Isas) and private pensions grows free of income and capital gains tax; with pensions, you even get a tax benefit from the government for saving. You can put £20,000 into an Isa each year, and as much as £40.000 into a private pension. "It's normally better to use your Isa allowance for investments rather than savings," advises Scott Gallacher, a director of independent financial adviser Rowley Turton, "This is because investments offer much better growth prospects so, over time. an investment Isa gives you the opportunity to shelter more of your wealth from tax."

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

## CASE STUDY ON I FAVING EGACY

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

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

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Initially introduced at a free employer session, the adviser relationship quickly became one of trust for Michael and Karen. "Naomi's a great personality

She is normal, down to earth and clearly very knowledgeable about what she does," Michael says. "Before, I did the financial planning with Karen and it was very haphazard. It was nice having an expert come along and say, 'You know what, guys? You need to be thinking about the future.

At first, the couple, who lived in Surrey, worked with Naomi on holistic financial planning, including making sure their savings

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

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

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

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

### PERSONAL SAVINGS ALLOWANCE

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

## FIVE WAYS TO MANAGE YOUR MONEY BETTER

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You can claim

up to 30 per cent

income tax relief

invest in a venture

including giving away smaller sums

allowances. In addition, "You could

take out life insurance to pay the

inheritance tax bill on your death

so your loved ones don't have to.

suggests lessica Franks, head

of retail investment products at

gifts can be made to reduce the

value of your estate, though you

free from inheritance tax." If in

doubt, take professional advice

on inheritance tax planning.

Octopus Investments. "Also, lifetime

need to survive for seven years after

making a gift for it to become fully

and making sure couples make

good use of the fact they both

get their own inheritance tax

on the sum you

capital trust

**CONSIDER MORE** SOPHISTICATED INVESTMENTS

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

## **6** MANAGE SELF EMPLOYMENT CAREFULLY

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

Understandably, her priorities shifted to making memories and leaving a legacy for the children Making sure that Michael was financially secure was another key consideration.

Michael says: "Naomi helped us to do more effective estate planning. She worked out what needed to be done prior to Karen's death to ensure that her pensions were available to me, and more importantly, the children.'

Naomi helped them navigate complex pensions rules to transfer Karen's significant defined benefit pension so it could be passed on inheritance tax-free. This

meant Michael could still meet the couple's financial goals Michael says: "It was

Karen's wish that her money would give our children the best start in life. Naomi helped us put together a structure to do it. I know that gave Karen an enormous sense of relief before she died: to know ultimately, that her wishes were being adhered to."

Naomi adds: "My job is about giving clients the power to make decisions based on facts, not on what they think might happen. That gives people permission to make changes in their lives."



## **GAMBLING WITH OUR LIVES**

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

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

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

A further challenge is that the cost of living crisis is squeezing budgets. Butler says that life cover sales have fallen as a result, but critical illness and income protection sales are holding up.

"With rising interest rates and cost of living concerns. remortgage and new mortgage clients are very budget focused and therefore may not adequately value what protection can bring.' Stuart Dodson, managing director of The Openwork Partnership, says. "But it's important to note that while in some areas protection is underutilised, at The Openwork Partnership we are seeing over four in every ten mortgage clients taking out protection and seeing business owners wanting to protect themselves, partners and employees.'

#### **RISKS OF IG**

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

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



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

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

#### THE VALUE OF COVER

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

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

# Why it pays to take a hands-on approach

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

## Sara Benwell

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

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

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

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

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

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

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

## LACK OF REPRESENTATION

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

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

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

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

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

### WHO HOLDS THE REINS

Another legacy problem is that when couples see a financial adviser, historically men have taken the reins in that relationship However, with rising rates of divorce and female longevity outstripping that of men, it is critical that both halves of a couple engage with an adviser who meets both their needs. Rose says: "This is important if

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

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

Q Women will hold 60% of UK wealth by 2025

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

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

## **CHOOSING THE RIGHT HELP**

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

Rapport is fundamental to a good relationship, so it's important to shop around for the right fit. Make sure the person you choose has the right qualifications for your goals, whether that's pensions. investments, buying a house or holistic financial planning. Hurst concludes: "When seeking financial advice, women need to have confidence in their adviser, who must be supportive and empowering as well as able to demonstrate a deep understanding of women's specific needs. The adviser needs an in-depth understanding of the life events a female client may experience and how these may impact on their life goals and plans. Check the Financial Conduct Authority register for peace of mind."



## **OF ADVICE** 2023

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



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

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



## **CASE STUDY** COMPLETE PEACE OF MIND

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

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

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

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

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

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

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

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

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

down now and how long our money will last."

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

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

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

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

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



% \$

25-34

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

Sara Benwell

£

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

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

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

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

advice on social

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

WHERE
WE WANT
<b>FINANCIAL</b>
EXPERTISE

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

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

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

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

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

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

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

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

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

clients react to volatility. of volatility recently. The S&P 500 stock market index fell 25 per cent in October last year (though it has since recovered most of that), the average mortgage rate has tripled in the last 12 months and inflation is close to 10 per cent.

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

Precisely 45,083 five-star client reviews were posted on the platform in 2022 out of a total of 53,132 reviews. However, despite this, millions of Brits who could benefit from advice lack the confidence to seek it. The 2023 Top Rated Financial Adviser Guide sets out to help. The articles and case studies are designed to demystify this often-complex advice landscape, making clear what it is and how

it can benefit you.

to those financial, mortgage, protection and equity release advisers, as well as financial coaches, who have gone above and beyond for their clients, according to... their clients.

The advisers listed on the following pages have received the highest volume of positive client reviews on VouchedFor since the start of 2022. In total, 1,990 advisers from



## **OUR MISSION**

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

The tables give a shout-out

1,153 different firms are included

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

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

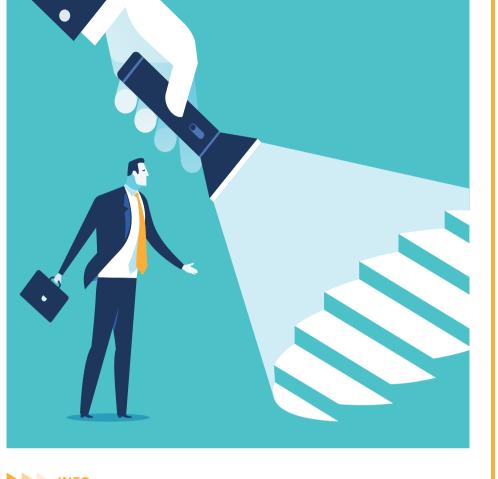
VouchedFor members also undergo several other checks and ongoing monitoring. For instance, we check advisers' identity, qualifications and client reviews. We also monitor news outlets as well as the outcomes for everyone who contacts an adviser through VouchedFor.

Towards the end of the guide, you will find a Top Rated Firms section. This celebrates firms that are regularly inviting all their advisers' clients to review them as well as achieving consistently high ratings. VouchedFor's mission is

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

Atr

Alex Whitson, managing director, VouchedFor



## INFO TO USE THE GUIDE

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

## UNDERSTAND DIFFERENT **ADVISER TYPES**

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

## ASK HOW MANY **CLIENTS THE ADVISER HAS**

It's helpful to know what percentage of an adviser's clients have reviewed then on VouchedFor – 30 great reviews for an adviser who has 40 clients is usually a better indicator of quality than 30 great reviews for an adviser who has 100 clients. Sometimes there are valid reasons for advisers not inviting reviews from all their clients (for instance, if they work with clients who do not have email addresses) but it's important to understand this.

#### **READ REVIEWS LEFT BY PEOPLE LIKE YOU** On VouchedFor you

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

## **RECENT REVIEWS**

As with anything, excellent recent reviews are a stronger indicator of current service levels than excellent older reviews. The VouchedFor platform makes it easy for advisers to invite

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

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

Being Top Rated for several years (we've published the guide every year since 2019, so the maximum is 5) shows that an adviser has invited regular feedback from their clients for a long time. And has received consistently good feedback.

#### LOOK AT THE **ADVISER'S OUALIFICATIONS**

We've checked that every adviser in the guide has the necessary permissions to practise. However, some advisers have advanced qualifications which we don't have space to list. You can find each adviser's qualifications on their profile at VouchedFor.co.uk

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

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

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Andrew Johnson

Nick Shioleftou

Wayne Evison

undergo sever	ai other checks a	ina oi	igoi	ng monitorir	ig.			
	CENTRAL	Lisa Footes	Footes Financial Planning*					
	CENTRAL				ัสภู	ieD.	Martin Jeffers	Martin Jeffers Wealth Management*
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.	YEARS QUALIFIED	Kirsty Tyler	Wyefield Wealth Management
							Philip Needham	Castle Green Financial Planning
Jason Harris	AFH Wealth Management	41	I	Alcester	N	3	Charlotte Webb	Castle Green Financial Planning
Andrew Whitehead	Honeycroft Wealth Management	24	R	Alfreton	Ν	2	Leigh Bolland	Bolland Wealth Management
Hannah Cowell	2plan Wealth Management	236	I.	Ashby-de-la- Zouch	N	5+	Claire Markham	F H. Manning Financial Services
Chris White	Cobens Wealth Management	136	I	Ashby-de-la- Zouch	Ν	5+	Alastair May	Alastair May Financial Planning
Emily White	Blanco Wealth	30	R	Ashby-de-la- Zouch	N	1	Brian Flindall	Credencis
Andre McRobie	Management Tenet Financial	21	I	Belper	N	1	Kevin Holleron	Holleron Wealth Management*
David Farrance	Services* Consequential	58	Т	Bewdley	Y	4	Louise Powell	Holleron Wealth
Chris Guttridge	Planning True Potential	210	R	Birmingham	Y	4	Sonia Marriott	Management* Holleron Wealth
Thomas Dickson	Wealthwide*	208	T	Birmingham	Y	5+	Peter Ellis	Management* Holleron Wealth
Gem Durham	Whitebeam Independent	85	I	Birmingham	Y	5+		Management*
<b>Diskand Versen</b>	Financial Advice	01		Disasiashaas	v	2	Lee Gardner	Management
Richard Venner Mandeep Singh	Charles Stanley AFH Wealth	81 78	R	Birmingham Birmingham	Y Y	3 5+	Alan Crowley	Financial Design
Kira Sehmbi	Management True Potential	74	R	Birmingham	Y	5+	Graeme Lewis	Rothesay Bennett Financial Planning
Laura Thursfield	Mazars Financial	73	I	Birmingham	N	3	Nicholas Lue	JPA Financial Services
Lloyd Batey	Planning* Skipton Building	67	R	Birmingham	Y	3	Scott Saxby	JPA Financial Services
Martin Brown	Society Wealthwide*	39	I	Birmingham	Y	1	Lisa Millward	Millward Wealth Management*
Alexandra	Mazars Financial	27	1	Birmingham	N	2	Tom Driver	HB&O Financial Services
Llewellyn Dave Hadley	Planning* Prosperity Wealth	38	I	Brierley Hill	Y	3	Curie Seuten	
Adam Rendall	Prosperity Wealth	33	T	Brierley Hill	Y	2	Craig Saxton	Saxton Financial Planning
Simon Baldwin	High House Wealth Management	99	R	Bromsgrove	Ν	2	Scott Gallacher	Rowley Turton* Gemini Wealth
Thomas Morgan	True Potential	73	R	Bromsgrove	Y	1	Gary Metcalf	Management
Bobby Sahota	AFH Wealth Management	72	I.	Bromsgrove	Ν	5+	Alan Turton Lee Barton	Rowley Turton* Bosworth Wealth
Sarfraz Munir	AFH Wealth Management	43	I	Bromsgrove	N	3	Bharat Chudasama	Management Tudor Franklin*
Andrea Cloughley	Palatine Financial	37	R	Cannock	Y	2	Adam Geddes	Paul Geddes Wealth
Shane Fox	Planning Principle Financial	148	T	Coalville	Y	3	Martin Stanley	Management Rowley Turton*
Daniel Sperber	Services Coleshill Wealth	30	1	Coleshill	Y	1	Nilesh Patel	Positive Solutions
Paul Grice	Management Jalapeno	83	1		N	3	Bina Chauhan	Sterling & Law
Benjamin Clay	Clay Warden	69	R	Coventry	N	2	Kristian Vind	Chapter House Wealth
Adrian Middup	Jalapeno	54	I.	Coventry	Y	3	Lee Kirven	Management* Enhance Financial
Craig Bonsor	Jalapeno	53	I.	Coventry	Ν	3		Planning
Alex Johnston	Succession Wealth	50	I	Coventry	Y	3	Samuel Robinson	Almond Financial
Neil Dixon	True Potential	42	R	Coventry	Ν	2	Paul Boutle	RetireInvest
Neil Young	Plan With Neil	12	1	Coventry	Y	1	Fiona Monro	AFH Wealth Management
James Pillinger	Profusion Wealth Management	95	I	Derby	Ŷ	5+	Trudi Giles	Thompson & Richardson Financial Planning
Paul Harman	Profusion Wealth Management	80	I	Derby	Ŷ	5+	Sam Tindale	Tower House Wealth Management
Paul White	Cedars Wealth Management	70	R	Derby	N	3	Edward Stewart	Kingswood Group
Ray Shepherd	Kingswood Group	40	R	Derby	N	2	Matthew Harrison	Tower House Wealth Management
Darran Harrison	Kingswood Group	21 202	R	Derby Droitwich	N Y	2	Matthew Sargeant	Tower House Wealth Management
Jane Newman	Jane Newman Financial Planning						Chris Baker	Merlin Wealth
Emily Newman	Jane Newman Financial Planning	73	I	Droitwich	Ŷ	3	Robert Lallo	Management Sandringham
Dale Gough	Prosser Knowles Associates	35	I	Droitwich	Ν	2	Matthew Walne	Financial Partners* Santorini Financial
Rachel Robb	Prosser Knowles Associates	31	I	Droitwich	Ν	2	Alan Curtis	Planning*

U	FOR'S TOP RATI	EDFI	NAN	ICIAL ADVISE	RS								
	Little Green Owl Financial Planning	23	I	Droitwich	Y	2	Alexander Munn	Forrester Boyd Wealth Management*	54	I	Louth	N	1
	NPS Wealth Management	35	R	Edgbaston	N	2	Joel Leversedge	Origin Wealth Management	30	R	Ludlow	N	3
	3R Financial Services	63	I	Grantham	N	4	James Slowey	Gransha Financial Services	115	R	Lutterworth	N	5+
	Footes Financial Planning*	126	I	Harborne	Y	2	Paul Urmston	Fresh Approach	147	I.	Malvern	Y	4
	Martin Jeffers Wealth Management*	37	R	Harborne	N	2	Maria Danielle Slack	M D Slack Wealth Management	22	R	Mansfield	N	1
	Management* Wyefield Wealth Management	69	R	Hereford	N	2	lan Kells	Stepping Stones Financial Planning	17	I	Mansfield	N	1
	Castle Green	15	R	Hereford	N	1	Abigail Brown	AFH Wealth Management	54	I	Market Harborough	N	4
	Financial Planning Castle Green	12	R	Hereford	N	1	Paul Eason	RMI Independent Financial Advisers	49	I	Market Harborough	Y	3
	Financial Planning Bolland Wealth	11	R	Hinckley	N	1	Jason Lynch	True Potential	41	R	Market Harborough	N	2
	Management F H. Manning	143	I.	Horncastle	Y	4	Neil Gilbourne	3R Financial Services	273	I	Newark	Y	5+
	Financial Services Alastair May	11	R	lbstock	N	1	Illa Pujara	Skipton Building Society	120	R	Newark	Y	3
	Financial Planning Credencis	161	I.	llkeston	Y	3	Keith Brace	Brace Wealth Management*	63	R	Northampton	N	2
	Holleron Wealth Management*	92	R	llkeston	Y	5+	Marc Dicks-Jones	Insight Wealth Financial Advisers*	54	I	Northampton	N	1
	Holleron Wealth	52	R	llkeston	N	2	Mark Hipkiss	Skipton Building Society	53	R	Northampton	Y	4
	Management* Holleron Wealth	43	R	llkeston	N	2	Jason McConkey	Insight Wealth Financial Advisers*	36	I.	Northampton	N	1
	Management* Holleron Wealth	34	R	llkeston	N	2	John Crichton	Grange Estates Wealth Management	236	I	Nottingham	N	5+
	Management* Gardner Financial	142	I	Kenilworth	Y	5+	David Murden	Sense Financial Solutions	121	I	Nottingham	Y	3
	Management Financial Design	126	I	Kenilworth	Y	5+	Rebecca Aldridge	Balance: Wealth Planning	107	I.	Nottingham	Y	1
	Rothesay Bennett	68	I	Kenilworth	N	3	Tracy Yeomans	Ryley Wealth Management*	86	R	Nottingham	N	2
	Financial Planning	106	1	Kingswinford	Y	2	Paul Waites	Ryley Wealth Management*	58	R	Nottingham	N	2
	JPA Financial	57	•	Kingswinford	Y	1	Will Diggins	Ryley Wealth Management*	55	R	Nottingham	N	2
	Services Millward Wealth	182		Leamington Spa	N	5+	Olivia Shipstone	OCS Wealth Management	44	R	Nottingham	N	2
	Management*	57		Learnington Spa		3	Scott Rogers	Rogers Wealth Management	40	R	Nottingham	N	3
	Services	51		_cannigton spa		5	Roger Milner	BlakeBrooke Financial Advice	39	R	Nottingham	N	2
	Saxton Financial Planning	21	R	Leamington Spa	N	2	Chris Hanbury	Hanbury Financial Planning	35	R	Nottingham	N	2
	Rowley Turton*	239	1	Leicester	Y	5+	David Ryley	Ryley Wealth	29	R	Nottingham	N	2
	Gemini Wealth Management	194		Leicester	N	5+	Gavin Lawler	Management* Rhodes Wealth	28	R	Nottingham	N	2
	Rowley Turton* Bosworth Wealth	83 66	I R	Leicester	N Y	3	Mark Pennington	Management Ryley Wealth Management*	27	R	Nottingham	N	1
	Management Tudor Franklin*	60	I.	Leicester	' N	5+	Jitesh Mistry	Management* Ryley Wealth	26	R	Nottingham	N	2
	Paul Geddes Wealth	46	R	Leicester	N	2	Becky Womble	Management* Adcock Financial	23	I	Nottingham	N	2
	Management Rowley Turton*	39	I	Leicester	Y	2	Samuel Woodings-Finch	Ryley Wealth Management*	19	R	Nottingham	N	1
	Positive Solutions	31	R	Leicester	N	3	Mike Holmes	Ryley Wealth Management*	15	R	Nottingham	N	1
	Sterling & Law	11	1	Leicester	N	1	Matt Gould	Alexander Peter Wealth (UK)	10	I.	Nottingham	N	1
	Chapter House Wealth Management*	79	I	Lichfield	Y	3	Raj Mulji	SRM Financial Services	10	R	Nottingham	N	1
	Enhance Financial Planning	36	I	Lichfield	N	2	Stephen Hunt	Raven Wealth	91	I.	Oakham	Y	5+
	Almond Financial	55	R	Lincoln	N	1	Nick Henbrey	Grayson Lewis Financial Planning	64	R	Oakham	Y	3
	RetireInvest	53	R	Lincoln	N	3	Jo Calver	Calver Wealth Management	46	R	Oakham	N	2
	AFH Wealth Management	40	I	Lincoln	N	3	Charlotte Smith	Smith Eliot Financial Management	10	R	Oakham	N	1
	Thompson & Richardson Financial Planning	38	I	Lincoln	N	2	James Goldby	Goldby Wealth Management	14	R	Ombersley	Y	1
	Tower House Wealth Management	18	R	Lincoln	N	1	Sophie Wilkins	Hampton James Financial Associates	14	R	Ombersley	N	1
	Kingswood Group	13	I	Lincoln	N	1	<b>Richard Meats</b>	Tudor Franklin*	58	I	Ratby	N	1
	Tower House Wealth Management	12	R	Lincoln	N	1	Darren Houlcroft	Houlcroft Wealth Management	56	R	Redditch	N	2
	Tower House Wealth Management	10	R	Lincoln	Y	1	Alex Richardson	S J Bettridge Financial Planning	31	R	Redditch	N	2
	Merlin Wealth Management	24	R	Long Whatton	N	2	Liz Tuccy	Liz Tuccy Wealth Management	20	R	Rothley	N	1
	Sandringham Financial Partners*	56	I	Loughborough	N	4	Simon Millward	Millward Wealth Management*	117	I	Rugby	N	4
	Santorini Financial Planning*	54	I	Loughborough	Y	3	Akhil Satsangi Mark Neal	PKS Associates PJL Financial	103 70	R I	Rugby Rugby	N Y	4
	True Potential	59	R	Louth	Y	5+		Services					í

