



Guiding you through life's financial decisions



Demand for good advice is on the money

The past year has presented challenges in all walks of life, and personal finances are no exception. It’s unsurprising, then, that expert advice is more sought after than ever – as leading review site VouchedFor has found



By David Prosser

Has the Covid-19 pandemic prompted you to think more carefully about your personal finances? If so, you are far from alone: a recent study carried out by consultancy firm EY found that 55 per cent of Britons are considering anew how to protect and improve their financial wellbeing in light of the crisis. For some people, the driver has been negative financial impacts from Covid-19. They may have lost their job or seen their income fall, for example. But that doesn’t tell the whole story. Others have found their finances improving over the past 12 months because, while their income has not been affected by the pandemic, their outgoings have fallen as travel costs and opportunities for discretionary spending have disappeared. Whatever their circumstances, as households try to get on top of their finances they are seeking professional help. VouchedFor, the service that helps people find, rate and review financial advisers and other professionals in their area, reports that this kind of support has never been more valued. One indicator of demand has been the number of users leaving five-star reviews of

‘People put off these decisions but now they are keen to act’

their advisers on the VouchedFor website, which rose by 65 per cent during 2020. “We have never been busier,” says Ian Pickford, head of financial advice at Mazars Financial Planning. “Any kind of disturbance causes uncertainty, and in times of uncertainty people naturally look at their personal circumstances. Covid-19 has made everyone realise they need to plan their finances carefully and think things through.” In some cases clients have had immediate issues that they wanted help with. Jane Hodges, managing director of Money Honey Financial Planning, says many got in touch when the stock market lost a third of its value in a few short weeks as the pandemic hit the UK. “It was easy to panic so we wanted to stop people moving to cash in after the crash had already happened,” she recalls. “We subsequently saw a new client who had previously done exactly that, and lost 25 per cent of their pension fund.” By contrast, savers and investors who sat tight have seen the markets make a recovery. Protection products, such as life and health insurance, have been another important area of focus, says Jane, with the pandemic having concentrated minds on how important it is to ensure loved ones are properly safeguarded. “We have helped lots

of clients put cover in place during a very difficult time,” she says. “People often put this sort of thing off but now they are keen to act.” Setul Mehta, head of operations at financial and mortgage advice network The Openwork Partnership, has also been busy fielding questions from clients about protection. “Some are eager to improve their insurance cover,” he says. “But we’ve also talked to lots of people who are struggling financially and wondering whether to cancel policies because they need the money they’re currently spending on premiums each month.” In such cases, Setul’s firm has tried to help clients find other ways to make savings so that they are able to keep crucial protection policies going. “This is an example of where it might make sense to consider taking a payment holiday on their mortgage,” he says. “All lenders agreed to allow borrowers struggling financially during the pandemic to suspend repayments for up to six months.” At the other end of the spectrum, Setul reports lots of enquiries from potential homebuyers stemming from the decision by the chancellor, Rishi Sunak, to waive stamp duty on property purchases and keep the housing market moving. “Some interest is from those who have been able to save more and see property as an

£150bn

has been tucked away by households during the pandemic, according to the Bank of England

55%

of Britons are rethinking how they want to protect their financial wellbeing

opportunity to invest, so we’ve talked to them about whether this is the best way to use their extra wealth,” Setul says. The Bank of England has estimated that savers are sitting on an extra £150 billion amassed during the crisis. Setul’s firm has also helped clients who were remortgaging or moving house and had run into problems with lenders because of Covid-19. Many mortgage providers are anxious about lending to those who have taken part in the government’s furlough scheme, for example.

The list of specific Covid-19 issues prompting people to seek out financial advice is a long one, but Ian Pickford of Mazars says he is also seeing an increasing number of clients with more fundamental questions. “The pandemic has made some individuals ask themselves whether they want to change their lives in quite radical ways – where and how they live and work, for example,” he says. “Some have had more time to reflect and others have just got used to a

different type of lifestyle.” Very often, these changes are positive and exciting but putting them into practice on a permanent basis requires careful financial planning, spanning everything from mortgage and housing advice to help with savings, investments and pensions. Clients may find their dreams within reach, Ian says, but they need professional help to make them happen from a financial perspective. The evidence from VouchedFor is that people are not only keener

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LIFE COVER ENJOYS POST-COVID BOOST

EY’s recent study found 25 per cent of respondents agreed that the pandemic had affected their attitude to protection insurance, while 58 per cent of them were feeling more positive towards life-cover products.

to get advice, they are also spending more time choosing the right adviser. Visitors to its website during the first two lockdowns spent an average of 54 per cent more time reviewing adviser profiles than before the pandemic. They are certainly doing their due diligence. That is good news, according to Ian: “There is no typical client; everyone is different and they want advice tailored to their own needs. In that sense, the pandemic has been a catalyst.”

CASE STUDY

SMART MOVES



For Deb and Lyn, early retirement seemed a long shot. Then they spoke to a financial adviser who devised a plan to achieve their dream – and has been helping ever since

Deb Rowles and Lyn Barrell say they don’t know how they coped before they had their own financial adviser. The couple have worked with Fotis Joannou from financial advice firm Sentient Wealth in Kent for a number of years to ensure that their money is always working hard. Advice was initially centred on mortgages and investments but in 2016, Deb, 60, and Lyn, 58, decided they wanted to take early retirement. They worked with Fotis to create the right amount of capital along with a budget that allowed them to retire

confident in the knowledge they had enough money to stop working. “It was a huge step for us to come out of a comfortable place of earning well and having a certain lifestyle to quitting work and living off pensions and investments,” says Deb, who was a headteacher at the time. “We made some big changes, moving from a house on the outskirts of London to a smaller property in the Broadland district of Norfolk. “The profit we made on our London home and buying a smaller property freed up capital that Fotis helped us to invest to generate an income.”

Fotis assisted the pair in investing their capital in a mix of ISAs and general investment accounts using a low-cost, multi-asset, globally diversified portfolio. Lyn, who worked as a graphic designer, says: “Thanks to Fotis’s knowledge, reassurance and support, we were able to take a big leap and we are now very happily retired. He’s been a marvellous support for us.” Fotis stands by his mantra that the most important thing an adviser can do is to listen. “I mean, really listen,” he says. “It is not all about dishing out advice on products. A key part of my role is to hear what is on a client’s mind,

and to help them figure out what they truly want their life to look like, now and in the future. “Deb and Lyn’s dream was to live in Norfolk, to have a better balance in their lives and a better quality of life. They didn’t think it was possible but, when we looked at the cost of this ‘lifestyle’, we were able to formulate a plan.” Life doesn’t always follow the route we might expect it to, though, as the couple discovered in 2016 when Lyn was diagnosed with cancer – from which she has now fully recovered. “Having Fotis make provisions on the financial side in case things

‘Our adviser helped us take a big leap’

turned out differently was a big comfort at the time,” Lyn says. Deb and Lyn are continuing to work with their adviser to help with home renovation projects as well as estate planning. “Fotis is helping us work out the most tax-efficient place to take money for the renovations, while in the bigger picture we are looking at ways to mitigate inheritance tax and planning for long-term care should we need it in the future. “I honestly don’t think people realise they need a financial adviser in their life until they have one. I don’t know what we would do without him.”

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UNDERSTANDING DIFFERENT ADVISER TYPES

What sort of adviser do you need? Not all are the same, so it’s important to understand the different kinds and ensure you get help from a suitable professional. Here’s our guide to some of the main adviser types.



FINANCIAL ADVISERS

These typically specialise in financial planning, as well as savings and investments, including pensions. Some also help with mortgages, protection and equity release.



MORTGAGE ADVISERS

Sometimes known as mortgage brokers, these specialise in helping people with home loans – advising on which type of mortgage might suit them best, for example, or where to find the best deal. Some of these also help with equity release and protection.



EQUITY RELEASE ADVISERS

These typically specialise in equity release or later life mortgages.



PROTECTION ADVISERS

These focus on products such as life insurance, health insurance and income protection.



FINANCIAL COACHES

These offer help with some aspects of financial planning. They cannot advise on investment or pension products.

You can find a complete list of advisers’ independent status (eg whether there are any restrictions on the products they can recommend), qualifications and services at VouchedFor.co.uk.



By Joe Lynam

We’ve all thought to ourselves: “How difficult can it be to shop around and retrieve a few quotes?” After years of buying and insuring, leasing and borrowing, saving and investing, we feel empowered to make the right call when it comes to financial transactions. Plus, there’s the vastness of the internet as back-up.

While this may be true to an extent, consider the financial cost of a miscalculation: even a mortgage taken out at 0.5 per cent above what a shrewd adviser could have sourced, or the value of your time in working it all out. Are you confident researching prices, tax legislation, interest rates, yields and future earnings for a major financial investment or change of circumstances without missing an opportunity? Your time might be better spent learning that new skill or

teaching your seven-year-old what a fronted adverbial is.

This is where the advantages of engaging a financial adviser come in. They have spent years learning their trade, earning qualifications and are bound by the rules of the Financial Conduct Authority (FCA). Unless you work for HMRC, an adviser is probably not just better equipped to navigate UK tax changes but also provides valuable objectivity, perspective and confidence that you’re making the correct choices.

“The real value comes with the non-financial advice,” says Emily Turgoose from Life Matters Financial Planning. “There’s a major distinction between financial advice and financial planning because the latter gives you that peace of mind, which is so important. You want someone who takes the time to show you where the pain points will be and advise on cashflow. For example, if you want an expensive lifestyle in retirement, you’ll need to save for it during your working life.”

Where some Independent Financial Advisers (IFAs) might

charge an initial fee plus a percentage of the value of the investment, Life Matters prefers one fixed charge determined by the complexity of their clients’ financial needs. “It means we have a thorough conversation before we quote,” Emily adds. “We call them ‘made to measure’ fees.” A fixed fee also gives more clarity upfront compared with a percentage levied on how assets perform, which won’t be clear until the end of the year.

Other advisers may do things differently, charging by the hour – around £185 on average – or a set fee for work, such as inheritance tax planning or helping you decide the best course of action for accrued pension pots. With lifestyle requirements or the performance of investments constantly in flux, others may offer a monthly fee for a retained number of hours or charge a percentage of the value of the assets under management, for example 0.8 per cent.

A guiding principle is that unless you’re paying off an initial charge over time through a regular payment product, an

‘Advisers must tell you their fees before they take you on’

adviser can only bill you an ongoing fee if they are providing an ongoing service.

In essence, you should only pay for the value they continue to add.

Location also has an impact so it’s worth using a website such as VouchedFor to compare. An adviser in central London may charge more but there may also be more competition in busy urban centres. If face-to-face correspondence is important to you post-pandemic, then make sure your chosen adviser is in your vicinity or you can travel.

FCA-approved qualifications will have a bearing on fees too. Most financial qualifications are assessed under the Qualifications and Credit Framework (QCF), graded from level one to level eight. Every financial adviser who sells investment products must also have a current Statement of Professional Standing, indicating they have signed up to a code of ethics and have completed at least 35 hours of professional training

each year to stay up to date with changes in industry regulation.

Whatever the charging structure, an adviser must tell you what their fees are before they take you on as a client. If an exact figure isn’t possible, they will be able to calculate a rough estimate, or at a minimum tell you how they determine the fee.

Research suggests it is money well spent. A study by the International Longevity Centre in the UK, which looks at the impact living longer has on society, found that people who took professional financial advice were, on average, £47,000 better off over a decade in retirement than those who chose to go it alone – with the bigger benefit enjoyed by the less well off. The report also found that those who receive advice are more confident, worry less about money and are better prepared for life after work.

Yet less than one in six people in Britain actually take financial advice, and those who do are usually individuals who already have assets and enjoy a decent income.

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PRICELIST	
The cost of advice will differ between firms according to how they price their services. VouchedFor has searched its database to bring you the average fees charged for some of the most common financial requests. These should help you gauge the likely initial and ongoing costs involved.	
	TAKING OUT A £200K MORTGAGE Average advice cost: £419 (excludes fee-free mortgage advisers)
	SETTING UP A £20K ISA AND RECEIVING ONGOING ADVICE ABOUT IT Average advice cost over five years: £1,359 (£589 upfront, £770 ongoing management over five years)
	INVESTING £100K AND RECEIVING ONGOING ADVICE ABOUT IT Average advice cost over five years: £6,442 (£2,577 upfront, £3,865 ongoing management charge over five years)
	CONSOLIDATING THREE PENSION POTS TOTTALLING £250K, RECEIVING ONGOING ADVICE ABOUT IT Average advice cost over five years: £14,265 (£5,400 upfront, £8,865 ongoing management charge over five years)
	TAKING OUT A £250K LIFE INSURANCE POLICY No advice fee. Adviser takes fee from commission
	HOURLY FINANCIAL ADVISER FEE £185 (average)

CASE STUDY

‘I discovered I could retire straight away’



If achieving financial freedom looks out of reach, get a second opinion. You might be surprised

Robert Pelley sought the help of an adviser at the beginning of 2020 to explore retiring from his job as a computer software specialist in a few years.

He’d not worked with Madeleine Sunley before, an independent financial planner and the founder of Blueberry Financial in Ascot, but it proved an ideal match.