MDM Wealt Daniel Martin Alexander Bland Sapphire F Planning Vivek Patel Sapphire F Planning Midlands W Managemer Simon Brown Clarity Wea Managemer Nicholas Morris Joe Allen Hoyl Indepo Advisers Quilter Fina Advisers Angela Davy-Makwana Steven Rowe Lucent Fina Planning\* Skipton Buil Society Pavan Chamba Paul Glover Ernest Gran Lucent Fina Planning\* Kelly Xiaoyan Cherry James Richards Ernest Gran Lucent Fina Planning\* Luke James Helena Lindley Brace Weal Managemer Hamida Begum Hamida Beg Financial Pl Craske Wea Managemer Christopher Craske Dawn Elkington Ellis Bates Advisers\* Neil Homer Lonsdale W Managemer Ash Desai IronMarket Simon Hargreaves IronMarket St. James's Nicola Conway Nathan Waldron Waldron & Financial P **Richard Hollington** Fairstone Olivia Williams Stonegate Manageme Charters Pr Wealth Michael Harvey Pippa Cuciurean True Poten Gemini Wea Managemer Amanda Reid Matthew Hackett Skipton Bui Society Robin Place Four Oaks Services Martin Brennan Ethical Advi Masterplan Joe Young John Draper Masterplan Simon White Opus Indep Financial Pl Nick Adamthwaite Masterplan Mark Johnson Integritas F Planners AFH Wealth Managemer Nicholas Oliver Adam Alden Integritas F Planners lan Laker Bosworth W Managemer Croft & Oak Marc Derbyshire Lee Taylor Robert Nicl Financial A **Rikesh Bhatt** 8 Financial Jessica Shukie Croft & Oak Paul Anstee True Poten Andy Betts Towceste Planning Nick James One Financ Solutions\* Andrew Reeves The Investn Coach

Alan Curtis

Ray Coker

Alan Moran

MDM Wealth	65	ı	Rugby	Y	2
Sapphire Financial Planning	106	R	Rushden	Y	2
Sapphire Financial Planning	43	R	Rushden	N	2
Midlands Wealth	43	R	Shrewsbury	N	2
Management Clarity Wealth	42	I	Shrewsbury	N	3
Management Hoyl Independent	35	I	Shrewsbury	Y	3
Advisers Ouilter Financial	45	R	Sleaford	N	2
Ădvisers					
Lucent Financial Planning*	176	I	Solihull	N	5+
Skipton Building Society	89	R	Solihull	Y	4
Ernest Grant	76	1	Solihull	Y	4
Lucent Financial Planning*	48	I	Solihull	N	2
Ernest Grant Lucent Financial	40 39	1	Solihull Solihull	N	4
Planning*					
Brace Wealth Management*	20	R	Solihull	N	2
Hamida Begum Financial Planning	14	R	Solihull	N	1
Craske Wealth Management	13	R	Solihull	N	1
Ellis Bates Financial Advisers*	33	I	Southam	Y	1
Lonsdale Wealth Management	83	I	Stafford	Y	2
IronMarket	70	I	Stoke-on-Trent	N	2
IronMarket	44	R	Stoke-on-Trent	N	2
St. James's Place	37	R	Stoke-on-Trent	N	2
Waldron & Co Financial Planning	19	R	Stoke-on-Trent	Y	1
Fairstone	166	I	Stone	Y	5+
Stonegate Wealth Management*	10	I	Stone	N	1
Charters Private Wealth	75	I	Stratford- upon-Avon	N	5+
True Potential	56	R	Stratford- upon-Avon	Y	5+
Gemini Wealth Management	195	I	Sutton Coldfield	N	5+
Skipton Building Society	120	R	Sutton Coldfield	Y	4
Four Oaks Financial Services	91	R	Sutton Coldfield	N	2
Ethical Adviser	78	I	Sutton Coldfield	Y	4
Masterplan Wealth	17	I	Sutton Coldfield	Y	1
Masterplan Wealth	12	I	Sutton Coldfield	N	1
Opus Independent Financial Planning	12	I	Sutton Coldfield	N	1
Masterplan Wealth	10	I	Sutton Coldfield	N	1
Integritas Financial Planners	129	I	Swadlincote	Y	5+
AFH Wealth Management	33	I	Swadlincote	N	2
Integritas Financial Planners	10	I	Swadlincote	N	1
Bosworth Wealth Management	55	R	Tamworth	Y	1
Croft & Oakes	83	I	Telford	N	5+
Robert Nicholas	54	Т	Telford	N	2
Financial Advisers 8 Financial Planning*	44	1	Telford	Y	1
Croft & Oakes	10		Telford	Ŷ	1
True Potential	138	R	Thrapston	N	2
Towcester Financial Planning	50	R	Towcester	N	4
One Financial Solutions*	25	I	Warwick	N	2
The Investment Coach	148	I	Wellingborough	Y	5+
Attain Financial Solutions	47	R	Wellingborough	N	4
Interface Financial	84	T	West Bromwich	N	5+
Planning					

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

David Browne	Ascot Lloyd	17	I.	Norwich	Y	1							
Dan Morgan	Dan Morgan Financial Associates	17	R	Norwich	Ν	1							
Dan Seal	AFH Wealth Management	48	I	Peterborough	Y	3							
Richard Jones	Accession	23	R	Peterborough	N	2							
ohn Stirling	Walden Capital	37	I	Saffron Walden	Y	1							
Daniel Payne	Golden Oak Wealth Management	48	I	Stamford	N	4							
Stephen Dean	CMIS IFA	22	1	Stamford	Y	2							
Richard Townsend	Townsend Wealth Management	37	R	Wisbech	N	2							
Charlotte Watson	Charlotte Watson Financial Planning	11	R	Wisbech	N	1							
Andy Ollason	Hoyl Independent Advisers	104	I	Wymondham	N	3							
Phil McGuire	Hoyl Independent Advisers	62	I	Wymondham	Y	2							
	GREATER	LONI	DON										
Nade Khan 19 R Aldersbrook N 1													
onathan Kinch	Fairstone	120	I	Aldgate	N	5+							
Ross Speedie	InterestMe Financial Planning	81	I	Aldgate	Y	5+							
Adam Rideout	Foster Denovo	63	R	Aldgate	N	5+							
Sukh Jawanda	InterestMe Financial Planning	61	I	Aldgate	N	5+							
Gary Meloy	Enver Wealth Management	111	R	Aldwych	N	3							
David Cresswell	David James Wealth*	93	R	Aldwych	Y	4							
Shabeer Ahmed	Opulence Wealth Management	83	R	Aldwych	N	3							
ustin France	Justin France Wealth Management	39	R	Aldwych	N	3							
loward Tingley	Tingley & Cooper	32	I.	Aldwych	Y	2							
Dan Dando	Westminster Wealth Management	30	I	Aldwych	Y	1							
Aryan Chopra	Westminster Wealth Management	24	I	Aldwych	Y	3							
Clare Laurie	Laurie & Co	18	R	Aldwych	N	1							
Max Pieters	Financial Planning Westminster Wealth	17	1	Aldwych	Y	1							
Lucy Atthis	Management		R		N	1							
Catie Volker	David James Wealth* Volker Financial	12 11	R	Aldwych	N	1							
lansa Hirani	Planning Hansa Wealth	110	R	Arkley	N	2							
	Management			-									
Rabeya Islam _indsay Hallford	St. James's Place	29 28	R I	Arnos Grove Balham	N Y	2							
Nick Dunne	Dunne Wealth	81	R	Bank	N	2							
	Management												
onathan Attenborough	Waymark Financial*	57	I	Bank	Y	3							
Gareth Lewis	Cooper Associates Wealth Management	52	R	Bank	N	3							
Nick Brown	NB Wealth	47	R	Bank	N	4							
Ninder Dhillon	KWM Wealth	24	R	Bank	N	1							
Carl Gibson Nishan	St. James's Place Fairstone	20 18	R	Bank Bank	N N	2							
Balasingham													
Daniel Freeman	Freedom Wealth Management	17	I	Bank	N	1							
oshua Sparkes	Clearwater Wealth Management	14	I	Bank	N	1							
uke Carless	Viva Wealth	14	R	Bank	N	1							
	KE	Y											
	n (includes trading na				ore or	n p27							
STATUS I Independent fir R Restricted final	nancial adviser Con ncial adviser	secuti		FIED ears as a Top Rate	ed Ad	viser							
	) does not display the does display their fe												

							VOUCHE	DFOR'S TOP RAT	ED F	INAN	ICIAL ADVIS	ERS									
	GREATER	R LON	IDON	I			Giles Game	Morrinson Wealth*	16	R	Canary Wharf	N	1	Priyesh Patel	Ablestoke	87	R	High Holborn	Y	5+	Bejal Shah
		5		N	40	9	Indy Dhanjal	Morrinson Wealth*	15	R	Canary Wharf	N	1	Rebecca Cherry	Westminster Wealth Management	74	I.	High Holborn	N	2	Veronica Mann
Y .	RM	REVIEWS	STATUS	<sup>LOCATION</sup>	FEES PUB.	YEARS QUALIFIED	Peter Kalamatas	Morrinson Wealth*	15	R	Canary Wharf	Ν	1	Lawrence Bearman	Ablestoke Wealth	46	T	High Holborn	Ν	2	Geetika Sethi
	4					1	Jack Teasdale	Pinnacle Wealth Management	14	R	Canary Wharf	Ν	1	Kevin Hughes	Management Westminster Wealth	36	I	High Holborn	N	1	Naomi Haynes
mon Farrar	Virtus Financial Planning	13	R	Bank	N	1	Ben Mynard	Morrinson Wealth*	11	R	Canary Wharf	Ν	1	Lucie Gee	Management Westminster Wealth			High Holborn	N	1	Stephen Cooper
hloe Dillon-Smith	Ben Chapman Wealth Management	12	R	Bank	N	1	Rutchit Tuduwage	Pinnacle Wealth Management	11	R	Canary Wharf	Ν	1		Management		1	-			Pippa Judson
leksei Sukharev	Clearwater Wealth Management	12	R	Bank	Ν	1	William Winslow	Pinnacle Wealth	11	R	Canary Wharf	N	1	Ciaran Ruttledge	Ablestoke Financial Advisers	33	R	High Holborn	N	2	
latthew Godly	Clearwater Wealth Management	12	R	Bank	Ν	1		Management						Malcolm O'Donovan	Think Financial Wealth Management	64	R	Hoddesdon	N	2	Paul Sanders Clare McCarthy
nnabel Shipway	Annabel Shipway Financial Planning	11	R	Bank	N	1	Martin Card	tba Wealth Management	138	I	Carshalton	Y	2	Vanessa Deen	Deen Financial Services	53	I	Hoddesdon	N	3	Edwin Luther
enri Okosi	Fortress Wealth	10	R	Bank	N	1	Ciaran Scanlon	One Financial Solutions*	10	Т	Caterham	Ν	2	Daniel Bloomfield	Daniel Bloomfield	77	R	Holborn	Ν	4	Simon Ben-Natha
olo Standerwick	Partnership MLP Wealth	259		Banstead	N	3	Ketan Patel	Kingswood Group	20	R	Chigwell	N	1	Christopher Abel	The Private Office*	19	L	Holloway	Y	1	Paul Hart
	Management						lan Penberthy	DGS Chartered Financial Planners	23	Т	Chingford	Y	1	David Bean	David Bean Wealth Management	46	R	Hornchurch	Ν	3	Daryl Stafford
lip Slipaczek	Slipaczek Chartered Financial Planners	297	I	Barnet	N	5+	Fotis Joannou	Sentient Wealth	115	Т	Chislehurst	Y	5+	Sam Whybrow	Thanks Wealth Planning	142	I.	Hoxton	N	5+	
ark Flannery	F3 Wealth	67	I	Beckenham	N	4	Gary Youssef	GSQ Wealth	49	R	Clapham	Ν	3	Jane Hodges	Money Honey*	93	I	Hoxton	Y	5+	Joseph Awaritefe
wrence Gold	Gold Wealth Management	33	R	Beckenham	N	3	Rebecca Maxwell-Hyslop	Rebecca Maxwell-Hyslop	17	R	Clapham	Ν	1	Rongu Miah	Advance Wealth	81	T	llford	N	5+	Mira Scull
hristopher lotton	Wotton Wealth Management	68	R	Bexley	Y	5+	Tracey Reddings	Financial Planning Reddings Wealth	37	R	Coulsdon	N	3	Abolore Awesu	Quilter Financial Advisers	17	R	Isleworth	N	1	Mark Martin
am Brencher	Lawton Financial Services	61	R	Bexley	N	2		Management		N	Conston			Chris Di Pascale	Ashridge Wealth	30	R	Kings Langley	N	2	Tom Noyes-Lewis
ax Horry	Lawton Financial	52	R	Bexley	N	2	Keith Jobson	Gold Griffin - Wealth Planning	136	I	Covent Garden	N	5+	Ollie Wilson	Management Enver Wealth	11	R	Kingston upon	N	1	Miles Hawkins
eil Jenkins	Services Fintegrity IFA*	50	I	Blackheath	Y	3	Andy Norrington	Sterling & Law	64	I	Croydon	Y	3		Management			Thames			Marco Turrent
m Kesterton	Eclipse Financial	32	R	Blackheath		3	Melinda Bush	Quartz Financial Services	97	I	Dartford	Y	5+	James Martin	Trowlock Wealth Management	10	R	Kingston upon Thames	N	1	Ben Chapman
ylan Wright	Planning Vantage Wealth	31	R	Blackheath	N	1	Brian Downton	Downton and Ali Associates	83	R	Dartford	Y	3	Ted Wilson	Wilson Wealth Advisory	74	R	Knightsbridge	N	4	Ben Ricketts
-	Management						Simon Humphrey	True Potential	55	R	Ealing	Y	4	Maria Psarra	lris Wealth Management	59	R	Knightsbridge	N	1	Rajiv Prabhakar
shua Gerstler nris Vincent	The Orchard Practice Petrichor Financial	107 39	R	Borehamwood Borehamwood	Y Y	5+ 2	David Gruenstein	The Private Office*	51	I	Ealing	Y	3	Sumun Kanda	McMillan Wealth Consultants	50	R	Knightsbridge	Ν	3	Fiona Morpurgo
	Solutions						James Lindley	Castell Wealth Management	47	R	Earlsfield	Ν	3	Royston Fox	Royston Fox	38	R	Knightsbridge	N	3	Tony Martin
drew Snowball	Greycoat Financial Services	79	I	Borough	N	3	Kirsty Stone	The Private Office*	43	Т	East Sheen	Y	3	Athy Watson	Associates Noula Wealth	31	R	Knightsbridge	N	3	Jatish Pindolia
wid Rodricks	Quilter Financial Advisers	56	R	Brockley	Y	3	Ben Hayward	Eight Wealth Management	26	R	Edgware	Ν	2	-	Consultancy						Alex Shields
ura McLean	The Private Office*	27	Т	Brockley	Y	2	Ray Martin	Four Seasons	105	Т	Epsom	Y	5+	Philip Dragoumis	Thera Wealth Management*	28	1	Knightsbridge	Y	1	Ben Clapham
aeme Mackay	Foxgrove Associates	126	I	Bromley		5+	Paul Keeley	One Financial Solutions*	79	I	Epsom	Y	4	Natasha Percy-Baxter	PercyBaxter Wealth Management	25	R	Knightsbridge	N	2	Prajesh Patel
ter Ditchburn	2plan Wealth Management	46	I	Bromley	Y	4	Tom Donlea	Castell Wealth	26	R	Epsom	N	3	Harriet Compton	Wronski Wealth Management	13	R	Knightsbridge	N	1	Ryan Nobbs
mes Stilwell	Charles Wade Finance	44	I	Bromley	Y	2	Jonathan Hives	Management First Sentinel Wealth	16	I	Euston	N	1	Steven Lea	Meta Advisors	10	R	Knightsbridge	Ν	1	Nisheet Shah
monn endergast	Palantir Financial Planning	19	R	Bromley	Y	1	Toby Band	First Sentinel Wealth	13	Т	Euston	Ν	1	David Villa-Clarke	DVC Wealth Management	49	R	Leatherhead	N	3	Matthew Parkin
Irian	Dukes Lifestyle	24	I	Bushey	Ν	1	Ben Barratt	First Sentinel Wealth	10	Т	Euston	N	1	Ashley	The Private Office*	24	T	Limehouse	Y	1	Liam Martin
ike-Cohan enry Tonks	Financial Planning Pinnacle Wealth	99	R	Canary Wharf	N	2	Jason Wood	The Private Office*	56	I	Finchley	Y	3	Thomas-Walsh Chia Shamsaddini	Clarence Place	56	R	Longfield	N	3	Owrang Rahmani
	Management	81	R	Conorry Wheref	N	2	Paul Simmons	Mazars Financial Planning*	102	Т	Fleet Street	N	3		Wealth Management			-			Hamil Mason
ajan Chugani ojeed Odugbayi	Morrinson Wealth* Eminent Financial	75	R	Canary Wharf Canary Wharf	N	2	Abby lvison	The Private Office*	24	Т	Fleet Street	Y	1	Alison Wright Edward Tudor	Alison Wright The Private Office*	33 81	R	Longfield	N Y		Oliver Pereira
ichael Ewers	Morrinson Wealth*	72	R	Canary Wharf	N	1	Jennifer Massey	Mazars Financial	16	Т	Fleet Street	N	1	Hiren Khakhar	Sandringham	64		Loughton Maryland	N		Greg Neall
ck Pennell	Morrinson Wealth*	42	R	Canary Wharf	N	1	Sandra Corkhill	Planning* Fairstone	63	I	Gipsy Hill	N	5+		Financial Partners*						
if Abdelhafez	Morrinson Wealth*	36	R	Canary Wharf	Y	2	Frazer Horton	Edward Frazer*	86	Т	Gravesend	N	4	Joseph Obeng Alessandro Forte	Q Wealth Forte Financial	34 31	R R	Marylebone Marylebone	N		Richard Sheret
wid Shepherd	Morrinson Wealth*	35	R	Canary Wharf	Ν	2	Bob Rains	Bob Rains Wealth Management*	32	R	Gravesend	Ν	3	Keith Galgut	Wealthwise	130	n I	Mill Hill		2	Carl Mountain
illiam Scholfield	Morrinson Wealth*	35	R	Canary Wharf	Ν	1	Andy King	Ellis Bates Financial	29	I	Grays	Y	1		Financial Solutions						Seán Standerwick
ex Pickersgill	AP Partners Wealth Management	34	R	Canary Wharf	N	2	Tomotion	Advisers*	12			N	1	Steve Midgley	Black Swan Financial Planning	102	I	Moorgate	N	3	Hardik Shah
kash Angrish	Morrinson Wealth*	34	R	Canary Wharf	N	2	Tony Linnane	2plan Wealth Management	11	I	Grays	N		Julie Cooper	Black Swan Financial Planning	93	I	Moorgate	N	2	Andy Springford
dian Cela	Morrinson Wealth*	33	R	Canary Wharf	N	2	Michael Margai	Perfect Protect	121	R	Greenhithe	Y		Rob Young	Black Swan Financial Planning	74	I	Moorgate	N	3	Daniel Helps
ed Ashmole	Morrinson Wealth*	33	R	Canary Wharf	N	1	Daren Wallbank	Ginkgo Financial.*	136 37	R	Greenwich	Y N		Nick Cummins	Nick Cummins	71	R	Moorgate	N	3	
ott Bray	Morrinson Wealth* Pinnacle Wealth	30 29	R	Canary Wharf Canary Wharf	N	1	Lara Turner	Knight Turner Private Clients	37	R	Greenwich			Paul Gray	Wealth Management Cavendish Brooke	52	R	Moorgate	Y	3	Simon Wade
cardo Spagnoli	Management	29	ĸ	Canary Wildri	N	2	Jon Thompson	Ginkgo Financial*	36	R	Greenwich	Y		,	Financial Management						Merve Oral Yasuto Arai
exander Head	Morrinson Wealth*	29	R	Canary Wharf	N	1	William Busby Tessa Codron	Ginkgo Financial* Horizon Private	24 34	R R	Greenwich Hampstead	Y		Patrick Foley	Sonar Financial Services	35	I	Moorgate	N	3	Tasulu Afdi
acy Saber	Pinnacle Wealth Management	25	R	Canary Wharf	N	2		Wealth			Heath			Jessica Lyons	Black Swan Financial Planning	22	I	Moorgate	Ν	2	Ben Williams
enrik Bjork	Pinnacle Wealth	24	R	Canary Wharf	N	2	Amit Mittal	Expert Independent Financial Planning*	149	I	Harrow	Y	5+	Gavin Calderwood	Manta Financial	32	R	New Malden	N	3	William Martin
n Whitley	Management Pinnacle Wealth	22	R	Canary Wharf	Ν	2	Mandip Rudki	Evolution Financial Services	10	I	Harrow	N	1	Jasmine Somefun	Planning The Private Office*	15	I	Oakwood	Y	1	Steven Jerath
exis Liatis	Management Morrinson Wealth*	21	R	Canary Wharf	N	1	Nigel Shaffer	2plan Wealth Management	53	I	Hendon	Ν	5+	Eric Cheung	EFC Financial	23	R	Old Ford	N		Jordan Marshall
exis Liatis en Cartwright	Pinnacle Wealth	21	R	Canary Wharf	N	1	Jon Ramos	J Ramos Wealth Management	28	R	Hendon	Ν	2	Sonny Joannou	Planning Tenet Financial	12	I	Palmers Green	N	1	Edmund Wilson
-	Management			-			Owen Cook	Ablestoke Wealth	156	I	High Holborn	Y	3		Services*		1				Sean Wilkinson
estus Arishe	Eminent Financial	16	R	Canary Wharf	Ν	1		Management	-					Abigail Banks	The Private Office*	58	I	Peckham Rye	Y	3	