“I was pleasantly surprised to hear – after a comprehensive chat and analysis of my pensions, savings, assets and aspirations for lifestyle in retirement – that I could retire straight away if I wanted to,” says Bristol resident Robert, 58.

He went ahead with Madeleine’s recommendations to consolidate his workplace pension schemes built up from employment over the years. This meant his savings were in the right place to maximise potential



Robert retired early

growth and get him ready for retirement. Robert decided he was happy to continue working but when the pandemic hit, and after months of lockdown, that mindset changed.

“I lost the motivation and enthusiasm for work – like many others, I’m sure – and in August, with more lockdowns on the horizon, I decided to retire. I was glad I’d sought advice when I did and that everything was in place.” Robert started taking a monthly income from his pension, as well as a one-off lump sum for a new car.

Madeleine highlights how the pandemic has changed a lot of plans. “Robert’s situation shows how it’s made many people focus on what is really important in their lives, leading to changes in their retirement plans. Financial advice is more than just pensions and investments; it is crucial in helping you make the right decisions for your life, showing what is possible and helping you take the action to live the life you want.”

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WHY IT’S NICE TO STAY IN TOUCH

The International Longevity Centre’s 2019 study found that retirees who maintained a relationship with their financial adviser had as much as 50 per cent higher average pension wealth than those who only took initial advice.

After the markets crashed in March 2020, the message from advisers was not to panic. Emily Turgoose of Life Matters cites the cautionary tale of a would-be client who sold his shares when stocks started plummeting prior to the first lockdown, before a bull market in May recovered prices. “If he had been a client, I would have advised him not to have done that,” she says “But, of course, IFAs can’t stop a client making mistakes.”

This market behaviour – the historical smoothing of performance – is an example of why 25 per cent of those who received financial advice felt optimistic in the wake of the financial downturn, according to research into investors’ emotional wellbeing by Dynamic Planner and Henley Business School. There’s no denying the seismic impact of the pandemic but if the figure still seems low it’s in comparison to just 12 per cent of those who didn’t receive professional financial counsel.

If your investment bombs or you start facing unexpected charges, and feel you’ve been

misled, you can take your case to the Financial Ombudsman (FOS). “Our profession is simple in that respect,” says Mike LeGassicck from Manning & Co in Cornwall. “The UK has become a very litigious country. You only have to look at all the daytime TV adverts asking whether you have been mis-sold something or been in an accident. Until the 1990s there was no requirement to have a ‘reason why’ letter or ‘suitability report’ for advising someone to invest. Now you have to have it otherwise you open the business up to legal recourse.”

The FOS requests paperwork to make sure the IFA was transparent when providing advice before making judgment.

If lockdown has given you time to research mortgages, pensions or investments, you may already be wondering if the question isn’t what the initial cost of taking advice is, but what the cost of not taking advice could amount to. If not, and you are still deliberating over advisers fees, it may be time to check the meaning of the term “false economy”.

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HOW EQUITY RELEASE IS PUTTING ITS HOUSE IN ORDER

Equity release is a way of taking out a loan against the value of your property to provide you with liquidity – either as a lump sum or by drawing down cash as you need it. It’s generally only available to those aged 55 and over and is traditionally used as a way to help fund retirement, with your property helping to pay off the debt when you die. It typically comes in two forms: home reversion, where you sell your property but have a legal right to continue living there; or a lifetime mortgage, where you take out a loan against the sale of the property in the future. Both options mean you can carry on living in your home and will have cash to fund your living costs – or whatever else you wish to use the money for.

‘Some parents want to gift money to their kids and reduce inheritance tax’

With so many Britons having their wealth wrapped up in property, it’s an increasingly popular choice. Despite the uncertainty of Brexit and the disruption of a pandemic, £3.9 billion of equity was released in this way in Britain last year, on a par with 2019. The average age of those taking out equity release is dropping and it’s easy to see why it seems an enticing proposition, with interest rates at an all-time low and the feeling of security that comes with remaining in familiar surroundings. However, Paul Saroya, director of Viva Retirement Solutions, says the motivations for equity release are widening: “Parents want to gift money to their kids with a ‘warm’ hand and reduce inheritance tax. Others are looking to pay off an interest-only mortgage. When people are coming to the end of their term, high street banks

Industry body the ERC is out to remake the image of equity release by offering protection from bad practice. And with the age of those drawing on their property’s value dropping, there’s even more demand for responsible, long-term expert advice

IF YOU’RE LOOKING INTO EQUITY RELEASE, CONSIDER THE FOLLOWING STEPS

- 1. TAKE ADVICE**
Consult an adviser specialising in equity release for an unbiased view on whether it’s your best option.
- 2. USE ACCREDITED PROVIDERS**
Make sure your provider belongs to the Equity Release Council.
- 3. CHOOSE THE RIGHT FORM OF EQUITY RELEASE**
Lifetime mortgage or home reversion scheme? It will depend on your circumstances.
- 4. BORROW IN STAGES**
With a lifetime mortgage consider a series of smaller loans, to pay less interest over time. Try to pay off the interest as you go so it doesn’t compound.
- 5. CHECK YOUR BENEFITS SITUATION**
Equity release may affect whether you continue to get benefits, which could make it a poor option.
- 6. CONSIDER ALTERNATIVES**
Look at alternative sources of income, such as downsizing, before making a final decision.

used to urge them to sell the property and repay the full principal of the loan. Lenders have introduced ‘lifetime mortgages’, so being forced to sell up doesn’t have to happen.” Equity release has been criticised for firms taking advantage of consumers’ need for cash. Examples of bad practice include properties being undervalued by equity release providers, so homeowners receive far less than they would have had they sold on the open market. Or customers taking out a lifetime mortgage only to find high rates of compounded interest swallow up their estate’s value, and with it their loved ones’ inheritance. The good news is that the industry has become more transparent and responsible in recent years, led by the body set up to protect people from losing out with these schemes, the Equity Release Council (ERC). The ERC has drawn up a Statement of Principles, a set of rules and objectives, to ensure customers get a good deal, and all of its members have signed up to it. So the first step for anyone considering equity release is to check their potential provider is a member of the ERC. For example, its regulations now mean you cannot be evicted from your own home irrespective of how acute your debt burden becomes. The ERC also guarantees that you will never pass on more debt than the value of your home – even if the property value collapses due to a housing market crash. For those whose changing financial fortunes mean they are in a position to pay off a lifetime mortgage early, the council is also working with banks and building societies to cap early repayment charges. Releasing equity from a property still needs to be carefully thought through and alternatives considered, such as whether downsizing would be a better move, so a trusted financial adviser can be worth the fee here. However, equity release can also offer flexibility and choice and, through the ERC, the guarantee that you’ll never be forced out of your home. “That can never happen,” Paul says. “You’re free to live there until long-term care or death.”



Are you ready for tax rises?



Increases seeded in the spring budget won’t be felt straight away but most of us will ultimately notice their effect. With a little careful planning, though, many people could soften the blow

By David Prosser

Rishi Sunak appears to be a fan of St Augustine, whose most famous prayer was, “Oh Lord, make me chaste – but not yet.” The chancellor’s spring budget included an array of tax increases for both businesses and individuals, but most of them are not coming into effect until next year, or even later. Even so, it will pay to think about these tax rises ahead of time. With advance planning, it may be possible to mitigate some of the increases, or to take advantage of opportunities before they disappear. One such case is in the housing market, where Sunak announced an extension of the stamp duty holiday on purchases of properties worth up to £500,000. There will now be no tax to pay on these until the end of June, followed by a further three months of reduced stamp duty until the end of September. As for planning ahead for tax increases, the scale of the challenge is clear from the “Red Book”, the small print that the Treasury publishes alongside the budget to explain the detail of its announcements. For example, the chancellor announced that income tax thresholds – the level of income you can earn before paying tax or paying it at a higher rate – will be frozen until the 2025–26 tax year, rather than increasing in line with inflation as is normal

practice. As people’s incomes increase, this should raise more than £19 billion in extra tax over the next five years. Similarly, the chancellor announced he would freeze the inheritance tax thresholds, which govern how much you can pass on to your heirs without any tax liability, over the same period. He expects this to raise an additional £1 billion. A further £1 billion will

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WAYS TO BECOME MORE TAX EFFICIENT

- 1 Make use of your annual individual savings account (ISA) allowance, through which you can shelter savings and investments worth up to £20,000 a year from tax on income or profit.
- 2 Take advantage of income tax relief on pensions savings. It costs additional, higher and basic rate taxpayers £550, £600 and £800 respectively to pay £1,000 into a private pension. But keep an eye on the annual allowance, which limits most to annual pension contributions of £40,000, or their income if lower. Watch out for the pensions lifetime allowance, which imposes tax on funds worth more than £1,073,000.
- 3 Investments including venture capital trusts (VCTs) and the enterprise investment scheme (EIS) offer additional tax breaks for savers who have used up their ISA allowances.
- 4 Potential inheritance tax liabilities can be reduced with careful planning. For example, you may be able to give away assets that reduce the value of your estate, or use trust structures to protect parts of it from tax.
- 5 Make use of the annual allowances that mean you earn interest on savings, receive dividend payments and make investment profits with no tax to pay – these are worth £1,000, £2,000 and £12,300 respectively.
- 6 Take professional financial advice on how to implement these tax efficiencies so that you arrange your finances, including your savings and investments, in the most appropriate manner for your individual needs. Everyone is different.

“Make sure you use your pension and individual savings account (ISA) allowances,” she says. “Also, you have tax-free allowances to use every year, including the personal savings allowance, the dividend allowance and the capital gains tax allowance. You may need an adviser to navigate the best way to do all this.” Some aspects of the budget changes are quite complicated, warns Ian Pickford, head of financial advice at Mazars Financial Planning. For example, to work out whether you are affected by the pensions lifetime allowance, you will need to make some estimates of future investment returns; the income tax changes, meanwhile, mean higher earners may pay punitive rates on some of their income. “It is possible to plan to avoid tax traps such as the lifetime allowance charge and the 65 per cent tax trap on income between £100,000 and £116,000,” Ian says. “You should also be planning to maximise your tax breaks and to structure your investments to minimise tax.” That said, it is also important not to let the tax tail wag the investment dog. It is never a good idea to make savings and investment decisions purely for tax reasons – they should reflect your financial objectives and your individual circumstances. This is an area where financial advice can be hugely valuable, with advisers able to help savers and investors pinpoint opportunities that reflect their appetite for risk. “If you are happy to take more risk with part of your portfolio, a good option might be tax-efficient investments in smaller companies that benefit from tax reliefs,” says Jessica Franks, head of tax at Octopus Investments. “For example, venture capital trusts, which tend to invest in early stage start-ups, provide tax-free dividends and growth as well as 30 per cent upfront income tax relief.”

More focus on loved ones and legacy

By Joe Lynam

Almost 126,000 people in the UK have died as a result of Covid-19. That’s more than the number of British civilians killed in both world wars. The shocking loss of life should abate with the rollout of vaccines, but it has already focused the thoughts of millions on their own mortality. Should we die before we expect to, we would like to think our dependents might inherit something more positive than a financial headache. That’s why minds have turned to life insurance. A 2020 poll by consultancy firm EY found that 58 per cent of those surveyed agreed that Covid-19 had made them re-evaluate their

financial wellbeing. More advisers are specialising in life cover, and VouchedFor, a service that helps people find those with the best reputations, now provides a separate list of specialists within its guide. There are different types of life insurance. Term insurance is the simplest option: you choose a policy to cover you for a fixed number of years. If you die within that period it will pay out but if you live longer, the premiums aren’t returned. Term insurance can also be increasing, level or decreasing, so the potential payout may change over time. A typical example might be a decreasing term policy designed to cover a large repayment mortgage. Should you die before your mortgage is cleared, you want the peace of mind that the bill won’t have to be picked up by your dependents. As the mortgage

reduces over time, the potential payout reduces too. An alternative is a whole-of-life policy, which as the name suggests covers you until you die and is typically more expensive as a result. A life insurance payout does not always have to be taken as a lump sum either. For example, a family income benefits policy will pay out a monthly income to beneficiaries until its expiry date. As for the cost, premiums depend on age, lifestyle, profession, health, and the type and size of a policy. “Generally, the younger you are and the healthier you are, the lower the premium you will pay,” says Liam Richards, director of Owl Financial, a protection-focused advice firm. “Insurers decide the premium based on how likely you are to make a claim – younger, healthier people make fewer claims.”

Liam cautions against just opting for the cheapest premiums. “You need to consider the value of the plan, the service from the provider and the claims experience, should it be needed. Advisers can help you through the process.” Contrary to public scepticism, payout rates for life cover are high, with a 97.4 per cent payout for term life insurance and 99.99 per cent for whole-of-life policies, according to figures from insurer Liverpool Victoria. Liam cautions that not disclosing relevant personal information – particularly about your health – when setting up a policy could have “a profound impact on you or your loved ones when you come to make a claim”. If in doubt, disclose it. The figures show that when set up in the right way, plans will pay out in the desired manner.