	London Wealth	71	R	Pinner	N	5+	Mar
ı	Talis Financial Advisers	71	I	Pinner	N	5+	Jam
	SensInvest	52	I.	Pinner	N	1	Alex
	Naomi Haynes Financial Planning*	38	R	Potters Bar	N	2	Patr
er	Scottsdale Lifetime Partners	23	R	Potters Bar	N	2	Tom
	Chasebridge Wealth Management	16	R	Potters Bar	N	1	Mar
	The Private Office*	93	I	Primrose Hill	Y	5+	And
у	The Private Office*	17	I	Putney	Y	1	Chri
	Templar EIS	36	I	Rainham	N	1	Pare
than	Arkenstone Wealth Management	62	I	Raynes Park	Y	3	Card
	Medical Family Finance*	126	R	Regent's Park	N	3	Stee Chri
	Medical Family Finance*	111	R	Regent's Park	N	3	
efe	Medical Family Finance*	105	R	Regent's Park	N	3	Sara
	Medical Family Finance*	34	R	Regent's Park	N	2	Jona Chri
	Medical Family	28	R	Regent's Park	N	1	
wis	Finance* Morrinson Wealth*	64	R	Richmond	N	2	Mat
	Sandringham Financial Partners*	54	I	Richmond	N	4	Nati
	Journey	31	I	Richmond	Y	2	Con
	Ben Chapman Wealth Management	22	R	Richmond	N	2	And
	Ben Ricketts Wealth	31	R	Rickmansworth	N	3	Takı
ar	Management Rajiv Prabhakar	24	R	Rickmansworth	N	2	Mat
0	Morpurgo Wealth	103	I.	Romford	Y	5+	Sim
	True Potential	75	R	Romford	Y	5+	Rac
	Lyfe FS	68	R	Ruislip	N	3	Lisa
	The Private Office*	59		Selhurst	Y	3	Ellio
	Ellis Bates Financial Advisers*	12	I	Soho	N	1	Gare
	KWM Wealth	44	R	South Woodford	N	2	Mar
	R.N Financial Planning	24	R	South Woodford	N	1	less l
	Quilter Financial Planning	56	R	Southgate	N	5+	lan l
in	BlueFinch Wealth	18	I	St James's	Y	1	Gler
	AXG Asset Management	154	I	St Paul's	N	5+	Wils
ani	Credius Wealth	114	R	St Paul's	Y	3	Alex
	Ablestoke Clearwater Wealth	37 30	R R	St Paul's St Paul's	Y N	1	
	Management						Sim
	Wake Up Your Wealth	62	I	Staines	Y	3	Rich
:	Evolution Financial Services	36	I	Staines	Y	2	<b>A</b>
	2plan Wealth Management	116	I	Sunbury-on- Thames	N	3	And
vick	MLP Wealth Management	129	I	Surbiton	N	5+	Adr Mat
	Bright Blue Wealth	46	R	Surbiton	Y	1	Pen
rd	Mazars Financial Planning*	49	I	Sutton	N	1	Gar
	Clearwater Wealth Management	38	R	Sutton	Ν	2	Adr
	J G Wealth	35	R	Sutton	N	3	And
	The Private Office*	49	I.	Swiss Cottage	Y	3	Nicl
	Yasuto Arai Wealth Management	22	R	Swiss Cottage	N	2	Jani
	Ben Williams	10	R	Thames Ditton	N	1	Mar
	Financial Planning Southover Wealth	55	R	Tower Hill	Y	2	Tho
	SRJ Wealth	53	R	Tower Hill	N	3	Jam
11	Management Jordan Marshall	45	R	Tower Hill	N	3	Mic
n	Wealth Management The Edmund Wilson	35	R	Tower Hill	N	3	
n	Practice Reliance Wealth	34	R	Tower Hill	N	3	Sim Neil
	Management				-		

VOUCHEE	DFOR'S TOP RATI	ED FI	NAN	CIAL ADVISE	RS		
Marlene Francisco	St. James's Place	24	R	Tower Hill	Ν	2	Da
James Parfitt	Castell Wealth Management	16	R	Tower Hill	N	1	Ma
Alex Phillips	William Street Wealth Management	10	R	Tower Hill	Ν	1	Ph
Patryk Dyjecinski	Clara Wealth Management	44	I.	Turnham Green	N	2	Do
Tom Fawcett	Globe Independent Financial Advisors	78	I	Twickenham	Ν	2	Lo
Mark Johnson	MJ Financial Planning	45	R	Twickenham	N	1	Ba
Andrew Coles	Adcock Financial	37	I.	Twickenham	N	3	Ra
Christine Tucker	One Financial Solutions*	131	I	Wallington	Y	5+	Pe
Paresh Shah	Marlow Wealth Management	46	R	Wallington	N	3	Ti
Carol Lammy- Steele	Ellis Bates Financial Advisers*	15	I	Waltham Cross	Y	1	Be
Chris Friel	Bluesky Independent Wealth Managers*	45	I	Wandsworth	Y	3	Da
Sarah Drakard	Cruze Financial Solutions	100	I.	Watford	Y	1	Ra
Jonathan Willis	Future Start	99	I	Watford	Ν	5+	
Chris Ball	Hoxton Capital Management	55	I	Watford	N	2	Ch
Matthew Dean	Hoxton Capital Management	31	I.	Watford	N	2	Pa
Nathan D'Cruz	Hoxton Capital	11	I.	Watford	Ŷ	1	Ke
Connor Betteridge	Management The Private Office*	16	I	West	Y	1	Pa
	Helden & Deutureur	11		Hampstead		1	Jo
Andy Macguire Takunda Sando	Holden & Partners Quilter Financial	11 41	I R	West Norwood West Wickham	N Y	1 3	Cr
	Advisers						Ka
Matthew Smith Simon Beazley	Buckingham Gate	130 39	I R	Westminster	Y N	5+ 1	Ri
Rachel Lane	Management Group Rapport	99	I I		Y	5+	Da
Lisa Calvert	Green Fort Private	36	R	Weybridge	N	3	Ма
Elliott Swatton	Wealth Gem & Co Financial	104		Wimbledon	N	3	Sa
Gareth Rees	Services Gem & Co Financial	83		Wimbledon	Y	3	La
Martin Rayner	Services Compton Financial	73		Wimbledon	· Y	3	Ma
lan Hart	Services Unbiased Financial	71		Wimbledon	Y	5+	St
Glen Howe	Group Howe Financial	35	R	Winchmore Hill	N	3+	Da
Wilson F. da Silva	Advisers Goal Finance	21	I I	Worcester Park	Y	1	Ne
Alex Henry	Pentagon Wealth	17		Worcester Park	Y	1	Cł
Alex Helli y	Ū			worcesterrark	•	I	M
	NORTH E	NGLA	AND				Ha To
Simon Nutter	Sandringham Financial Partners*	100	I	Accrington	N	4	Ar
Richard Wilkinson	Wilkinson Financial Management	101	R	Alderley Edge	N	2	Ed
Andrew Tait	Newcastle Financial Advisers*	56	R	Alnwick	Y	2	Jai
Adrian Mahon	Depledge*	122	T	Altrincham	Y	5+	Le
Matthew Pennington	Skipton Building Society	103	R	Altrincham	Y	3	
Garry Robinson	Elite Financial Planning Consultants	87	R	Altrincham	Y	3	Ed
Adrian Edwards	Sylvan Financial Management	50	I	Altrincham	Y	2	Ne
Andrew Daldry	Andrew Daldry Wealth Management	33	R	Altrincham	N	2	Ma
Nick Bone	Nicholas Bone Financial	22	R	Altrincham	N	1	
Janine Barron	Sandringham Financial Partners*	146	Т	Barnard Castle	N	5+	Ma
Martin Bayes	Cricket Hill Financial Planning	152	R	Barnsley	N	2	
Thomas Harper	Harper Financial	86	I.	Barnsley	N	3	
James Carr	Associates* Stepping Stones	82	I	Barnsley	N	3	
Michelle Richards	Financial Solutions Cricket Hill Financial	78	R	Barnsley	N	4	I
Simon Durkan	Planning Kingswood Group	25	I	-	N	2	
Neil Henderson	Kingswood Group	25 71	1	Barnsley Berwick-	N Y	2	1
	Planning*			upon-Tweed			

aryl Brown	Newcastle Financial Advisers*	11	R	Berwick- upon-Tweed	Ν	1
artyn Pottage	Armstrong Watson	16	I	Beverley	N	1
hil Jones	Forrester Boyd Wealth Management*	11	I	Beverley	N	1
on Axtell	True Potential	152	R	Billingham	N	5+
ouise Allott	Skipton Building Society	106	R	Bingley	Y	4
arry Talman	MGL Wealth Management	72	R	Bishop Auckland	Y	4
achael Benford	Newcastle Financial Advisers*	46	R	Bishop Auckland	Y	3
eter Wray	APW Financial Planning	71	I	Blackburn	Ν	3
m Collier	Skipton Building Society	61	R	Blackburn	Y	3
en Wrigley	Adcas Financial Management	128	I	Blackpool	Y	5+
avid Bolam	Newcastle Financial Advisers*	74	R	Blaydon-on- Tyne	Y	3
alph Pettengell	Pettengell Wealth Management	24	R	Bollington	N	2
hris Atherton	Pia Financial Solutions	209	R	Bolton	N	4
aul Burns	Skipton Building	191	R	Bolton	Ŷ	4
evin Titmus	Society Halcyon Financial	107	I	Bolton	N	5+
aul Handford	Planning Sandringham	85	I	Bolton	N	3
hnathan Webster	Financial Partners* Webster Financial	46	R	Bolton	N	4
raig Hayward	Management Markland Hill Wealth	16		Bolton	N	1
atia Ghambaryan	Aitana Financial	13	R	Bolton	N	1
ichard Platt	Services Clarity Wealth*	156	I	Bramhope	N	2
arren Pickersgill	Pickersgill Financial Planning	140	I	Brighouse	Y	4
atthew Green	Bury Financial	165	I	Bury	N	3
arah Kendell	Advisers Financial Options	43	R	Bury	N	3
auren Bailey	Group Financial Options	21	R	Bury	N	1
atthew Slessor	Group 2plan Wealth	104	I	Carlisle	Y	5+
teve Shovlin	Management Armstrong Watson	87	1	Carlisle	N	4
avid Binder	Newcastle Financial	84	R	Carlisle	Ŷ	3
eil Brown	Advisers* Skipton Building	64	R	Carlisle	Ŷ	3
helsea Whittock	Society Armstrong Watson	15	1	Carlisle	N	1
arren Parker	Celestial Wealth	91	R	Castleford	Y	4
atthew awksworth	Ellis Bates Financial Advisers*	27	I	Castleford	Y	1
om Heaword	Camargue Chambers	93	R	Cheadle	N	3
ngela Farrell	Sandringham Financial Partners*	78	I	Cheadle	Y	5+
dward Brown	BP Sanders & Company	54	I	Cheadle	N	1
ne Patrick	Sylvan Financial Management	44	I	Cheadle	Y	2
ee Travis	Financial Life Planning	30	I	Cheadle	N	3
d Painter	Sylvan Financial Management	28	I	Cheadle	Y	2
ndrew Winstanley	Sustainable Financial Planning	23	I	Cheadle	N	1
eil Bevan	Skipton Building	179	R	Chester	Y	4
ark Bird	Society Chester Financial	90	I.	Chester	N	2
ark Reidford	Wealth Management Innes Reid	70	I	Chester	Y	5+
FIRM * Top Rated Firm STATUS	(includes trading nar	mes of			ore on	p27
I Independent fin R Restricted finar FEES PUBLISHED	nancial adviser Cons ncial adviser		ve yea	rs as a Top Rate		
	does not display thei r does display their fe					

							VOUCHED	FOR'S TOP RATI	ED FI	NAN	ICIAL ADVISI	RS											
	NORTH E	ENGL	AND				Gavin Smart	Forrester Boyd Wealth	36	I	Grimsby	N	1	Chris Wheatman	Advice Matters Financial Planning*	110	I	Kendal	Ŷ	4	Ca	arl Shropshire	Skipton Bu Society
		s,		No	ġ	ĒD	Howard Pykett	Management* Forrester Boyd	34		Grimsby	N	1	Amanda Heys	Armstrong Watson	42	Т	Kendal	N	4	Cł	harles Jowers	Lordstone Planning
NAME	<sup>-</sup> IRM	REVIEWS	STATUS	<sup>LOCATION</sup>	FEES PUB.	YEARS QUALIFIED	noward Fykett	Wealth Management*	54		dimisby	N		Paul McGregor	Pursuit Financial Planning	32	R	Kirkby-in- Furness	Y	1	Ra	achel Tunnicliffe	AFH Wealt
Craig Miller	Atomos	16	R	Chester	N	2	Chris Gray	Forrester Boyd Wealth	21	I	Grimsby	N	1	David Smith	Forethought Financial	95	R	Knutsford	N	3	Gr	rant Kelly	Manageme Newcastle
Lee Metters	Newcastle Financial	32	R	Chester-le-	Y	1	Dale Regan	Management* Forrester Boyd	11		Grimsby	N	1	Justin Heap	Swiftsure Wealth	38	R	Knutsford	Ν	1	Da	arron Whitehead	Advisers* Fairstone
Donna Robertson	Advisers* Rosewood Wealth	297	I	Street Chesterfield	Y	5+	Pare regain	Wealth Management*						Charlie Davies	Management RWA Financial	37	R	Knutsford	N	2		arcus Platt	Family Tre
Mark Jones	Management* Jones & Co*	214	I	Chesterfield	N	5+	Neil Moore	Forrester Boyd Wealth	11	I	Grimsby	N	1	James Sinclair	Planning Nice Associates	28	R	Knutsford	N		Pe	eter Grieves	Managemo
Shannan Baal Cormon	Rosewood Wealth	94	T	Chesterfield	Y	4	Tom Olsak	Management* Forrester Boyd	10	T	Grimsby	N	1	James Larton	Weath Strategies Truly Independent	53		Lancaster		5+	Da	avid Pritchard	Manageme Applewoo
Pool-Gorman Ashley Hewitt	Management* Rosedale Financial	92	I	Chesterfield	N	4		Wealth Management*						Darren Goodall	Informed Financial	166		Leeds		3			Independe
Neil Smith	Management Harmony Wealth	75	I	Chesterfield	N	3	Andrew Payne	Andrew Payne Wealth Management	13	R	Guisborough	N	1	Ben Cordiner	Planning Cordiner Wealth*	156	T	Leeds	N	3	jai	imie Hull	Atherton & Associates Manageme
Kirk Yeomans	Management Jones & Co*	63	I	Chesterfield	N	3	Toby Turner	IFT Wealth Management	53	I	Halifax	N	2	Andrew Woolhouse	iWealth Financial	106	Т	Leeds	Y	2	La	auren Tudor	Atherton & Associates
Peter Blant	Milestone Financial	63	1	Chesterfield			Tim Atkin	Succession Wealth	66	Т	Harrogate	Y	3	Amy Enright	Sovereign Wealth	102	R	Leeds	N	3	Ri	ichard Peddie	Manageme Atherton 8
Suzanne Jeakins	Planning Jones & Co*	45	1	Chesterfield	N	3	Mark Chandler	Ellis Bates Financial Advisers*	59	I	Harrogate	Y	1	Natalie Wright	Mazars Financial Planning*	77	Т	Leeds	N	3			Associates
John Wright	True Potential	317	R	Choppington	N		Susan Tait	The Private Office*	57	Т	Harrogate	Y	3	Vinny Lall	VSL Wealth Management	72	Т	Leeds	N	1	Ri	ichard Astbury	Atherton & Associates
Melanie Wray	Anne Wray Independent	58	I	Chorley	Ν	5+	Carl Hasty	Ellis Bates Financial Advisers*	49	I	Harrogate	Y	1	Martin Archdale	MAP Financial	70	Т	Leeds	Y	3	Cł	hristina Clegg	Manageme Christina (
	Financial Adviser			<b>a b</b>		-	Andy Ellis	Sheavyn Associates Financial	43	R	Harrogate	Y	3	Daniel Lea	Planning The Private Office*	67	Т	Leeds	Ŷ	2			Financial P Services
Steven Sasimowicz	Sandringham Financial Partners*	51	I	Chorley	Ŷ	2	Stuart Matheson	Management Ellis Bates Financial	42	T	Harrogate	N	1	Phillip Chambers	Chambers Financial	63	Т	Leeds	Y	2	Da	avid Jones	Financial L Planning
Marc Carpenter	Perspective (North West)	34	R	Chorley	Y	2	James Todd	Advisers* RetireInvest	27	R	Harrogate	N	2	Nick Heald	Solutions AFH Wealth	55	Т	Leeds	N	4	Ge	eoff Caisley	Newcastle Advisers*
Colin Bates	Chapter3 Financial Planning	16	I	Chorlton	Y	1	Margery Gledson	Ellis Bates Financial	17		Harrogate	Y	1	Julian Baker	Management Live Smart Financial	54	I	Leeds	Y	1	Ke	evin Fitzjohn	Skipton Bu Society
Sheena Doherty	Sovereign Wealth	108	R	Cleckheaton	Ν	4		Advisers*		-	-			Helen Richardson	Planning Ascot Lloyd	49		Leeds	N	3	Da	avid Simpson	Newcastle
Maxine Chadaj	Trusted Financial Planning	23	I	Cleckheaton	Ν	2	Kim Bath	Ellis Bates Financial Advisers*	14	I	Harrogate	N	1	James Bowers	Sovereign Wealth	45	R	Leeds		4	Ma	ark Brett	Advisers* Abacus As
Stuart Smith	Armstrong Watson	90	T	Cockermouth	Y	4	Joshua North	Kingswood Group	12	R	Harrogate	Y		Carl Ward	Mazars Financial	41	Т	Leeds	N	3	Na	atalie Turner	Natalie Tur
Alison Rigg	Kingfisher House Wealth Management	21	R	Cockermouth	Ν	2	Michael Cope	Ellis Bates Financial Advisers*	10	I	Harrogate	Y	1	Adam Green	Planning* Mazars Financial	38	I.	Leeds	N	3			Wealth Ma
Kate Boon	Lifeplan Financial Management	154	T	Consett	Ν	5+	lain Paterson	Newcastle Financial Advisers*	47	R	Hartlepool	Y	3	Richard McKeown	Planning* Sovereign Wealth	33	R	Leeds	N	2		lichael Carrick	Tier One C
Gary Barnes	Lifeplan Financial Management	92	I	Consett	Ν	2	Kevin Rowntree	Milsted Langdon	36	Т	Hartlepool	N	3	Rob Pentelow	Pentelow Wealth	32	R	Leeds		2	Or	mar Din	Azets Wea Manageme
Joe Rogers	Forrester Boyd Wealth	34	T	Cottingham	Ν	1	Stacey Arcus	Quilter Financial Advisers	43	R	Hebburn	N	3	Ewan Dowes	Management Dowes Wealth	30	R	Leeds	N	2	Ni Ha	icola Tempest- all	Leazes Qu Financial P
Tam Calab	Management*	12		Cattingham		1	Christian Derrick	Stephenson Johnson Financial Planning	269	I	Hessle	N	4	Yasir Al-Din	Management 2plan Wealth	29		Leeds		3	Ry	yan McGuinness	Ryan McGu Wealth Ma
Tom Saleh	Forrester Boyd Wealth Management*	12	I	Cottingham	N	I	Gregg Crawford	Informed Financial Planning	74	Т	Hessle	Y	3		Management						Ar	my Burge	Ellis Bates Advisers*
Tom Parkin	Newcastle Financial Advisers*	90	R	Cramlington	Y	3	Joanne Baker	Yorkshire Financial Planning	46	R	Hessle	N	2	Mathew Lamping James Marlow	Ascot Lloyd Armstrong Watson	28 25	1	Leeds	N	2	Ra	achael Hall	Seven Stag
Malcolm Stalker	Foster Denovo	60	R	Cramlington	N	3	Caroline Allen	Yorkshire Financial	25	R	Hessle	N	2	Christie Tillett	The Private Office*	14	1	Leeds	Ŷ		AI	lex Turnbull	Newcastle Advisers*
Mike Pendergast	Zen Financial Services	109	T	Crewe	Y	1	Karl Lamb	Planning Newcastle Financial	86	R	Hexham	Y	3	Tom La Dell	AAB Wealth Chartered Financial	12	Т	Leeds	Ν	1	De	erek Dryden	Gale and P
Matthew Platt	MLP Financial	62	R	Crook	Ν	3	Ryan Anderson	Advisers* Armstrong Watson	23		Hexham	N	2		Planners		-					imes Downing	Gale and P
Paul Rathbone	LightSide Financial Planning	40	I	Crosby	Ν	3	Yianni Theodorou	Logic Wealth	138		Heywood	Y		Daniel Wilkinson	Keystone Financial Management	12	R	Leeds	N		En	mma Mitchell	Skipton Bu Society
lan Massey	lan Cockbain Wealth Management	29	R	Crosby	Ν	1	Carol Dickens	Planning New Vision Wealth	109		Holmes Chapel	N	4	Martin Teal	Keystone Financial Management	11	R	Leeds	N	1	Ke	erry Chaloner	Armstrong
Sara Hollingsworth	Newcastle Financial Advisers*	64	R	Darlington	Y	3		Strategies			inennes enaper			Ash Patel	Camargue Wealth	86	R	Leigh	N			yan Phelps	Hartford W
Rachel Denham	Sandringham	49	Т	Darlington	N	3	Lindsay Carter	Ascot Lloyd	86	Т	Holmfirth	N	3	Sarah Hogan David Parkinson	KBA FS	59 42	R R	Leigh Leigh	Y N	3		arla Brown	Oakmere V Manageme
Dan Midgley	Financial Partners* Acumen Investment	14	I	Darlington	N	1	Graham Slater	Eagle Financial Services	183	R	Huddersfield	N	3	Joanne Hobson	KBA FS	42	R	Leigh		3	Ga	arnet Ronander	Ubuntu We Manageme
	and Pension Solutions						Steven Haigh	Portal Financial Planning	171	I	Huddersfield	Y	5+	Paul Taylor	True Potential	66	R	Leyland	N	2	Cł	hristopher Foster	Pennines Independe Financial A
Alexander Smith	OakSmith Financial Planning	18	R	Deeside	Ν	1	Leanne Harris	2plan Wealth Management	103	I	Huddersfield	N	5+	Chris Lunt	Chris Lunt IFA	261	Т	Liverpool	N	5+	Ra	achael Moore	Skipton Bu
Andrew Woodruff	Woodruff Hill	63	R	Doncaster	Ν	1	Jonathan Fox	Skipton Building Society	95	R	Huddersfield	Y	4	Alan Worthington	Capstone Financial	72	R	Liverpool	Ν	3	5	amuel Travis	Society Rhodian W
Steven Bell Maxine Clarke	True Potential Flying Colours	62 52	R	Doncaster Doncaster		5+ 3	Benjamin Philpott	Philpott Financial*	94	Т	Huddersfield	Y	4	Sanjay Gambhir	Hanson Financial Services	72	T	Liverpool	N	3			Manageme
	Finance		'				Antony Barton	Robertson Baxter	51	Т	Huddersfield	N	5+	Julie Roche	Hanover Wealth Management	61	Т	Liverpool	N	5+		oseph Stevens ngela Maher	True Poten Acumen Fi
Richard Hill	Woodruff Hill Wealth Management	21	R	Doncaster	N	1	Matthew Bloxsome	Sovereign Wealth	48	R	Huddersfield	N	3	Wayne Slater	Spectrum IFS	59	I	Liverpool	N	4		-	Partnershi
Cathy Smith	Belmayne IFA	89	I	Dronfield		5+	Henry Philpott	Philpott Financial*	27	Т	Huddersfield	N	1	Josh Brooks	Markland Hill Wealth	32	Т	Liverpool	N	3	Jo	anne Mitchell	AFH Wealt Manageme
Andrew Boulton	Andrew Boulton Financial Planning	14	R	Dronfield	N		Gillian Shirt	Robertson Baxter	26	I	Huddersfield		2	Michael Carlyle	Hanson Financial Services	20	Т	Liverpool	N	2	Th	homas Hatley	Christophe Co*
Anthony Higgins	Newcastle Financial Advisers*	50	R	Durham	Ŷ		Vanessa Armstrong	AFH Wealth Management	15	I	Hull	N		Ray Garnett	Fairstone	138	I	Liversedge	Y	4	Ri	ichard Marshall	Christophe Co*
Matthew Sinclair	Wealth of Advice	31	I	Durham		2	Amy Gray	St. James's Place	12	R	Hull	N		Kelly Pickup	Skipton Building Society	118	R	Lytham St Annes	Y	3	Sc	cott McNally	Newcastle Advisers*
Glenn Peniston Richard Smith	Peniston Financial* Abacus Associates	193 93	R	Gainsborough Gateshead	Y Y	3	Duncan Martinus Sarah Siddons	HF Wealth Siddons & Co	51 30	I R	likley	Y N		Stewart Kaye	Skipton Building Society	59	R	Lytham St Annes	Y	3	Li	isa Camm	Skipton Bu Society
Paul Richardson	Newcastle Financial	57	R	Gateshead		3		Financial Planning		R				Jerry Sisk	G+E Wealth Management	35	T	Malton	Y	2	Ju	istin Rourke	Armstrong
Stephen Hudson	Advisers* Kingswood Group	46	R	Grimsby	N		Steven Payne Sebastian Tempest	SP Wealth Planning True Potential	28 33	R R	Irlam Keighley	N N		Daniel Foy	Mazars Financial	79	I	Manchester	N	3	Pa	aul Moody	Armstrong
															Planning*						Ar	rran Pamphilon	Tarn Wealt Manageme

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

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

VOUCHED	FOR'S TOP RATE	D FI	NAN	CIAL ADVISI	ERS	
John Hough	Newcastle Financial Advisers*	40	R	Pickering	N	3
Joanne Hendry	Newcastle Financial Advisers*	65	R	Ponteland	Ŷ	3
Gary Davies	Ellis Bates Financial Advisers*	42	I.	Prenton	Y	1
Joe Parker	Totum Financial Planning	17	I.	Prescot	Y	1
Ashley Parry	Polygon Financial	156	I.	Preston	Y	5+
Noel McCormick	Skipton Building Society	155	R	Preston	Y	4
Vanessa Townshend	Springfield Financial Services	106	I	Preston	Y	5+
Jon Doyle	Juniper Wealth	52	I.	Preston	Y	1
Lee Anderson	Atomos	10	R	Preston	Y	1
Hannah Robinson	Ellis Bates Financial Advisers*	34	I	Pudsey	Y	1
Catherine Casey	Rockwood Financial Solutions	32	T	Pudsey	Y	1
Emma Connaughton	Holcombe Wealth Management	72	I	Ramsbottom	Ν	5+
Adrian Hill	Octagon Financial Services	62	R	Retford	Y	5+
Sarah McDonald	2plan Wealth Management	46	I.	Retford	Ν	2
Wayne Lowe	Navigation Wealth Management	17	R	Retford	Ν	1
Paul Lindfield	Stratagem Financial Planning	80	I.	Rossendale	Y	5+
Nicholas Dewhurst- Madejczyk	Smith Jackson Wealth Management	28	R	Rossendale	N	2
Carolyn Jeffs	Holcombe Wealth Management	20	I.	Rossendale	N	2
Lisa Vaughan	Lisa Vaughan Financial Planning	91	R	Rotherham	N	1
Nik Lambert	AFH Wealth	10	I.	Rotherham	N	1
Darren Burnett	Management Burnett & Co	196	I	Sale	Y	5+
Harvey Sutton	Financial Planning Suttons Independent	86	1	Sale	N	2
Ben Preston	Financial Advisers Suttons Independent	71	1	Sale	N	2
David Brown	Financial Advisers	61	R	Sale	Y	4
Stephen Kidd	Skipton Building	60	R	Sale	Y	3
Steven Walker	Society Suttons Independent	54	1	Sale	Y	2
Richard Nicholson	Financial Advisers	52		Sale	Ŷ	4
Gwennan Masters	Masters Wealth	34	R	Sale	N	2
Mark Galligan	Management* MGT Financial	28	I.	Sale	Y	2
Simon Baggott	Planning Suttons Independent	24	1	Sale	N	2
Reena Mistry	Financial Advisers	24		Sale	N	-
	Finance					1
David O'Connor Saf Sulehman	iPensions Wealth Suttons Independent	24 22	1	Sale	N Y	1
Darius Jalali	Financial Advisers Stratton Wealth	99	1	Salford	N	3
Ken Whitworth	Management True Potential	81	R	Salford	Ŷ	5+
David Bell	Retirement	24	I	Salford	Ŷ	1
Trevor Shelley	Professionals Ellis Bates Financial	21	I	Saltburn-by-	Y	1
Matthew White	Advisers* Mat White Financial	209	1	the-Sea Sandbach	Y	3
Elliot Kuppusamy	Services	92		Scarborough	Y	2
Richard Booth	Richard Booth	92 89	' R	Scarborough	N	2
David Swaby	Wealth Management Skipton Building	57	R	Scarborough	Y	4
Tina Steele	Society Steele Aspire	45	R	Scarborough	N	2
Tom Evans	Financial Management Forrester Boyd	25	I	Scunthorpe	N	2
ioni L¥alis	Wealth Management*	25		scannorpe	N	
Stephen Hall	Skipton Building Society	43	R	Selby	Y	3
Nicola Page	Nicola Page Financial Solutions	26	R	Selby	Ν	2
Daniel Birkitt-Smith	Fox Red Wealth Management	10	R	Selby	N	1
Gregory Cooke	Polaris Wealth Management	118	I	Sheffield	Y	5+

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

KEY											
FIRM * Top Rated Firm (includes tradi	ng names of Top Rated Firms). More on p27										
STATUS I Independent financial adviser R Restricted financial adviser	YEARS QUALIFIED Consecutive years as a Top Rated Adviser										
· · · · · · · · · · · · · · · · · · ·	ay their fees structure on VouchedFor.co.uk heir fees structure on VouchedFor.co.uk										