The guide’s mission

With the release of its 2021 Top Rated Financial Adviser Guide, VouchedFor aims to provide greater transparency for those seeking financial advice



Alex Whitson,
managing
director,
VouchedFor

When the Top Rated Financial Adviser Guide was published on February 8, 2020, who could have thought Covid-19 would have such a lasting impact? Five weeks later we were plunged into a UK lockdown and so began one of the most uncertain, difficult periods in many of our lives.

One positive to emerge is how financial advisers have stepped up for clients. Transitioning to deliver advice remotely, they’ve helped clients navigate concerns about job security, pensions and much more. The value to clients is clear, with more than 41,000 five-star reviews posted on VouchedFor.co.uk, the UK’s largest adviser review site,

from March to December 2020 – that’s a 65 per cent increase on the same period in 2019.

The 2021 Top Rated Financial Adviser Guide sets out to give the millions of Britons who could benefit from advice, but have not yet sought it, confidence to engage. The articles will help people understand the advice landscape and whether it could benefit them. The tables celebrate the financial, mortgage, protection and equity release advisers who have gone above and beyond for their clients – as decided by those clients.

Advisers on the following pages have received the highest volume of positive client reviews on VouchedFor.co.uk since the start of 2020. In total, 2,052 advisers from 1,116 firms are included here. They amassed 36,942 reviews in 2020 (96,916 all-time) with an average rating of 4.9 out of 5.

As well as being endorsed by at least ten clients, each adviser is a verified member of VouchedFor,

which means we’ve checked with the Financial Conduct Authority (FCA) and/or their firm’s senior managers that they have the necessary permissions to practise.

We also check members’ identity, qualifications and reviews and monitor news outlets and the outcomes for anyone who contacts an adviser through VouchedFor. At the end of the guide you will find the Top Rated Firms section. These firms regularly invite all clients to review them and have achieved exemplary feedback.

VouchedFor’s mission has always been to help people get the best advice. It’s the North Star that guides every decision we take and every campaign we launch. This guide is an important part of that

Alex Whitson

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HOW TO USE THE GUIDE

All of the Top Rated Advisers invited scrutiny by encouraging their clients to review them on VouchedFor.co.uk, and all received excellent feedback and passed multiple checks. To help you dig a little deeper and decide which adviser may be best suited to you, we’ve pulled together these extra tips...

1. UNDERSTAND THE DIFFERENT ADVISER TYPES

The different types of advisers can be confusing, particularly as their services often overlap, so for instance a financial adviser may also offer mortgage advice. We recommend reading the article at the start of this guide to better understand what each adviser does. A definitive list of each Top Rated Adviser’s services can be found on their VouchedFor profile. Visit VouchedFor.co.uk and search by adviser name to find their profile.

2. ASK HOW MANY CLIENTS THE ADVISER HAS

It’s helpful to know what percentage of an adviser’s clients have reviewed them on VouchedFor – 20 great reviews for an adviser who has 40 clients is usually a better indicator of quality than 20 great reviews for an adviser who has 80 clients. Sometimes there are valid reasons for advisers not

inviting reviews from all of their clients (if, for instance, they work with several clients who do not have email addresses), but it’s important to understand this up front.

3. READ REVIEWS LEFT BY PEOPLE LIKE YOU

On VouchedFor you can filter advisers’ client reviews based on criteria such as the service received and client age. An adviser with lots of positive reviews from people like you may be a better fit than an adviser with lots of glowing reviews from people with very different requirements.

4. LOOK AT THE MOST 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.

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

These advisers received the highest volume of positive 2020 client reviews on VouchedFor.co.uk. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have the necessary permissions to practise from the Financial Conduct Authority, and also undergo several other checks and ongoing monitoring.

CENTRAL ENGLAND					
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB
Jason Harris	AFH Wealth Management	17	I	Alcester	N
Philip Truscott	Truscott Wealth Management	109	I	Alfreton	Y
Adam Rhodes	Rhodes Wealth Management	36	R	Ashbourne	Y
Sharon Burton	Ashwood Law Wealth Management	22	R	Ashby de la Zouch	N
Chris White	Cobens Wealth Management	95	I	Ashby de la Zouch	N
David Farrance	Consequential Planning	29	I	Bewdley	Y
Daniel Chadwick	AFH Wealth Management	10	I	Birmingham	N
Mandeep Singh	AFH Wealth Management	60	I	Birmingham	Y
Simon Carroll	AFH Wealth Management	15	I	Birmingham	Y
Rudy Smith	Ascot Lloyd	25	I	Birmingham	N
David Neale	Beckford James	17	I	Birmingham	N
Michael Shepherd	Beckford James	67	I	Birmingham	N
Richard Venner	Charles Stanley	71	R	Birmingham	Y
Martin Brown	Essential Money	26	I	Birmingham	Y
Thomas Dickson	Essential Money	145	I	Birmingham	Y
Gary Franklin	GRF Wealth Management	64	I	Birmingham	N
Laura Thursfield	Mazars Financial Planning*	26	I	Birmingham	N
George Kapositas	Professional Capital	63	I	Birmingham	N

Matthew Speakman	Schroders Personal Wealth	30	R	Birmingham	N
Simon Duffield-Harding	Schroders Personal Wealth	19	R	Birmingham	N
Lloyd Batey	Skipton Building Society	45	R	Birmingham	Y
Tim Clay	Succession Wealth	21	I	Birmingham	N
Stacey Chamberlain	Succession Wealth	14	I	Birmingham	Y
Sean Rebettets	Succession Wealth	14	I	Birmingham	Y
Chris Guttridge	True Potential	139	R	Birmingham	Y
Kira Sehmbi	True Potential	46	R	Birmingham	Y
Dave Hadley	Prosperity Wealth	17	I	Brierley Hill	Y
Sarfraz Munir	AFH Wealth Management	16	I	Bromsgrove	N
Bobby Dhesi	AFH Wealth Management	41	I	Bromsgrove	N
Darren Mason	Ascot Lloyd	24	I	Bromsgrove	N
Thomas Morgan	True Potential	37	R	Bromsgrove	Y
Nasreen Akhter	Wheatley Wealth Management	85	I	Bromsgrove	N
Declan Kiely	Claremont Financial Planning	23	R	Broughton Astley	Y
Shane Fox	Principle Financial Services	92	I	Coalville	Y
Daniel Sperber	Coleshill Wealth Management	11	R	Coleshill	Y
Benny Liu	Beaufort Wealth Management	15	I	Coventry	Y
Stef Goodwin	Close Brothers Asset Management	39	R	Coventry	Y
Robert Boland	Cotswold IFS	43	I	Coventry	N
Adam Rudnicki	Cotswold IFS	11	I	Coventry	Y
Craig Bonsor	Jalapeno	29	I	Coventry	N
Paul Grice	Jalapeno	38	I	Coventry	N
Adrian Middup	Jalapeno	21	I	Coventry	Y
Graeme Lewis	Rothsay Bennett Financial Planning	33	I	Coventry	N
Paul White	Cedars Wealth Management	33	R	Derby	N
Stephen Jones	Clear Solutions	38	I	Derby	N