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																				
	NORTH E	NGL	AND				Tanya Martin	IQ&Co	30	R	Holywood	N	2	Jason Baggott	Tweed Wealth	25	R	Edinburgh	N	1
					40	9	Gillian Walsh	IQ&Co	24	R	Holywood	N	2	Scott Mackintosh	Management Mazars Financial	15	I	Edinburgh	N	1
NAME	FIRM	REVIEWS	STATUS	<sup>L</sup> OCATION	FEES PUB	YEARS QUALIFIED	Heather McConaghie	IQ&Co	15	R	Holywood	N	1	Simon Boyd	Planning* Simon Boyd	14	R	Edinburgh	N	1
							Helen Tweed	Hills Financial Planning*	33	I.	Larne	Y	2		Financial Management			Ū		
Andrew Elson	Berry & Oak	102		Wetherby		2	Zoe McKay	Hills Financial Planning*	31	T	Larne	N	2	Allan Stratford	abrdn	12	R	Edinburgh	N	1
Tom Stones	North Yorkshire Financial Planning	83	R	Wetherby		2	Richard Girvan	Ardent Wealth	15	R	Lisburn	Y	1	Greg Edmunds	GE Financial Management	15	I	Elgin	Y	1
Richard Dickinson	Dickinson Wealth Management	72	R	Wetherby	N	2	Laura Collins	Ardent Wealth	14	R	Londonderry	Y	1	Paul McFadyen	Spectrum Wealth Group*	242	Т	Glasgow	Y	5+
James Steer	Bowcliffe Wealth Management	21	R	Wetherby	N	2	Paul Chada	True Potential	94	R	Magherafelt	N	5+	Kevin Garfagnini	Mazars Financial	191	I	Glasgow	N	3
ohn Bishop	Eaden Wealth Management	17	R	Wetherby	N	1	Neill Gregson	St. James's Place	26	R	Moira	N	2	Dhawal Chandan	Planning* Just Financial Group	144	T	Glasgow	Y	5+
osh Woodhall	Sheavyn Associates Financial	11	R	Wetherby	Y	1	Diane Pankhurst	IQ&Co	11	R	Newtownabbey	N	1	Robbie MacKillop	17 Wealth	133	I	Glasgow	N	
avid Mitchell	Management Newcastle Financial	67	R	Whitley Bay	Y	3		SCOT	LANL	)				Stuart Lamont	Management* Waverton Wealth	85	I	Glasgow	N	3
dward Midgley	Advisers* PSG Wealth	21	R	Whitley Bay	N	1	Martin Welsh	Welsh & Taylor Wealth	82	R	Aberdeen	Ν	3	Richard Smith	Planning Gilson Gray	63	R	Glasgow	Y	٦
	Management Ellis Bates Financial				Y		Kieran Taylor	Welsh & Taylor	64	R	Aberdeen	N	3	Richard Smith	Financial Management	55	ĸ	GIUSSOW		2
ara Guy	Advisers*	15	1	Whitley Bay				Wealth						Andrew Conway	One Financial Solutions*	61	I	Glasgow	Y	1
avid Barton	Prosper Wealth Management	169	I	Wigan	N	3	Adam Sinclair	Adam Sinclair & Associates	43	R	Aberdeen	N	2	Renata Cook	Renata Cook Wealth Management	45	R	Glasgow	N	1
ndrew Day	Depledge*	188	I	Wilmslow		5+	Claire Taylor	Forth Capital Advisers	38	R	Aberdeen	Ν	2	Brian McNicol	Armstrong Watson	38	I	Glasgow	N	3
ob Patten	Individual Financial Services*	178	I	Wilmslow		4	Alan Rutherford	Alan Rutherford Wealth Management	37	R	Aberdeen	Ν	3	Colin Campbell	Mazars Financial	37	I	Glasgow	N	3
en Lancaster	Depledge*	74	I	Wilmslow		2	Andrew Macintyre	Macintyre Wealth Management	57	R	Aberfeldy	N	5+	Barry Young	Planning* Succession Wealth	33	I	Glasgow	N	3
ephen Cross ara Cresswell	True Potential Skipton Building	107 87	R R	Wirral Wirral	N Y	5+ 4	Stephen McMahon	One Financial	59	I	Airdrie	Y	4	Vihar Shah	Mazars Financial	31			N	2
	Society						Allan Moffat	Solutions* Carron Financial	59	I.	Annan	Y	3		Planning*		'	Glasgow		
ura Pearson	Storeton Rose Financial Planning*	56	1	Wirral		1	Kevin Owens	Services One50 Financial	58		Aur	N	3	Farzhana Khan	AFH Wealth Management	23	I	Glasgow	N	2
rew Birley	Williams Birley Wealth Management	32	R	Wirral	N	3		Planning			Ayr			Daniele Tuveri	Daniele Tuveri Financial Solutions	22	R	Glasgow	N	2
Thompson	Woodall Wealth Management	129	R	Worksop	N	2	Stuart Best	Tenet Financial Services*	18	I	Bonnybridge	N	1	Nadeen Watson	Spectrum Wealth Group*	22	I	Glasgow	Ν	1
than Pearce	Newcastle Financial Advisers*	73	R	Yarm	Y	3	Steven Guthrie	Guthrie Wealth Consultancy	41	R	Bonnyrigg	N	3	Martin McLaughlan	Martin McLaughlan	16	R	Glasgow	N	2
all	MAP Financial Planning	109	I	York	N	5+	David Charnley	Southern Financial Services	81	I	Bothwell	Y	5+	Anthony Blake	Anthony Blake	11	R	Glasgow	N	1
rk Fisher	Ardent Financial Planning	92	Т	York	Y	3	Carl Melvin	Affluent Financial Planning	327	I	Bridge of Weir	Ν	5+	Thomas Marshall	Financial Planning SW Financial	148	I	Hamilton	Y	5+
ardo Da Silva	G+E Wealth	91	Т	York	N	2	Martin Joyce	Brierie Financial	78	Т	Bridge of Weir	N	4	Neil Aspinall	Management Truly Independent	63		Insch	Y	3
Jacobs	Management PenLife Associates	81	I	York	N	1	Clayton Cumming	Planning True Potential	279	R	Clydebank	N	5+		· ·				-	
Raper	True Potential	64	R	York	Ν	1	Kafai Wong	Key Financial	91	R	Coatbridge	N	1	Mary MacFarlane	Mary MacFarlane Financial Planning	89	R	Inverness	N	3
on Cowley	YorWealth	61	Т	York	Y	5+	Conrad Balatoni	Wealth Solutions Conrad Balatoni	24	R	Corstorphine	N	2	Craig Loney	Advanced Financial Planning	49	R	Inverurie	N	1
h Norman	Ardent Financial Planning	59	I	York	Y	3		Wealth Management						Jean Dawson	More Than Mortgages	90	I	Kinross	Y	2
ry O'Brien	Ardent Financial Planning	51	I	York	Y	3	Kenneth Murphy Keith Roseburgh	Kenneth Murphy Keith Roseburgh	57 44	R	Dalkeith Dalkeith	N	2 3	Will Burns	Shand & Burns Financial	29	R	Kinross	Ν	1
nne Gott	Joanne Gott Associates	46	R	York	Ν	3	-	Financial						Michael McLintock	Adelp Financial Solutions	80	I	Lanark	Y	5+
uis Maddison	PenLife Associates	23	I	York	Y	1	Andrew Finnie Stuart Huxtable	Border Finance True Potential	1142 296	I R	Dumfries Dumfries		5+ 5+	Darren Burns	DPB Wealth Management	36	I	Larbert	Y	2
ry Thiel	Hillcrest Financial Management	20	I	York	N	1	Andrew Middlemiss	Middlemiss and	161	R	Dunbar	N	3	John Maxwell	MX Independent*	187	I	Largs	N	4
dam Dent	PenLife Associates	19	I	York	N	1	Raymond	Associates AFH Wealth	63	I	Dunbar	N	3	Michael McGinty	Sandringham	52	I	Largs	N	4
loe Phillips	Pura Vida Financial Planning	14	I	York	Ν	1	Broomfield	Management	11	D	Dundoo	N	1	Marc Thomson	Financial Partners* Marc Thomson	61	R	Larkhall	Y	3
	· ····································						Dave Murray	Dave Murray Wealth Management	11	R	Dundee	14	1	Vincent Throp	Mortgages & Wealth Throp Financial	159	R	Linlithgow	Y	3
	NORTHERI	N IRE	LAN	D			Kathryn Tomlinson	Cailean	151	I	Edinburgh	Y	5+	Graeme Inglis	Planning Poise Financial	120	1	Linlithgow	Y	3
le Kirkpatrick	Modulus Financial Planning	37	I	Banbridge	Y	1	Kevin Gribben	Bluesky Independent Wealth	83	I	Edinburgh	Y	3	-	Planning			-		
hn Sloan	Modulus Financial	11	I	Banbridge	Y	1	Groger Mellershe	Managers*	40		Edinburgh	М	2	Sean Gilbert	Select Wealth Managers	85	I	Livingston	Ŷ	4
Duit	Planning		-	2		-	Gregor McMeechan	Malleny Mortgage Solutions	49	-	Edinburgh	N	2	Colin Welsh	Ellis Bates Financial Advisers*	50	I	Livingston	Y	1
Price rk Weatherall	IQ&Co IQ&Co	17 11	R R	Bangor Bangor		2 1	Adrian Hanger	ADH Wealth Management	48	R	Edinburgh	N	3	Lucy Logan	Calderwood Financial	25	R	Livingston	N	1
reth Elliott	Newbridge Financial		I	Belfast		5+	Kenny Stevenson	Mazars Financial Planning*	45	I	Edinburgh	Ν	1	Kevin Motion	abrdn	12	R	Loanhead	N	1
ssell Hathaway	Planning NI Money	57	R	Belfast	Y	3	Carley Mearns-Begley	C Mearns Finance	38	R	Edinburgh	Ν	3	Rachel Stewart	Traprain Financial	35	R	North Berwick	N	2
ul McCoubrey	Navigate IFA*	42	I	Belfast		1	Katie Ridland	Ridland Wealth Management	37	R	Edinburgh	Ν	2	Robert Allan	Independent	45	I	Paisley	Y	
chael Hamill	Navigate IFA*	40	I	Belfast		1	Casey Crooks	True Potential	37	R	Edinburgh	Y	1		Financial Advice Centre					
arren Curry	Navigate IFA*	24	Т	Belfast	N	1	Charles Mintowt	Mintowt Wealth Management	36	R	Edinburgh	Ν	2	Andrew Stewart	A S Wealth Management	40	R	Perth	N	3
aron Strain	MCG Financial Advice	14	R	Belfast	N	1	John Parker	Sandringham Financial Partners*	34	I	Edinburgh	N	1	Graham Brodie	Succession Wealth	105	I	Stirling	Y	5+
att Greer	Navigate IFA*	12	Т	Belfast	N	1	<b>Richard Johnston</b>	AAB Wealth	32	I	Edinburgh	Y	1	Neil Miller	Retirement & Investment	61	I	Stirling	Y	4
arren Mc Dermott	D S Mc Dermott Financial Planning	34	R	Enniskillen	Y	3		Chartered Financial Planners							Solutions					

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

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

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

Simon Munday	Prosperity IFA*	163	I	Crowborough	Y	4
Andrew Brady	Prosperity IFA*	159	I.	Crowborough	Y	1
Graham Hicks	GA Hicks Associates	91	I.	Crowborough	N	5+
Simon Kirkpatrick	Prosperity IFA*	25	I.	Crowborough	N	1
Simon Cull	Crown Wealth Consultants	17	R	Ditchling	N	1
Aneeka Patel	HJP Chartered Financial Planners	32	R	Dorking	N	2
Charlotte Ward	HJP Chartered Financial Planners	25	R	Dorking	N	2
Rakhee Wood	Butterfly Financial Planning*	52	I.	Dover	N	1
Philip Hadlow	Toddington Independent Financial Advice	86	I	Dunstable	Y	4
Ben Law	BGL Wealth	49	R	East Grinstead	N	2
Paul Clifford	Clifford Osborne	347	I.	Eastbourne	Y	5+
Clive Baker	The Equity Release Experts	28	R	Eastleigh	N	2
Alex Guthrie	Experts Unity Wealth Management*	26	I.	Eastleigh	N	2
Lewis Bailey	PW Associates	11	R	Emsworth	N	1
Emily Man	Wealth Management St. James's Place	43	R	Etchingham	N	3
Ian Riggs	Eight Wealth Management	166	R	Fareham	N	3
Jason Eldrid	Management Sheraton Financial Planning*	138	I.	Fareham	Y	5+
Robert Brealey	Planning* Abbotstone	130	Т	Fareham	Y	5+
Greg Simkin	Financial Solutions Unity Wealth	102	I	Fareham	N	2
David Gallagher	Management* David Gallagher	83	R	Fareham	N	1
lan Batterbee	Wealth Management Sterling & Law	82	I	Fareham	Ŷ	2
Emma Farmer	AFH Wealth	22	1	Fareham	N	2
Ben Stebbings	Management Unity Wealth	12		Fareham	Y	1
Alan Wall	Management* Wall Wealth	48	R	Farnborough	N	2
Stuart Brown	Wall Wealth Management Eight Wealth	48 75	R	Farnborougn	N	2
Mark Turkington	Eight Wealth Management Church's Financial	75 57	R I	Farnnam Farnham	N Y	3
Richard Gross	Planning Church's Financial	37	1	Farnham	Y	2
Richard Gross Tom Garsed-	Church's Financial Planning Ellis Bates Financial	37 19	1	Farnham Farnham	Y Y	2
Bennet	Advisers*			Farnham Farnham		
Nigel Tiffany	Tiffanys Wealth Management	12	R		N	1
Nico Williams	Pearson Wealth Management	58	I P	Felixstowe	N	3
Richard Toll	Andrews Wealth	43	R	Felixstowe	N	2
Philip Henden	Henden Financial	132	I	Fleet	N	4
Geoff Day	Wilcox Day Wealth Management	64	R	Fleet	N	4
James Gill	J G Wealth	61	R	Fleet	N	3
Paul Scott	Scott Financial	42	R	Fleet	N	3
Tracyann Johnson	Johnson Wealth Solutions	17	R	Fleet	Ν	1
Russell Endean	Wilcox Day Wealth Management	10	R	Fleet	N	1
Heide Swift	Swift Mortgages	72	R	Flitwick	N	2
John Howson	LUNA Financial Planning*	54	R	Flitwick	N	3
	KE	Y				
FIRM * Top Rated Firm	n (includes trading na		f Top	Dated Firms). Mo	* <u>9</u> 01	<sup>5</sup> 7 יי
STATUS	1 (INCIUUES LI AUTOS	ames of			re or.	p∠,
I Independent fin R Restricted fina	nancial adviser Con	•		ars as a Top Rate	d Adv	viser

							VOUCHEE	OFOR'S TOP RATE	D FII	NAN	ICIAL ADVIS	ERS								
	SOUTHEAS	ST EN	IGLA	ND			Daniel Hanbury	Horsham Financial Services	34	R	Horsham	N	2	Samantha Bradford	Simplicity Financial Planning	41	R	Milton Keynes	N	3
		SM	s	LOCATION	PUB	YEARS QUALIFIED	Ivan Lyons	Investment Solutions	388	I	Hove	Y	5+	Matthew Brooks	The Cosgrove Partnership	34	I.	Milton Keynes	N	1
	FIRM	REVIEWS	STATUS	r oc4	FEES	YEAR QUAL	Kay Mechial	Black Lion	157	R	Hove	Ν	3	Charlotte Walters	Avail Financial Planning	30	R	Milton Keynes	N	2
vor Mitchell	Mitchell Private Clients	44	R	Forest Row	Y	3	Marco Vallone	Brighton Financial	81	I	Hove	Y	1	Luke Smulders	Collective Financial Planning	26	R	Milton Keynes	Y	1
tt Porter	Parkworth Financial	29	I	Forest Row	Y	1	Michael Turner	Aqua Financial	56	I.	Hungerford	N	1	Cholpon Djanuzakova	Wealth and Tax Management	21	I.	Milton Keynes	N	2
ris Alpe	Services* Alpe Wealth	22	R	Gatwick	N	2	lan Lawson	Aqua Financial	41	I.	Hungerford	Ν	4	Bobi White	Collective Financial Planning	15	I.	Milton Keynes	Y	1
en Gascoyne	Management Wallis Wealth	62	R	Gerrards Cross	Y	2	Matt Thomas	P&C Lifetime Partners	35	R	Hungerford	N	2	Sam Malka	Scottsdale Lifetime Partners	14	R	Milton Keynes	Ν	1
uke Hartley	Hartley Ross*	15	I	Gerrards Cross	Y	1	Karen Callander	Hythe Bay Financial	43	R	Hythe	Ν	2	Charlie Page	Mazars Financial Planning*	13	I.	Milton Keynes	N	1
hristopher	Bow Financial	88	I	Gillingham	Y	4	Steph McDonald	HarperLees Financial Planning*	61	I.	Ingatestone	N	2	Simon Moran	Griffins Financial Solutions	154	I.	Newbury	Y	5+
ainbow obin Quirt	Services* Burfields House	46	R	Goudhurst	N	2	Adrian Quick	HarperLees Financial Planning*	60	I.	Ingatestone	Ν	2	Matt Grifferty	Chester Rose Financial Planning	79	I.	Newbury	Y	3
even Burgess	Wealth Management Fortis Financial	73	R	Guildford	Y	3	Mark MacLean		48	I.	Ingatestone	N	2	Alex Breadmore	Griffins Financial Solutions	77	I.	Newbury	Y	5+
ck Saunders	Planning Informed Pensions	27	I.	Guildford	Y	1	Trey Vella	HarperLees Financial	16	T	Ingatestone	Ν	1	Chune Sang	Chune Sang	20	R	Newbury	N	1
amien Gould	Junction 8 Financial	37	R	Hailsham	Y	3	Rob Case	Planning* Case Wealth	124	R	lpswich	N	2	Rebecca Kingwell	Rebecca Kingwell Financial Planner	16	R	Newbury	Ν	1
latthew Sellens	Planning Crown Wealth	36	R	Hailsham	N		Mark Spackman	Management Lifetime Financial	30	1	lpswich	N	2	Phoebe Hames	Hames Associates Wealth Management	12	R	Newbury	N	1
ean Brooks	Consultants Stevens Wealth	16	R	Hailsham	N		mark spackillan	Solutions	30		ipswich	N	2	Karl Hames	Hames Associates Wealth Management	10	R	Newbury	Ν	1
ean McSloy	Management The Private Office*	112	I	Harpenden	Y	4	Daniel Burns	Capital Planning Partners	39	R	Isle of Wight	N	1	John Clements	True North Financial Planning	30	R	Newport Pagnell	N	2
ian Abrey	Abrey Private	53	R	Harpenden		3	Sarah Huffen	Gilded Wealth	13	R	Kettering	N	1	Nicola Watts	Jane Smith Financial Planning	95	I.	Olney	N	4
n Lambert	Clients Lambert Wealth	31	R	Harpenden	N		Paul Davidson	Strategic Vision Wealth Management	75	I	Kidlington	Y	4	Stefanie Price	Stefanie Price Wealth Planning	26	R	Olney	N	2
rid Dodgson	The Private Office*	100	I	Haslemere		5+	James Keenan	Succession Wealth	88	I	Knebworth	Y	4	Henry Elliston	True Potential	51	R	Oxford	Y	4
rryl Barr	Podium Financial	46	1	Haslemere	N		Tim Felstead	H2O Financial Services	52	R	Leigh on Sea	Ν	1	Edward Gibson	Shaw Gibbs Financial Planning	32	I.	Oxford	Y	3
n Guirey	The Aspire	10	I	Hassocks	N	1	Andrew Lee	AJLee Financial Planning	32	R	Leigh-on-Sea	Ν	2	Nick Hutchings	Shaw Gibbs Financial Planning	17	I.	Oxford	Y	1
el Thornely	Partnership* Sandringham	55		Hastings	Y		Reece Brown	One Financial Solutions*	27	I	Leigh-on-Sea	Ν	3	Petra Griffiths	PSG Financial	98	I.	Peacehaven	N	5+
ris Poynton	Financial Partners*	23		Havant		2	Erica Hay	Erica Hay Wealth Management	24	R	Leigh-on-Sea	N	2	Kieran Woods	Solutions McMillan Wealth	43	R	Peacehaven	Ν	4
drew Leppard	St. James's Place	22	R	Havant		2	Mandy Rodgers	Rodgers Family Wealth Management	35	R	Leighton Buzzard	N	2	Elliot Ferreira	Consultants Crown Wealth	23	R	Peacehaven	N	2
rren Rockett	Switch Mortgage	23	I.	Hayling Island	Y		Matthew Barnes	Barnes Robertson Financial Planning	30	R	Letchworth- Garden-City	Ν	3	Dan Netting	Consultants McMillan Wealth	14	R	Peacehaven	N	1
phia	Finance Frizzell Wealth	29	R	Henley-on-	N		John Robinson	Sandringham Financial Partners*	48	I	Littlehampton	N	4	Rachael Panteney	Consultants Willow Tree Financial	38	R	Polegate	N	
che-Thomsen	Management GPFM*	41	1	Thames Hertford	Y		Alistair Norton	GHL Direct	324	R	Luton	Ν	5+	Eddie Denyer	Services* IEP Financial	15	I	Polegate	N	1
ott Atkinson	GPFM*	39	•	Hertford	Y		Christopher James	Wealth Matters	37	R	Luton	N	3	Alex Hatfield	The Private Office*	95	1	Princes	Y	5+
non Frost	GPFM*	39		Hertford	Y		Adam Turner	Turner Wealth Management	24	R	Lymington	Ν	2	Matthew Cole	The Private Office*	58	I	Risborough Princes	Y	3
nma Saunders	GPFM*	32	•	Hertford	Y	1	Karan Chandreja	KC Wealth	115	R	Maidenhead	N	2	Roger Clarke	The Private Office*	81	T	Risborough Pulborough	Y	3
el Arif	Surrey Oaks Wealth	62	R	Hindhead	Y		David Crabbe	Quilter Financial Advisers	106	R	Maidenhead	N	5+	Martin Jeffery	The Ron Jeffery	51	R	Pulborough	Y	3
	Management	02		innuncuu			Yannick Le Touze	YLT Wealth	23	R	Maidenhead	N	2	Adam Danaan	Practice	17		Developed		1
sie Bewell	Raymond James Investment Services	153		Hitchin	Y	5+	Vikram Deb	Management McMillan Wealth	123	R	Maidstone	N	3	Adam Benson Rob Winter	Morrinson Wealth*	17 51	R	Pyrford	N	
hley Townsend	Prosperity IFA*	103	Ι	Hitchin	Y		James Etheridge	Consultants Focused Financial	77	I	Maidstone	Y	3		London and County Financial Advisors		R	Ramsgate		
athan Smith	Smith and Wardle Financial Planning*	85	I	Hitchin	Y	3	Russell Ludwin	True Potential	12	R	Maidstone	Y		Ross Lacey	Fairview Financial Management	128	I	Rayleigh	Y	4
ye Silver	Raymond James Investment Services	71	I	Hitchin	N	3	Julie Searles	Searles Financial	102	R	Manningtree		5+	Joe McArdle	SP Financial Management	61	I	Rayleigh	Y	2
ss Welton	Andrews Wealth	21	R	Hitchin	N	2	Gareth Jones	Planning A&J Wealth	72	I	Marlow		1	Richard Elliott	Charles Stanley	108	R	Reading	Y	3
ry Albon	Lyndhurst Financial Management	10	I	Hitchin	N	1	Gary Hamilton	Management A&J Wealth	66	I	Marlow	Ŷ		Lijo George	Sterling Street	89	R	Reading	Y	3
ına Buffham	The Private Office*	59	I	Hockley	Y	3		Management						Paula Bicknell	Paula Bicknell Wealth Management	44	R	Reading	Ν	2
ip Piggins	True Potential	65	R	Hook	N	1	Bob Gibbs	Oak Wealth Planning		1	Milton Keynes		5+	John Aubrey	Ascot Lloyd	40	I	Reading	Ν	3
xander Fry	GoddardFry Wealth Management	45	I	Hook	Y	4	Tony Byrne	Wealth and Tax Management	176	I D	Milton Keynes	N		Jordan Grey	Morrinson Wealth*	37	R	Reading	N	2
eph Webster	Webster Associates	41	R	Hook	N	1	Nikki Pipping	Planning	95	R	Milton Keynes	Y		Andrew Vaughan	Vaughan Wealth	36	R	Reading	N	3
x Bayley	Ellis Bates Financial Advisers*	24	I	Hook	Y	1	Mark Smallwood	Oak Wealth Planning		I	Milton Keynes		5+	Lucy Grifferty	Chester Rose Financial Planning	21	L	Reading	Y	2
chael Sharp	Sharp Wealth Management*	43	R	Horley	N	3	Sunny Sonpal	Collective Financial Planning	80	R	Milton Keynes	Y		Matt Bicknell	Bicknell Financial Planning	18	R	Reading	N	2
am Reeves	Reeves Financial	128	I	Horsham	N	5+	Joe Davison	Maitland James Financial Planning*	78	1	Milton Keynes	N		Mike Thompson	Bluesky Chartered Financial Planners	15	I	Reading	Y	1
uglas Hanbury	Horsham Financial Services	49	R	Horsham	N	2	Andrew Flowers	Vizion Wealth	69		Milton Keynes	Y		John Poole	Sandringham Financial Partners*	12	I	Reading	Y	1
							James Blackham	Vizion Wealth	46	I	Milton Keynes	Y	2							

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

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

Hannah Street	Timms Wealth Management	15	R	Witney	N	1				
Nick Swartout	Bray Wealth Management	76	R	Woking	Y	3				
Lloyd French	Delaunay Wealth Management	71	I	Woking	Y	3				
John Findlay	Bray Wealth Management	45	R	Woking	Y	3				
Jonathan Walsh	EBP Financial Planning	118	I	Wokingham	Y	5+				
Ray Best	UnaVida	112	I	Wokingham	Y	5+				
Ashton Eddolls	Berkshire IFA	33	I	Wokingham	Y	2				
Richard Dieppe	Succession Wealth	27	I	Wokingham	N	2				
Harman Nahal	One Stop Mortgages	12	R	Wokingham	N	1				
Toby Mann	David James Wealth*	60	R	Woodbridge	Y	4				
Matthew Davis-Skeggs	Davis-Skeggs Wealth Managament	15	R	Worcester Park	N	1				
Angus Willson	Investment Solutions	336	Т	Worthing	Y	5+				
Samuel Dearnley	Iona Beesly Associates	90	I	Worthing	N	3				
Martin O'Brien	True Potential	90	R	Worthing	Y	2				
David Baldry	DJLB Wealth Management	10	R	Worthing	N	1				
SOUTHWEST ENGLAND										
Michelle Boakes	Verve Financial	34	R	Amesbury	Y	3				
Kate Davis	Kingsmead Wealth	140	n I	Andover	Y	5+				
Sam Thompson	Thompson Norbury	21	' R	Andover	N	2				
Mark Williams	Financial Planning	69	n I	Backwell	N	2				
Andy Pearce	Duchy IFA	132	I R	Barnstaple Bath	Y Y	5+ 5+				
Dr Markas Gilmartin	Brewin Dolphin	118				5+				
Ivan Lintner Christopher	Beckford James CJ Hannan	108 99	1	Bath	Y N	5+				
Hannan Jason Knowles	True Potential	85	R	Bath	Ŷ	5+				
Jonathan Barnes	Synthesis Wealth	21	1	Bath	N	1				
Josh Farmer	Management The Private Office*	20	I	Bath	Y	1				
Tony Davies	F1RST Financial	169	R	Bournemouth	Y	2				
Mark Clinton	Services Clinton Kennard	129	R	Bournemouth	Y	3				
Matthew Dudley	Associates Pocock Rutherford	82	R	Bournemouth	N	3				
Matthew Kemp	& Co Skipton Building	43	R	Bournemouth	Y	3				
Swarup Bhose	Society Peter Harding	29	R	Bournemouth	N	2				
	Wealth Management									
James Suttie	Peter Harding Wealth Management	25	R	Bournemouth	N	2				
Dan Alder	The Private Office*	16	I	Bradford-on- Avon	Y	1				
Paulo Costa	Digby Associates	50	R	Bridgwater	Y	4				
Peter Godsell	Crystal Wealth Management	143	I	Bristol	N	3				
Daniel Blandford	The Private Office*	112	I.	Bristol	Y	4				
James Shattock	Brewin Dolphin	102	R	Bristol	N	3				
Jamie Jacobs	lfamax Wealth Management	100	I	Bristol	N	3				
	K	ΞY								
FIRM										
FIRM* Top Rated Firm (includes trading names of Top Rated Firms). More on p27STATUSYEARS QUALIFIEDI Independent financial adviserConsecutive years as a Top Rated AdviserR Restricted financial adviser										

FEES PUBLISHED

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

							VOUCHED	FOR'S TOP RAT	ED FI	NAN	ICIAL ADVIS	ERS	;							
	SOUTHWES	ST EN	GLA	ND			John White	Hartsfield	38	I	Corsham	N	2	Rich Powell	Powell & Associates Financial Planning	45	R	Portishead	N	1
NAME	FIRM	REVIEWS	<sup>STATUS</sup>	LOCATION	FEES PUR	YEARS QUALIFIED	Gemma Young	Peter Harding Wealth Management	29	R	Corsham	N	2	Paul Grey	TFA - Trusted Financial Advice	161	I	Redruth	Y	5+
Simon Hicks	ت Unividual	82	IS R	Bristol	N	<u>∡s</u>	Kelly Mills	Peter Harding Wealth Management	27	R	Corsham	N	2	Stewart Sims-Handcock William Stagg	Lonsdale Wealth Management True Potential	51 56	I R	Ringwood Salisbury	N	3
Ellie Hopton	AFH Wealth	76	I.	Bristol		5+	Joseph Stephenson	Ballantine Wealth Management	44	R	Crewkerne	N	1			14	in l	-	N	
·	Management		'				Karen Cooper	Chadwick Financial Management	102	I.	Dartmouth	N	5+	Gavin Torpey	Management			Salisbury		
Thomas Crane	Crane Williams Financial Advice	73	1	Bristol	Y		Alex Grant	AFH Wealth	65	I	Devizes	N	5+	Richard Walker-Gunns	M & N Insurance & Financial Services	13	I	Salisbury	Y	I
Jon Fry	Elite Financial Consulting	65		Bristol	Y	4	Tim Gallego	Management Poundbury Wealth	31	R	Dorchester	N	2	Richard Odell	Premier Financial Planning	74	I	Shaftesbury	N	4
Michael Blair Simon Jones	Hartsfield Unividual	50 50	R	Bristol Bristol	YN	4		Management				v		Peter Harding	Peter Harding Wealth Management	55	R	Shaftesbury	N	4
George Cooksley	Argentis Financial	47	I	Bristol	N	4	Oliver Wickham James Dalgleish	Blueberry Wealth Premier Financial	28 96	1	Dorchester Exeter	Y Y	1 5+	Andrew English	Peter Harding Wealth	11	R	Shaftesbury	N	1
Daniel Britton	Planning Blue Wealth	41	I	Bristol	Y	1	Vasilis Panteli	Planning Succession Wealth	36		Exeter	N	3	Robbie Holman	Management Peter Harding Wealth	10	R	Shaftesbury	N	1
Klaudia Bernaczek	Polish Brokers	40	I.	Bristol	N	2	Barry Martin	IBM Wealth	52		Exmouth	Y		Chris Bibb	Management Chris Bibb	62	I	South West	Y	3
Rob Bowers	Blue Wealth	37	I	Bristol	N	1	David Medland	Management	69	R	Falmouth	N	3		Independent Financial Advice					
Steve Pine	The Aspire Partnership*	36	I	Bristol	N	1		Management						Ben Nurse	TFA - Trusted Financial Advice	13	1	St Austell	Y	
Matt Stirling	Ellis Bates Financial	33	I	Bristol	Y	1	Karl Ward	Positive Solutions	46	R	Ferndown	Y	2	John Butterworth	Philip James Financial Services*	81	1	Stonehouse	Y	5+
Miles Finch	Advisers* Truly Independent	33	I	Bristol	N	1	Mark Lambert	Succession Wealth	43	1	Ferndown	Y	3	Sanjay Badhan	Future Planning	93	D	Swindon	Y	
Ken Hall	The Aspire	32	I	Bristol	N		Mark Williamson Steve Jevons	Blackfriars Wealth Management FA92 Wealth Group	98 85	I R	Gloucester	N	5+	Ross Clifford Tony Stevens	Clifford Wealth Management* Secure For Life	49 43	R	Swindon Swindon	Y	
Naomi Keith	Partnership* The Aspire Partnership*	27	I	Bristol	N	1	Duncan Smitton	Smitton Wealth	85 37	n I	Gloucester	N	3		Wealth Management		-			
Olly Biddulph	Biddulph Wealth Management	26	R	Bristol	N	2	Chloe Illman	Solutions	51	I	Honiton	Y	2	Alex Wilkie	Swindon Financial Services	31	R	Swindon	N	
Sam Lane	Aspirations Financial Planning	23	I	Bristol	N	2	Mike LeGassick	Manning and	196	I	lvybridge	N	5+	Jordan Toomer	Swindon Financial Services	30	R	Swindon	N	
lan Larthe de Langladure	The Aspire Partnership*	23	I	Bristol	N	1	Charlie Brown	Company South Devon	68	I	Kingsbridge	N		Phillip Kerley Dave Southby	Hawkeye Financial	16 13	I R	Swindon	Y	
Tori Passmore	Officium Private Wealth	20	I	Bristol	N	1	Peter Dart	Financial Planning Dart Wealth	12	I	Launceston		1	Chris Rooks	Dave Southby Financial Planning Future Balance	13	R I	Swindon Swindon	N N	1
Melanie Dolphin	Hartsfield	16	I	Bristol	N	1	Richard Bateman	Management Bateman Financial	69	R	Liskeard	N	3	Stephen Dixon	AFH Wealth	12	·	Swindon	Y	
Joseph Sykes	Clifton Wealth Management	13	R	Bristol	N	1	David Boyce	Management Bright Future Financial	62	I	Lyme Regis	N	5+	Simon Cutler	Management	165	1	Taunton	N	
Georgia Perkins	Coronation Wealth Management	12	R	Bristol	N	1	Nick Ashwell	Financiai Ellis Bates Financial Advisers*	29	L	Lyme Regis	Y	1		Financial*		,			
Paul McMullan	Succession Wealth	12	I	Bristol	N	1	Patrick Van Eady	Vantreo Wealth	80	I	Malmesbury	N	4	Stephen Shaw	Tenet Financial Services*	33	1	Tavistock	N	1
Chris Symonds	Coronation Wealth Management	11	R	Bristol	N	2	James Craw	Management Your Financial	55	I	Milborne Port	Y	4	Becky Adams	Hansford Bell	14	I	Tavistock	N	2
Toby Evans	Greenfields Financial Management	31	I	Broadstone	Y	1	Jade Taylor	Planning AFH Wealth	11	I	Mitcheldean	N	1	Karl Lehmann	Lehmann Financial Management	65	R	Teignmouth	N	5+
Daniel Clayden	Clayden Associates	23	I	Buckfastleigh	N	1	Joe Swanson	Management AFH Wealth	37	I	Nailsea	N	3	Spencer Cole	Four Stages Finance	21	R	Teignmouth	N	1
Andrew Neligan	Neligan Financial	98	I	Budleigh Salterton	Y	2		Management						Anne Hester	Philip James Financial Services*	39	I	Tetbury	Y	2
Stephen Elvin	Stephen Elvin Wealth Management	82	I	Burnham-on- Sea	Y	5+	Patrick Sault Andrew Will	Washington Square	22 30	I	Nailsea New Milton	N		Rich Atkins	MW & Partners Wealth Management	17	R	Tewkesbury	N	1
Alistair Wallace	Gemini Wealth	70	I	Burnham-on-	Y	2	Will Clarke	Management Towan IFA*	60	I	Newquay	N		Stephen Wales	Ripley Wales Financial Planning*	82	R	Torquay	Y	4
Alex Turco	Management Positive Wealth	38	I	Sea Burnham-on-	Ν	1	Abigail Stidworthy	Strategic Solutions	109	I	Newton Abbot	N	3	Steve Stobie	The Pension Drawdown	67	I	Torquay	Y	1
Richard Turnbull	Creation Montpellier Asset Management	136	I	Sea Cheltenham	Y	4	Vanessa Taylor	Financial Services Strategic Solutions Financial Services	67	I.	Newton Abbot	N	1	Steven Cliff	Company Sandringham Financial Partners*	52	I	Torquay	Y	4
Madeleine Hollands	Cheltenham Independent	56	I	Cheltenham	N	3	Matthew Wild	Harris Begley Financial Planning	12	R	Penzance	N	1	Roger Easterbrook	The Pension Drawdown	15	I	Torquay	N	1
Barron De Rose	Financial Advisers De Rose Wealth Management	37	R	Cheltenham	N	2	James Saulsbury	Saulsbury Independent	81	I	Perranporth	Y	5+	Mark Solway	Company The Pension Drawdown	10	I	Torquay	N	1
Ellis Watkins	Cooper Associates Wealth	18	R	Cheltenham	N	1	Andy Burton	Financial Planning TFA - Trusted Financial Advice	34	I	Plymouth	Y	3	Jason Mountjoy	Company Clarity Wealth Management	105	I	Totnes	N	5+
Piers Norton	Management Coronation Wealth Management	12	R	Cheltenham	N	1	Martyn Sullivan	Sullivan & Co Financial Planning	26	R	Plymouth	N	2	Andrew Brown	Truly Independent	54	I	Trowbridge	Y	5+
Jonathan Hull	Berkley Square Private Clients	12	R	Chippenham	N	1	lain Murray	True Potential	77	R	Poole	Y	5+	Darren Bilkey	TFA – Trusted Financial Advice	142	I	Truro	Y	5+
Damon Goodey	2plan Wealth	44	I	Christchurch	Y	1	Jason Lewis	Lewis Financial	57	I	Poole	Y	3	Matthew Begley	Harris Begley Financial Planning	61	R	Truro	N	1
Tom Britton	Management Britton Associates Wealth	48	R	Clevedon	N	2	Andy Parsons	Eight Wealth Management	38	R	Poole	N	2	Scott Whitfeld	Copper Rock	21	R	Truro	N	1
James Cridland	Management Coleridge Wealth	28	R	Clevedon	N	2	Andrew Milligan	Mazars Financial Planning*	34	I	Poole	N	1	Andy Hughes	Financial Planning Harris Begley Financial Planning	21	R	Truro	N	1
Matthew Dixon	Management	50	1	Corsham	N		Alex Alton	Alton Wealth Management	56	R	Portishead	N	2	Alan Hoskings	Harris Begley	10	R	Truro	N	1
								0							Financial Planning					