Luke Baker	Create Financial Management	97	I	Derby	N
Chris Dunn	Orridge & Dunn	110	I	Derby	N
Stuart Orridge	Orridge & Dunn	104	I	Derby	N
James Pillinger	Profusion Wealth Management	56	I	Derby	Y
Paul Harman	Profusion Wealth Management	57	I	Derby	Y
Gemma Murden	Talent Financial Planning	58	I	Derby	Y
Emily Newman	Jane Newman FP	21	I	Droitwich	Y
Jane Newman	Jane Newman FP	139	I	Droitwich	Y
Stuart Neale	SN Financial Services	67	I	Droitwich	Y
Andy McGowan	Charles Stanley	17	R	Edgbaston	N
Stuart McDarby	AFH Wealth Management	45	I	Evesham	N
Karl Thorpe	AFH Wealth Management	31	I	Evesham	Y
Richard Bishop	Premier Practice	40	I	Halesowen	Y
Anthony Ward	Blackstone Financial Management	12	I	Henley in Arden	Y
Goss Lumsden	Prosser Knowles Associates	12	I	Hereford	N
Claire Markham	FH Manning Financial Services	54	I	Horncastle	Y
Anthony Richards	Punter Southall Wealth	50	R	Ibstock	Y
Brian Flindall	Credencis	104	I	Ilkeston	Y
Kevin Holleron	Holleron Wealth Management	46	R	Ilkeston	Y
Alan Crowley	Financial Design	97	I	Kenilworth	Y
Alex Johnston	Succession Wealth	26	I	Kenilworth	Y
Ravinder Thind	JPA Financial Services	80	I	Kingswinford	Y
David Stokes	HB&O Financial Services	15	I	Leamington Spa	N
Thomas Dawe	HB&O Financial Services	17	I	Leamington Spa	N

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Anthony Baynham	HB&O Financial Services	26	I	Leamington Spa	N
Tom Driver	HB&O Financial Services	33	I	Leamington Spa	N
Jason Strain	HB&O Financial Services	32	I	Leamington Spa	Y
Lisa Millward	Millward Wealth Management*	119	I	Leamington Spa	N
Lee Barton	Bosworth Wealth Management	41	R	Leicester	Y
Peter Holden	Fairstone	12	I	Leicester	Y
Gary Metcalf	Gemini Wealth Management	146	I	Leicester	N
Nilesh Patel	Positive Solutions	10	R	Leicester	N
Lauren Herrick	PSA	28	I	Leicester	N
Alan Turton	Rowley Turton	12	I	Leicester	N
Scott Gallacher	Rowley Turton	114	I	Leicester	Y
Bharat Chudasama	Tudor Franklin	47	I	Leicester	N
Kristian Vind	Chapter House Wealth Management	35	I	Lichfield	Y
Rory Menmuir	Charles Stanley	24	R	Lichfield	N
Fiona Monro	AFH Wealth Management	19	I	Lincoln	N
Samuel Robinson	Almond Financial	34	R	Lincoln	N
Ian Francis	Chestnut Financial Services	17	I	Lincoln	Y
James Espin	IQ Financial Advice	93	I	Lincoln	N
Steve Fowler	RetireInvest	30	R	Lincoln	N
Paul Boutle	RetireInvest	17	R	Lincoln	N
Keith Carrington	Skipton Building Society	39	R	Lincoln	Y
Julie Buxton	AFH Wealth Management	34	I	Loughborough	N
Jordan Wong	Chesterton House Financial Planning	19	I	Loughborough	Y
Ajay Naik	Fairstone	36	I	Loughborough	Y
Killian Kirkpatrick	First Service Financial	23	I	Loughborough	N
Robert Lallo	Sandringham Financial Partners*	34	I	Loughborough	N
Matthew Walne	Santorini Financial Planning*	38	I	Loughborough	Y
Tracey Mather	Tracey Mather Wealth Management	41	R	Loughborough	Y
Ross Evans	Flying Colours Finance	15	I	Louth	Y
Alan Curtis	True Potential	38	R	Louth	Y
Joel Leversedge	Leversedge Wealth Management	10	R	Ludlow	N
James Slowey	Gransha Financial Services	56	R	Lutterworth	N
Ajay Badiani	Intelligent Financial Advisory	46	I	Lutterworth	N
Robert Burns	Beaufort Financial Planning	10	I	Malvern	N
Paul Urmston	Fresh Approach	72	I	Malvern	Y
Martin Johnston	HDA Chartered Financial Planners*	21	I	Malvern	N
Eugenie Cameron	HDA Chartered Financial Planners*	56	I	Malvern	N
Frances Ford	Major Oak Wealth Management	32	R	Mansfield	Y
Abigail Brown	AFH Wealth Management	34	I	Market Harborough	N
David Bolton	Fairstone	20	I	Market Harborough	Y
Paul Eason	RMI Independent Financial Advisers	31	I	Market Harborough	Y
Daniel Thompson	Sovereign Wealth	38	R	Market Harborough	Y
Linda Dominiak	Tantum Financial Services	14	I	Market Harborough	Y
Mark Rodgers	Ascot Lloyd	23	I	Matlock	N
Paul Rose	Sandringham Financial Partners*	42	I	Matlock	N
Cat Eley-Gaunt	Elegant Wealth Management	72	I	Melton Mowbray	Y
Alasdair Walker	Handford Aitkenhead & Walker	59	I	Melton Mowbray	Y
Wayne Evison	3R Financial Services	43	I	Newark	N