Services

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

Angie Smith

lan Spencer

Allan Cruse

Gavin Park

Jeremy Coltman

Samantha Gratton

Weyshen Chiang

Greg Charlton

Simon Mayo

lan Sparks

Bodie Dove

Nick Pugh

Sam Thorne

Robert Shire

Louise Parsons

Damien Hopkins

Lindsey Adams

Andy Parry

Lewis Parry

Tony Thomas

Paul Taylor

James Gill

Ed Peach

John Solosy

Dave Horniblow Allan Robertson

Mark Laban

Jo Mezzone

Peter Hunt

Ian Randle

Steve McKernan

lan Chetwynd

Steve Mezzone

Jonathan Ashcroft

Harry Robinson

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

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

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

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

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* Top Rated Firm (includes tradi	ng names of Top Rated Firms). More on p2
STATUS	YEARS QUALIFIED

I Independent financial adviser 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

These advisers received the highest volume of positive 2022 client reviews on VouchedFor.co.uk. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have all necessary permissions from the Financial Conduct Authority and undergo other checks and ongoing monitoring, too. Many mortgage advisers also offer services such as protection and equity release - see VouchedFor.co.uk for details.

FNTE	2 4 1	ENGL	AND

Gł	HL Direct	109	I	Birmingham	N	5+
Eq	uity Select*	87	I	Burton-on- Trent	Y	4
M	y Finance Friend*	322	I	Derby	Y	5+
	hiteoak ortgages	81	I	Droitwich	N	4
	hiteoak ortgages	43	I.	Droitwich	N	4
	oneywatch nance	172	I.	Halesowen	Y	5+
Gł	HL Direct	130	I	Hinckley	Ν	5+
Ca	astle Mortgages*	44	I	Kenilworth	Y	3
HE	3&0 Financial	69	I.	Leamington Spa	Y	5+

Rumi Miah	GHL Direct	195	I	Leicester	N	5+
Andy Sheasby	Integrity Mortgage Solutions	170	I	Leicester	Y	3
Mia Rodwell	Thompson & Richardson Financial Planning	10	I	Lincoln	N	1
Martin Oakland	GHL Direct	78	I	Long Eaton	Y	3
Aaron Faulkner	Henry James Mortgage and Financial Solutions	129	I	Loughborough	N	3
lan Donaldson	Buckley Rose Consulting	132	L	Nottingham	Y	3
Kelly Mitchell	Kelly Marie Mitchell Mortgage Solutions	64	I	Nottingham	N	3
Bel Ufodike	Medjay Empire	131	L	Nuneaton	N	3
Andrea Harrison	Efficient Portfolio	61	I	Oakham	N	3
Jill Stanley	GHL Direct	104	I	Pershore	Ν	2
Sophie Collett	Sophie Collett Mortgage Adviser	83	I	Redditch	Y	3
Lloyd Richards	LPR Mortgage Services	374	I	Rugby	Y	5+

170 I Rugby

Rugby

1

28

Miller Financial Planning

Matt Clarke Mortgage Services

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

Benjamin Reeves	NewHouse Financial Services	56	I	Rushden	Y	2			
Mark Valentine	MV Mortgage	102	I	Shrewsbury	Ν	3			
Will Mason	Masons IFA	76	I	Shrewsbury	Ν	1			
Nick Spolton	Spolton Mortgages	223	I	Sleaford	Y	4			
Christopher Taylor	Four Nations Mortgages	161	L	Sleaford	Ν	5+			
Matthew Jones	Moneywatch Finance	112	I	Solihull	Y	2			
David Cracknell- Leafe	GHL Direct	19	I	Southwell	Ν	1			
VEV									

FIRM * Top Rated Firm (includes trading	names of Top Rated Firms). More on p27
STATUS I Independent mortgage adviser L Limited mortgage adviser	<b>YEARS QUALIFIED</b> Consecutive years as a Top Rated Adviser
<ul> <li>FEES PUBLISHED</li> <li>N No, this adviser does not display advice on VouchedFor.co.uk</li> <li>Y Yes, this adviser clearly displays advise on VouchedFor.co.uk If the second s</li></ul>	whether they charge a fee for
advice on VouchedFor.co.uk. If the	hey do charge a fee, they have

included their fee structure

Y 3

Y 2

							VOUCHED	FOR'S TOP RAT	ED N	IORT	GAGE ADVIS	ERS								
	CENTRAL	ENG	LAN	D			Andrew Lawrence	SPF Private Clients	12	I	Bank	N	1	Paul Storer	Sterling Rees	53	I	Rickmansworth	N	4
		5		NC	gi	Đ	Scott Hamilton	GHL Direct	34	I	Banstead	N	1		Wealth Management*					
NAME	FIRM	REVIEWS	STATUS	<sup>L OCATION</sup>	FEES PUB.	YEARS QUALIFIED	Christopher Lawton	Lawton Financial Services	178	I	Bexley	Y	5+	Julie Rogers	Charles Wade Finance	43	I	South Bank	N	1
			<u>,</u>				Amanda Brencher	Lawton Financial Services	54	I	Bexley	N	1	Jonathan Burridge	wearemoney.co.uk	46	I.	Spitalfields	Y	2
Lisa Jackson	Integrity Mortgage Solutions	170		Stafford	Y	5+	Malcolm Isaacs	Orchard Mortgages & Protection	43	I	Borehamwood	Y	1	Charlie Wade	Charles Wade Finance	353	I	St James's	Y	5+
Karl Lawton	GHL Direct	631			Y	5+	Richard Latteman	Lucra	73	I	Bromley	Y	2	Jennifer Finistere	AAG Mortgage	50	Т	St James's	N	2
iteven Lyons	The Mortgage Pride	101	I		Y	5+	Kemmy Lawson	Eminent Financial	84	L	Canary Wharf	N	3	Ged O'Sullivan	Brokerage Daffodil Mortgages	162	I	Stoke	N	5+
.ee Faulkner	Faulkner Powell Mortgages*	82	I	Stoke-on-Trent		1	Olayinka Cole	Eminent Financial	28	L	Canary Wharf	N	1	Chris Layzell	Bigmore	81		Newington Walton-on-	Y	4
ydia Fallows	Brook Financial Services	44	I	Stoke-on-Trent	Y	3	Karen Li	Daffodil Mortgages	17	I	Chalk Farm	Y	1	Ellie Macdonald	Associates*	69		Thames	Y	
ordan Powell	Faulkner Powell Mortgages*	36	I	Stoke-on-Trent	Y	1	Michelle Ford	JML (Financial) Associates	85	I	Cobham	Y	4		Services					
ames Myatt	Embrace Financial Services	68	I	Stone	Y	1	Jean Carlo Gonzales	Mi Casa Mortgages	183	I	Croydon	Y	3	Josif Galev	JVA Mortgages	41	I	Worcester Park	N	2
ack Noott	Meriden Financial Planning	106	I	Stourbridge	N	2	Matt Hurren	Novum Mortgage Services*	71	L	Dartford	Y	2		NORTH	INGL	AND.			
pril Knott	Tenet Financial Services*	13	I	Stourport-on- Severn	Ν	1	Danish Kamran	Kings Group	90	L	Enfield	N	2	Sarah Ward-Novak	Identity Financial	31	ı	Alderley Edge	Y	2
andi Fellows	Probity Mortgage Services	168	I	Telford	Y	5+	Mohammed Miah	Investa Finance	61	I	Forest Gate	Y	5+	Stefan Stimpson	Solutions Bespoke Mortgage	223	I	Altrincham	Ν	5+
cott Taylor-Barr	Carl Summers	145	L	Telford	Y	5+	Lee Rhodes	Rhodes Advisory Services	97	L	Fortis Green	N	3	James Foster	Solutions JF Financial	116	I	Altrincham	Y	5+
Daniel Spragg	DanJo & Co Financial*	80	I	Telford	Y	4	Martin Seewoonarain	AS Financial*	76	I	Gray's Inn	N	1	Gerard Potts	Solutions Elite Financial	75	L	Altrincham	Y	3
Nigel Morray	Robert Nicholas Financial Advisers	21	I	Telford	N	2	Jim Brough	AS Financial*	63	I	Gray's Inn	N	2		Planning Consultants	15	ŗ			
Prab Singh	Responsible Life	17	I	Tipton	Y	1	Asher Kenton	AS Financial*	53	I	Gray's Inn	N	2	Christopher Webb	North West Mortgage Solutions	13	I	Altrincham	N	1
am Stockdale	Zeal Mortgages and	171	I	Uttoxeter	Y	5+	George Drameh	AS Financial*	52	Т	Gray's Inn	N	2	Andrew Brierley	Right Mortgage	116	I	Bramhope	Y	5+
an Butcher	Protection Services Select Mortgages	105		Wellingborough	Y	4	Sarah Howard	AS Financial*	40	Т	Gray's Inn	N	2	Marie Price	Burlington Financial	48	I	Bridlington	N	5+
	UK		'				David Horton Goldwin Dungu	AS Financial* AS Financial*	27 21	1	Gray's Inn Gray's Inn	N N	1	Chris Terry	Just Mortgages	97	I	Brighouse	Y	3
ephen Hendriks	Hendriks Financial Solutions	79	I	Wolverhampton	Y	1	Alastair Mortimer	AS Financial*	19		Gray's Inn	N	1	Brian Sandiford	Financial Options Group	51	L	Bury	Y	1
lly Evans	Integrity Mortgage Solutions	32	I	Wolverhampton	Y	2	Jiten Varsani	London Money	108	I	Harrow	N	1	Carla Earnshaw	Mortgages Made Simple	48	I	Bury	Y	2
chard Watkins	Homebuyers Helpline	18	I	Wolverhampton	Y	1	Matthew McDonald	Financial Services Dendro Private	14	L	High Holborn	N	1	James Vince	CLV Mortgages & Protection	11	Т	Carlisle	N	1
	EAST E	NGLA					Matthew medonald	Wealth	.4	-	nginioboni		·	Sharif Muhashash	Green Door	58	I	Chester	Y	5+
lwina Sleight	ES Mortgage	33	1	Boston	N	3	James Dennett	AS Financial*	139	I	Holborn	Y	2		Mortgages					
tt Hays	Services	95	•	Huntingdon		5+	Paul Collinson	Brick2Brick Mortgage Solutions*	50	I	Hoxton	Y	2	Hannah Worthington	Worthy Mortgages	24		Chorley	N	2
mantha Hendry	IBA Wealth	73	•	King's Lynn	Y		Michael Bennison	Bennison Brown	128	I.	Isle of Dogs	Y	2	Amber Crosby-Craig	TIME Mortgage Experts	207	I	Congleton	Y	3
ndrew Friday	Management	130		Lowestoft	Y		Ben Harrington	Trinity Finance	62	T	Lewisham	N	5+	Lauren Frame	The Mortgage Dog	53	I	Crook	N	3
ura Gilligan	Day & Knight Financial Services Just Mortgages	55	'	Newmarket	r Y	3	Roshan	BVS Mortgages &	342	L	Mill Hill	Y	3	Siobhan Martin	Another Place Mortgage Brokers	141	I	Deeside	N	2
-			'				Vitharanage	Financial Services						Duncan Moore	Limetree Mortgage Solutions	136	I	Doncaster	Y	5+
ndrew Connolly	Signpost Mortgages	143		Norwich	Y		Jamie Chapman Peter Nash	CMG Advisers	554 54	1	Moorgate Moorgate	Y N		Christine Parkin	Durham Mortgage Solutions	200	L	Durham	Y	5+
imon Ward	Mortgage Advice Bureau	136		Norwich	Y		Aline Manirambona	Money Sprite	15			N		Katie Crosby	313 Financial	58	I	Durham	Y	3
om Margitson	Mortgage Advice Bureau	69	1	Norwich	Y			Gordon Blair	231		Moorgate Morden	N		Tim Spencer	Optimus Mortgages	15	I	Durham	Y	1
aren Palmer- /elch	Agentis Financial & Mortgage Solutions			Peterborough	N		Vincent Corcoran							Lyndsay Fairhurst	Midavlyn Mortgages*	176	I	Glossop	Ν	5+
rederick Owusu	Advanced Mortgages		L	J.	Y		Lewis Nash	Loupe Financial	21	1	Muswell	N		Joe Keyes	Green & Green Mortgage and	14	I	Halifax	N	1
lichael aylor-Brown	Taylor-Brown Financial		L		Y		Bola Anike	Elmgrove Financial Services	48	1	Norbury	Y		Vinod Malayil	Protection Vsure Financial	72	L	Huddersfield	Y	3
stelle Cameron	Premier Plus	190	I	St Neots	Y		Robin Thomas	RS Financial	143	I	Northwood	Y	2	Olivia Flanagan	AFH Wealth	35	I	Hull	N	3
ate Gentry	Premier Plus	45	I	St Paul's	Y		Jonathan Smith	Trinity Finance	168	1	Orpington	Y		Trish Green	Management AFH Wealth	19	1	Hull	N	2
imon Davey	iMortgage Group	249	I	Stamford		5+	Jo Jingree	Mortgage Confidence	110	1	Penge	Y		Hannie Rollins	Management Mortgages with	93	I	Keighley	Y	1
eve Farrell	Personal Mortgage Solutions	172	I	Stamford	Y	5+	Dilip Kandaiah Sapna Malde	AFP Pinner*	172 47	1	Pinner Pinner	N N	5+ 2	Belinda Kemplay	Hannie & Co Tenet Financial	35	I	Keighley	N	
	GREATE	R LON	DO	N			Pravin Varsani	One Financial	21	·	Pinner	N		Simon Horsfall	Services*	200		Leeds	Y	
mma Hernandez	International	72	1	Abbey Wood	Y	5+	lulos Hold	Solutions*	20		Butney	v	1		Management	143			Y	
	Property Finance*		1	-			Jules Held Sekkappan Alagu	Maytree Mortgages		1	Putney	Y		Andrew Quinn	Response Mortgage Services		1	Leeds		
Annette Smith	Storeton Rose Financial Planning*	15		Abbots Langley	N	1		Nachu Finance	158		Queensbury	Y		Andrea McNicholas	Mortgage Advice Bureau	61	I	Leeds	N	4
Matthew Fretwell	AS Financial*	97	I	Aldwych	N	1	Anil Malik	One Financial Solutions*	137	I	Queensbury	Ŷ	4	Matthew Castle	Castle Financial & Mortgage Services	303	I	Leyland	Y	5+
Abdul Karimjee	Altura Mortgage Finance	50	I	Bank	N	3	Beulah Antonin	Medical Family Finance*	39	I	Regent's Park	N	2	lan Gartside	Just Mortgages	89	I	Liverpool	Y	3

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

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

	Solutions					
James McQuistin	Bespoke Home Finance	214	I	Edinburgh	Y	5+
Anthony Wilson	Exchange Mortgages	113	I	Edinburgh	Y	3
Bede Pratt	Your Mortgage Broker	89	I.	Edinburgh	Y	5+
Will Townsend	Mortgage Force	69	T	Edinburgh	Y	3
Beth Stevenson	The Glasgow Mortgage Company	261	I	Glasgow	Y	5+
Ross McMillan	Blue Fish Mortgage Solutions	104	I	Glasgow	N	2
Graham J McComb	Money Advice & Planning	92	I.	Livingston	N	5+
Emma Baird	Campbell & McConnachie	71	I	Lossiemouth	N	1
Liz Cunningham	Affinity Financial Planning	62	I	Perth	Y	1
Andrea Riddell	Tenet Financial Services*	13	I	Prestonpans	N	1
Alasdair Devine	Property Investment Finance	103	I	Stirling	Y	5+
Tony Flynn	Tony Flynn Mortgages	64	I	Wishaw	N	2
	SOUTHEAS	TEN	GLA	ND		
Erin Rigault	Peppermint	102	ı	Abingdon	Y	5+
	Mortgage Services	120			v	-
Joanne Osborne	Scarlett Financial Services	139	I	Ashford	Y	5+
lan Butt	Prospect Tree Mortgages	134	I	Ashford	Y	5+
Jijo Joseph	Sterling Street	63	L	Basildon	N	3
Joe Capon	The Mortgage Bubble	10	I	Basingstoke	Y	1
Patrick Earey	Salcey Mortgages	140	I	Bedford	Y	4
Rhys Payne	Propel Mortgages	15	I	Billericay	Y	1
Sophie Howard	Business & Personal Investment	11	I	Bourne End	N	1
James McDermott	Pennymatters	158	I	Bracknell	Y	5+
Brad Ashton	RL Wealth Management	48	I	Brentwood	Y	3
Pageani Sookramanien	Coleman Chase	100	I.	Canterbury	Y	5+
Jack Neale	MyMny	61	L	Canterbury	Y	4
Simon Bridgland	Release Freedom	55	I	Canterbury	Y	2
Michael Welton	WPP Financial Services	153	I	Chatham	N	4
Peter Burke	Easyswitch Mortgages	83	I	Chelmsford	Y	3
John Mcallister	Charles Derby Mortgage Bureau	81	I	Chelmsford	Y	1
Louise Selvage	One Financial Solutions*	30	I	Chelmsford	Y	2
Carla Adamson	Compass Financial Planning	12	L	Chichester	N	1
Neil Barsby	Asquith Financial Services	71	I	Colchester	Y	3
John Carter	Abode Mortgages	58	I	Colchester	Y	4
Lucy Watts	Heart and Home Mortgages	103	L	Crawley	N	4
Felben Pujanes	Lilac Financial	70	L	Crawley	N	3
Maria Griggs	Complete Financial Planning	231	I	Eastbourne	Y	4
Mark Horsfall	Jigsaw Money	136	I	Epping	Y	5+
Michelle Lawson	Lawson Financial	170	I	Fareham	Y	1
Graham Gibson	Fortis Financial Planning	129	L	Guildford	Y	3
Lukasz Zurek	Omni Finance	71	I	Hastings	Y	2
View each	ı adviser's servi	ces a	and c	jualification	s, an	d cor

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

SCOTLAND

18 I Aberdeen

15 I Dundee

N 1

Y 1

Tenet Financial Services\*

Clarity Mortgage

Onyi Ibeke

Alan Frendo

David Tickner	Knight Shaw Finance	83	I	Henfield	Y	3
Mark Seddon	Fortune Financial Planning	37	I	Hitchin	N	2
Deborah Whittaker	Abode Finance	86	I	Horsham	Y	5+
Claire Lipscomb	Finance Planning	37	I	Hove	N	2
Michelle Sharpe	Pear Tree Mortgages	60	I	Hungerford	Y	4
Cain Thomas	Harridge Financial Services	14	L	Hungerford	Y	1
Molly Elliss	Jigsaw Money	77	I	lpswich	Y	4
Farida Rouane	Upside Finance	16	I	lpswich	Y	1
David Howlett	Knight Shaw Finance	61	I	Lyndhurst	N	2
Russell Tilbury	AFP Windsor	92	I	Maidenhead	N	2
Jenny Whittle	Aitana Financial Services	67	I	Maidstone	N	3
Nicola Salisbury	Positive Solutions	14	I	Maldon	N	1
Carol Brown	First Choice Mortgage Company	337	I	Newbury	Y	5+
Gavin Carley	LRG Financial Services*	91	I	Oxford	Y	4
Shaun Nicholson	Nicholson Brown	68	I	Oxford	N	4
Alexander Peters-Bean	Ox and Hart Financial Services	45	L	Oxford	N	4
Lewis Chapman	Mortgage Services 4u	286	I	Ramsgate	Y	5+
Phil Randall	LRG Financial Services*	44	I	Reading	Y	2
Scott Austin	Zoom Mortgage	57	I	Rochester	Y	3
Siobhan Heard	Hall & Costello Wealth Management	26	L	Rochester	N	1
Casey Bridge	Hall & Costello Wealth Management	15	I	Rochester	N	1
Toni Badhams	Premier Plus	21	I	Royston	N	1
David Houchell	Houchell Mortgages	131	I	Saxmundham	Y	5+
Paul Steggle	Foxgrove Associates	108	I	Sevenoaks	N	5+
James Wingate	Abode Finance	110	I	Shoreham-by- Sea	Y	4
Peter Baldacchino	High Street Mortgages	70	L	Slough	Y	5+
Matthew King	King Mortgages	89	I	Snodland	N	5+
Sheena Young	Encore Mortgages	50	I	Snodland	N	5+
Dean Hurst	Choice Mortgage Solutions	284	I	Southampton	N	3
Scott Barron	SJ Mortgages	16	I	Southampton	Y	1
Jennifer Neary	The Mortgage Hut	13	I	Southampton	N	1
Michael Nicholls	Devonports Financial Services	48	I	Southend-on- Sea	N	2
Philip Thompson	Matt Clarke Mortgage Services	22	I	Sudbury	Y	1
Robert Freeman	Hitchell Financial Planning	47	L	Tunbridge Wells	N	2
Liz King	Protect & Lend	11	I	Welwyn	N	1
Emma Merrells	Just Mortgages	15	I	Westerham	N	1
	KI	Y				
FIRM * Top Rated Firm	(includes trading na	imes o	f Ton I	Rated Firms) Mo	ore or	27מו
					2.01	r = '

## STATUS

I Independent mortgage adviser L Limited mortgage adviser

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

## FEES PUBLISHED

 ${\bf N}\,$  No, this adviser does not display whether they charge a fee for advice on VouchedFor.co.uk

Y Yes, this adviser clearly displays whether they charge a fee for advice on VouchedFor.co.uk. If they do charge a fee, they have included their fee structure

## 24 DISTRIBUTED IN THE CONTINUES

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

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

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

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

VOUCHEDFOR'S TOP RATED EQUITY RELEASE ADVISERS
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financial coac	release advisers, thes received the	high	est vo	lume of positiv			David Griffin	Release My Equity	52	w
member of Vo	on VouchedFor.co ouchedFor and en	dors	ed by	more than ten	1		Simon Chalk	Laterliving now!*	117	W
	have all necessary For.co.uk for a con						Amanda Hunt	Laterliving now!*	45	W
these advisers	s can provide.						Richard Baxter	The Equity Release Experts	28	W
	CENTRAL	ENG	LAND				Dawn Evans	Viva Retirement	55	w
							Dawn Evans	Solutions*	55	
Jemma Sheasby	Integrity Mortgage Solutions	40	WoM	Leicester	Y	2	Christopher South	Laterliving now!*	52	W
Meral Kendrick	Good Life Mortgage	37	WoM	Lincoln	Y	2	D. M.C.L	M Butherson		
							David Cole	Viva Retirement Solutions*	15	W
Daniel Sellwood	55+ Equity Release	25	WoM	Loughborough	Y	2	Robert Walsh	Viva Retirement	44	14
							Nobert Walsh	Solutions*		
Ranjoth Johal	Equity 55	21	WoM	Loughborough	N	1	George Shaw	The Equity Release	29	w
David Grasham	Viva Retirement Solutions*	41	WoM	Rothley	N	3	Knowles	Experts		
Dave Hulin	Viva Retirement Solutions*	36	WoM	Sutton Coldfield	N	3	<b>Richard Jones</b>	Smart Equity Release	19	w
	NORTH E	NGL	AND					SCOT	LAND	)
Kerry Quirke	Viva Retirement Solutions*	22	WoM	Blackpool	N	1	Ken Cadman	The Equity Release Experts	19	

riffin	Release My Equity	52	WoM	Bolton	N	2
halk	Laterliving now!*	117	WoM	Chesterfield	N	3
Hunt	Laterliving now!*	45	WoM	Chesterfield	N	3
Baxter	The Equity Release Experts	28	WoM	Huddersfield	N	1
/ans	Viva Retirement Solutions*	55	WoM	Leeds	N	3
oher	Laterliving now!*	52	WoM	Leeds	N	2
ole	Viva Retirement Solutions*	15	WoM	Leyland	N	1
Walsh	Viva Retirement Solutions*	44	WoM	Manchester	N	3
Shaw	The Equity Release Experts	29	WoM	Scunthorpe	N	1
Jones	Smart Equity Release	19	WoM	Wirral	Y	1
	SCOTI	AND				

Glasgow

	SOUTHEAST	ENG	LAND			
sell Coneron	Viva Retirement Solutions*	57	WoM	Aylesbury	N	3
phanie Miles	Viva Retirement Solutions*	33	WoM	Aylesbury	Ν	2
an Williams	Viva Retirement Solutions*	62	WoM	Betchworth	Ν	3
un Tillyer	Viva Retirement Solutions*	28	WoM	Chelmsford	N	3
ard Hucker	Viva Retirement Solutions*	25	WoM	Godalming	N	2
Polworth	Viva Retirement Solutions*	35	WoM	Leigh-on-Sea	N	3
l Saroya	Viva Retirement Solutions*	52	WoM	St Albans	N	3

129

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WALES

Creating Mortgage 175 I Barry Solutions

Lisa Price Financial 128 I Blackwood Services

162 I

111 L

Trulife Mortgages 91 L Caerphilly & Protection

37

AFP Wales/Cymru 41 I Cardiff

105 I

74 I

12 I

- L

Stroud

Swindo

Swindon

Swindo

Taunton

Taunton

Taunto

Tauntor

Bridgend

Caerphilly

Caldico

Cardif

Llanelli

Penarth

Swansea

96 I Swansea

70 I Bridgend

162 L Cardiff

129 I Cardiff

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N 1

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Y 4

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N 2

N 1

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Y 3

Y 2

N 3

N 5+

N 2

Y 2

Y 1

GHL Direct

Gary Price Mortgages

Рац

N 2

Future Planning

Future Planning

White Financial Services

Cooper Associates Mortgages

1st Financia

Blackdowr Financial\*

Elite Inde

Sterling Welsh

TruLife Mortgages

Sterling Southgate

BPR Protect

Quay Financial Services

Charles Derby Mortgage Burea

GHL Direct

Hartley Ross\*

Sterling Welsh

Sturgess Mortgage

	SOUTHWES	TENG	LAND			
Liz Murley	Viva Retirement Solutions*	39	WoM	Bournemouth	N	3
Nick Craddock	Viva Retirement Solutions*	28	WoM	Gloucester	Ν	3
	WA	LES				
James Sudworth	The Equity Release	38	WoM	Llanrwst	Y	2

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



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

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

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

Merry Rose Lyka Osorio	Owl Financial	23	L	Walthamstow	N	1		
	NORTH ENGLAND							
Charles Parker-Smith	LifeSearch	17	WoM	Leeds	N	1		
Alfredo Laurio	Supreme Financial Solutions	78	L	Prescot	N	3		
Egija Rochna	Owl Financial	38	L	York	N	1		
	NORTHERN	IRE	LAND					
Danuta-Dorota Konieczna	Owl Financial	85	L	Belfast	N	2		
Kamil Mularczyk	Owl Financial	104	L	Newry	N	2		
	SCOTI	LAND	)					

18 L

102 L

Aberdeen

N 1

Stonehaven N 2

Alice Bloom

**Owl Financial** 

Owl Financial

VOUCHEDFOR'S TOP RATED PROTECTION ADVISERS

	SOUTHEAST	ENG	LAND				
lorentina Limbus	Owl Financial	75	L	Basildon	Ν	3	
andeepan hanmuganathan	Owl Financial	124	L	Bedford	N	3	
lartin Danobrega	LifeSearch	11	WoM	Bedford	Ν	1	
ennifer Arguelles	Owl Financial	31	L	Harlow	Ν	1	
atherine Roberts	Vertu Health & Protection	62	WoM	Lightwater	N	1	
eerah Sswamy	Owl Financial	137	L	Luton	Ν	3	
lahesh Thandrarathna	Owl Financial	113	L	Maidstone	N	3	
iodwin Bassey	Owl Financial	50	L	Maidstone	Ν	2	
ohn Hurd	LifeSearch	19	WoM	Milton– Keynes	N	1	
latthew Moore	LifeSearch	15	WoM	Milton– Keynes	N	1	
SOUTHWEST ENGLAND							

Brook Financial 29 L Clevedon N 1 Services

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

Anna Dudek

Phil Aspden

Brian Cameron

Graham Wells

Magdalena Janecka

VOUCHEDF	OR'S TOP RAT	ED FINA	ICIAL COACH	IES	
Ben Davies	Octopus MoneyCoach	23	Old Ford	Y	1
Toby Collett	Octopus MoneyCoach	37	Richmond	Y	3
Brian Johnson	Octopus MoneyCoach	59	Romford	Y	1
Martin Kilbane	Octopus MoneyCoach	23	Ruislip	Y	1
Omanike Olusola	Octopus MoneyCoach	22	South Croydon	N	1
Paul Mcveigh	Octopus MoneyCoach	47	Teddington	Y	1
Sarah Hayes	The Business Finance Mentor	13	Waltham Abbey	N	1
Sabena Khan	Octopus MoneyCoach	94	Wembley	Y	3
Hiren Panchal	Wensons Legacy	17	West Drayton	N	2
Crystal Tse	Octopus MoneyCoach	36	West Green	Y	1
Laura Moore	Mind Money Soul	17	West Norwood	N	2
Ali Poulton	Octopus MoneyCoach	27	Worcester Park	Y	1
Matthew Downs	Octopus MoneyCoach	27	Worcester Park	Y	1
	NORTH E	NGLAND			
Glyn Day-Cousins	Octopus MoneyCoach	35	Brough	Y	1
Catherine Thomas-Humphreys	The Finfluencer	14	Chesterfield	N	2
David Hodgson	Octopus MoneyCoach	16	Deeside	N	1
Tricia Rafferty	Octopus MoneyCoach	19	Hull	N	1
Kathryn Farmery	Octopus MoneyCoach	16	Pontefract	N	1

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SCOTLAND

Sale

Dunfermline

Haddington

Octopus MoneyCoach

Octopus MoneyCoach

GroWiser Financial Coaching

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

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

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Octopus MoneyCoach	47	Prestatyn	Y		
K	EY				
ı (includes trading n	ames of To	p Rated Firms). Mo	ore on p	12	
	YE	ARS QUALIFIED			
arket adviser	Co	nsecutive years as	5		
	a T	op Rated Adviser			
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	whether the	ey 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					
	n (includes trading n arket adviser n does not display v chedFor.co.uk	KEY a (includes trading names of To arket adviser Co a T r does not display whether the chedFor.co.uk	KEY a (includes trading names of Top Rated Firms). Mo VEARS QUALIFIED Consecutive years as a Top Rated Adviser r does not display whether they charge a fee for chedFor.co.uk	KEY a (includes trading names of Top Rated Firms). More on p YEARS QUALIFIED arket adviser Consecutive years as a Top Rated Adviser r does not display whether they charge a fee for chedFor.co.uk	

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# Welcome, this year's Top Rated Firms

VouchedFor is pleased to share 2023's Top Rated Firms

hese firms have invited all their clients to review them on VouchedFor and have received excellent feedback. They have also fared well against industry benchmarks measured by VouchedFor's Elevation platform\*.

Firms of any size can qualify as Top Rated Firms. As you can see from the list in the table, they range from one-person operations to national firms. Cost is not a barrier to achieving

Top Rated Firm status. Advisers can have a free basic profile on VouchedFor to help their firm meet the criteria.

### WHAT DID THE TOP RATED FIRMS DO TO QUALIFY?

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

00 A high average rating out of five shows a firm has happy clients

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

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

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

PLUS, new for 2023, 4 these firms have to have performed well against industry benchmarks measured by our Elevation platform\*.

300,000 Reviews VouchedFor has collected since it began

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

Waymark Financial. One Financial Solutions and Philip James Financial Services. Several others feature in this

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

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

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

# LARGE FIRMS (50+ ADVISERS)

## **MEDIUM FIRMS (10+ ADVISERS)**

The Private Office

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

## **SMALL FIRMS (FEWER TH**

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

Depledge Strategic Wealth Management	3
Rowley Turton (IFA)	3
AFP Pinner	3

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

The information in these tables is correct as of February 10, 2023

visers	Reviews	Rating	Location
D	6,859	4.9	UK
	1956	4.8	England

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	110		ICEDC)	
AN		AU	<b>VISERS</b> )	

AN 10 A	DVISERS)			
isers	Reviews	Rating	Location	
	452	4.8	London	
	315	4.9	Nottingham	
	464	4.9	Kent, Hertfordshire	
	216	4.9	Wales, Berkshire	
	213	4.8	London, Southhampton, Suffolk	
	178	4.9	Stevenage	
	128	4.9	Bristol, Brightor	
	913	4.8	Oxford, Gloucester	
	360	4.9	Somerset	
	327	4.8	Sheffield	
	221	4.9	Derbyshire	
	219	4.9	Yorkshire, Derbyshire	
	185	4.9	Essex	
	173	4.9	Belfast	
	165	5	Walton-on- Thames	
	152	4.9	Stevenage	
	144	4.8	Essex, Suffolk	
	118	4.9	Belfast	
	384	4.9	Cheshire	
	361	4.9	Leicester	
	278	5	London, Winchester	
	263	4.9	Birmingham	

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

## SMALL FIRMS CONTINUED (FEWER THAN 10 ADVISERS)

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



HOME TO THE UK'S MOST TRUSTED ADVISERS

## octopus investments

A brighter way

# The family tree

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

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

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

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

## Ask your financial adviser about Octopus Investments.

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

## Find out more by visiting octopusinvestments.com

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