Neil Gilbourne	3R Financial Services	236	I	Newark	Y
Illa Pujara	Skipton Building Society	80	R	Newark	Y
Daniel Nash	Nash Wealth Management	19	I	Northampton	N
Mark Hipkiss	Skipton Building Society	35	R	Northampton	Y
Rebecca Aldridge	Balance: Wealth Planning	80	I	Nottingham	Y
John Crichton	Grange Estates Wealth Management	205	I	Nottingham	N
Scott Rogers	Rogers Wealth Management	18	R	Nottingham	N
David Murden	Sense Financial Solutions	90	I	Nottingham	Y
Andrew Fennell	Succession Wealth	11	I	Nottingham	N
Stephen Hunt	Better Retirement Group	61	I	Oakham	Y
Charlie Reading	Efficient Portfolio	94	I	Oakham	N
Nick Henbrey	Smith Eliot Financial Management	28	R	Oakham	Y
Sarah Seeley	Kind Wealth	12	R	Oldbury	Y
Dean Clifford	Goddard Perry Consulting	67	I	Pershore	N
Simon Millward	Millward Wealth Management*	92	I	Rugby	N
Akhil Satsangi	P K S Associates	57	R	Rugby	N
Mark Neal	PJL Financial Services	39	I	Rugby	Y
Nicholas Morris	Clarity Wealth Management	22	I	Shrewsbury	N
Joe Allen	Hoyl Independent Advisers	13	I	Shrewsbury	N
Jtinder Braitch	Jtinder Braitch	73	I	Shrewsbury	Y
Mark Davies	Charles Stanley	23	R	Smethwick	N
James Richards	Ernest Grant	21	I	Solihull	N
Paul Glover	Ernest Grant	48	I	Solihull	N
Gordon Symes	Jerroms Financial Planning	53	I	Solihull	Y
Steven Rowe	Lucent Financial Planning	97	I	Solihull	N
Gem Durham	Obsidian Financial	58	I	Solihull	Y
Natalia Lingiah	Sandringham Financial Partners*	71	I	Solihull	Y
Pavan Chamba	Skipton Building Society	45	R	Solihull	Y
Paul Stewart	2plan Wealth Management	15	I	Southwell	N
Mitchell Robinson	PSIAM	28	I	Southwell	N
Leighton Parkes	Prosser Knowles Associates	25	I	Stourport on Severn	N
Michael Harvey	Charters Private Wealth	47	I	Stratford upon Avon	N
Pippa Cuciurean	True Potential	39	R	Stratford upon Avon	Y
Martin Brennan	Ethical Adviser	57	I	Sutton Coldfield	Y
Nicholas Whittaker	Four Oaks	28	R	Sutton Coldfield	Y
Amanda Reid	Gemini Wealth Management	162	I	Sutton Coldfield	N
Mark Popple	Intuitive FS	45	R	Sutton Coldfield	Y
Louise O'Reilly	Intuitive FS	57	R	Sutton Coldfield	Y
Helen Blackburn	Oaklands Wealth Management	89	I	Sutton Coldfield	Y
Matthew Hackett	Skipton Building Society	55	R	Sutton Coldfield	Y
Ross Foxall	Warwick Wealth Management	20	I	Sutton Coldfield	N
Hannah Cowell	2plan Wealth Management	163	I	Swadincote	N
Mark Johnson	Integritas Financial Planners	100	I	Swadincote	Y
Ian Laker	Bosworth Wealth Management	30	R	Tamworth	Y
James Hawksworth	Zenith Financial Planning	57	R	Tamworth	Y
Peter Sargeant	Carl Summers	14	R	Telford	Y
Marc Derbyshire	Croft & Oaks	59	I	Telford	N
Rikesh Bhatt	True Potential	23	R	Telford	N

Andrew Fell	Fairstone	15	I	Towcester	Y
Andy Betts	Towcester Financial Planning	25	R	Towcester	Y
Sukh Sahota	CFS Wealth Planning	34	R	Walsall	Y
Michael Mullen-Hughes	Future Perfect	17	R	Walsall	Y
Lee Gardner	Gardner Financial Management	118	I	Warwick	Y
Paul S Johnson	Johnson Savage Consultancy	21	R	Warwick	Y
Ray Coker	Sandringham Financial Partners*	10	I	Wellingborough	N
Andrew Reeves	The Investment Coach	121	I	Wellingborough	Y
Alan Moran	Interface Financial Planning	49	I	West Bromwich	N
Tony Richard	Ashwood Law Wealth Management	13	R	Wigston	N
Ian Morris	Fairstone	35	I	Wigston	Y
Jo Singh	Fairstone	10	I	Wigston	Y
Matt Jeffery	Fairstone	38	I	Wigston	Y
Clive Langley	PSA	24	I	Wigston	N
Jeevan Matharu	Wealth At Work	41	I	Wigston	Y
Gemma Simpson	Ascot Lloyd	18	I	Wolverhampton	N
Daniel Morris	Prosser Knowles Associates	31	I	Wolverhampton	Y
Gary Singh	Sigma Wealth Partners	39	I	Wolverhampton	N
Matthew Williams	Ascot Lloyd	27	I	Worcester	N
Mark Davis	Bransford Financial Planning*	35	I	Worcester	Y
Richard Powell	Skipton Building Society	58	R	Worcester	Y
Simon Mansell	Temple Bar	101	I	Worcester	N

EAST OF ENGLAND

Thomas Yallop	Parklands IFA	14	I	Beccles	N
Paul Ross	Landmark IFA	83	I	Bourne	Y
Henry Metcalf	Golden Oak	47	I	Cambridge	Y
Steven Edwards	Hargreaves Lansdown	65	R	Cambridge	Y
Martin Harvey	Trust Will Plan	30	R	Cambridge	N
Matthew Donovan	Hoyl Independent Advisers	23	I	Cromer	N
Adam Tebbutt	Foundry Wealth	13	R	Dereham	Y
Alan Griffiths	Hoyl Independent Advisers	52	I	Dereham	N
Anthony Crockert	Iceni Financial Advisers	48	I	Dereham	N
Adrian Pepper	Hoyl Independent Advisers	28	I	Fakenham	N
David O'Kane	D O'Kane Financial Services	52	I	Great Yarmouth	Y
Paul Miller	Hoyl Independent Advisers	37	I	Great Yarmouth	Y
Christopher James	Ewing Associates	22	R	Huntingdon	N
Christopher Harris	Harris Associates W M	12	R	Huntingdon	N
Phil Oddy	Phil Oddy Financial Solutions*	12	I	Long Stratton	Y
Phil Ball	Norfolk & Suffolk CFP	32	I	Lowestoft	Y
Matthew Beck	Smith & Pinching	17	I	Lowestoft	N
David Spark	David Spark	11	R	Newmarket	N
David Glover	Hoyl Independent Advisers	25	I	North Walsham	N
Neil Marsden	Alan Boswell	46	I	Norwich	Y

KEY

FIRM
* Top Rated Firm (includes trading names of Top Rated Firms), more on p23
STATUS
I Independent financial adviser
R Restricted financial adviser
FEES PUBLISHED
N No, this adviser does not display their fees structure on VouchedFor.co.uk
Y Yes, this adviser does display their fees structure on VouchedFor.co.uk

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																	
Barnaby Balkwill	Ablestoke Financial Planning	39	R	Moorgate	Y	Alex Shields	The Private Office*	26	I	Selhurst	Y	Clive Lewis	LMP Wealth Management	36	R	Wanstead	Y
Steve Midgley	Black Swan Financial Planning*	42	I	Moorgate	N	Hugo Sparks	Clarence Place Wealth Management	15	R	Shacklewell	Y	Ross Crake	Osprey Wealth Management	35	I	Warlingham	Y
Andrew Peters	Black Swan Financial Planning*	53	I	Moorgate	N	Rakesh Sharma	Albany Finance	10	I	Sidcup	N	Sarah Drakard	Cruze Financial Solutions	81	I	Watford	Y
Rob Young	Black Swan Financial Planning*	28	I	Moorgate	N	Ravi Dadlani	Abacus Associates	31	I	Soho	N	Jonathan Willis	Future Start	54	I	Watford	Y
Patrick Foley	Bournebridge Financial Services	14	I	Moorgate	N	Sam Sloma	Engage Financial Services	33	I	Somers Town	Y	Alex Norwood	N2 Asset Management	17	I	West Byfleet	N
Paul Gray	Cavendish Brooke Financial Management	28	R	Moorgate	Y	Simon Ben-Nathan	Arkenstone Wealth Management	42	I	Southfields	Y	Shabaz Hussain	Stratos Wealth Management	10	R	West Green	Y
Ed Smith	Fairstone	13	I	Moorgate	Y	Tom Donlea	Castell Wealth Management	11	R	Southfields	Y	John Symonds	Talis IFA	13	I	West Heath	N
Anthony Brummitt	Fairstone	18	I	Moorgate	Y	Nisheet Shah	Insight Financial Services	35	R	Southgate	N	Takunda Sando	Quilter Financial Advisers	24	R	West Wickham	Y
Harry Sims	Fairstone	13	I	Moorgate	Y	Danisha Chadha	Close Brothers Asset Management	10	R	Spitalfields	Y	Lisa Murphy	Sandringham Financial Partners*	25	I	West Wickham	N
Ron Hoare	Fairstone	23	I	Moorgate	Y	Chris Budden	Close Brothers Asset Management	47	R	Spitalfields	Y	Rachel Lane	Group Rapport	82	I	Weybridge	Y
Jeremy Plevin	Fairstone	10	I	Moorgate	Y	Julian Bingle	London Premier Wealth Management	18	I	St James's	Y	Lisa Calvert	St. James's Place	16	R	Weybridge	N
Laurence Jackson	Fairstone	71	I	Moorgate	N	Priyesh Patel	Ablestoke Financial Planning	49	R	St Paul's	Y	Barnaby Wilde	Ablestoke Financial Planning	10	R	Whyteleafe	N
Jonathan Kinch	Fairstone	101	I	Moorgate	N	Liam Martin	Audley Asset Management	63	I	St Paul's	Y	Wayne Griffiths	One Financial Solutions*	75	I	Whyteleafe	Y
Russell Waller	Fairstone	142	I	Moorgate	N	Owrang Rahmani	Credius Wealth	30	R	St Paul's	Y	Martin Binyon	Fortress Wealth Partnership	25	R	Wimbledon	N
Andrew Kennedy	Fairstone	53	I	Moorgate	Y	Georgie Muir-Mackenzie	FLM Wealth Management	15	R	St Paul's	Y	Gareth Rees	GEM & Co Financial Services	59	I	Wimbledon	N
Paul Ellis	Fairstone	38	I	Moorgate	Y	Charlie Okell	FLM Wealth Management	14	R	St Paul's	Y	Elliott Swatton	GEM & Co Financial Services	83	I	Wimbledon	N
Carol Higgin-Jones	Fairstone	44	I	Moorgate	Y	Jonathan Attenborough	Waymark Financial*	18	I	St Paul's	Y	Ian Hart	Unbiased Financial Group	56	I	Wimbledon	Y
Nick Cummins	Nick Cummins Wealth Management	40	R	Moorgate	Y	Mark Wilson	Waymark Financial*	87	I	St Paul's	Y	Glen Howe	Howe Financial Advisers	24	R	Winchmore Hill	N
Sean Irwin	Clarity Wealth Management	73	I	New Cross	N	Greg Neall	Wake Up Your Wealth	44	I	Staines	Y	Paul Bartlett	Piccadilly Wealth Management Limited	17	I	Woodford Green	N
Steffan Alemanno	The Private Office*	24	I	New Cross	Y	Dipesh Shah	Oakdale Financial Services	70	R	Stanmore	N	NORTH OF ENGLAND					
Gavin Calderwood	St. James's Place	16	R	New Malden	N	Andrew M Baird	Fortress Wealth Partnership	12	R	Stoke Newington	N	Stephen Mallard	Fairstone	17	I	Accrington	Y
Mark Glanfield	Glanfield & Associates	15	R	North Woolwich	N	Seán Standerwick	MLP Wealth Management	106	I	Surbiton	N	Sean McParland	Fairstone	39	I	Accrington	Y
Waseem Herwitker	Earlswood Wealth Management	15	R	Northwood	N	Simon Wade	J G Wealth	14	R	Sutton	N	Simon Nutter	Sandringham Financial Partners*	62	I	Accrington	N
Sasan Lohrasb	Frontier Wealth Management	17	R	Oakleigh Park	Y	Olivia Bucher	Mazars Financial Planning*	22	I	Sutton	N	Joe Magee	Sandringham Financial Partners*	49	I	Accrington	N
Neil Jacobs	Prosperity Wealth Creation	68	I	Oakleigh Park	Y	Andy Springford	Mazars Financial Planning*	29	I	Sutton	N	Adrian Mahon	Depledge*	76	I	Altrincham	Y
Abigail Banks	The Private Office*	19	I	Peckham Rye	Y	Merve Oral	The Private Office*	16	I	Swiss Cottage	Y	Garry Robinson	Elite Financial Planning Consultants	62	R	Altrincham	Y
Bejal Shah	London Wealth	49	R	Pinner	N	Jim Anderson	Black Swan Financial Planning*	20	I	Tadworth	Y	Matthew Pennington	Skipton Building Society	54	R	Altrincham	Y
Paul Hodge	Pennymatters	82	I	Pinner	N	Daniel Mayo	Daniel Mayo Financial Planning	11	R	Thames Ditton	N	Garry Newman	Sandringham Financial Partners*	58	I	Ashington	N
Geetika Sethi	SensInvest	41	I	Pinner	N	Tom Lyon	Timeline Wealth Management	13	I	Thames Ditton	N	Brian Adams	Merlyn Wealth Management	17	I	Bacup	N
Chandan Hinduja	SensInvest	86	I	Pinner	Y	Jonathan Ritterband	The Private Office*	39	I	Tooting	Y	Janine Barron	Sandringham Financial Partners*	80	I	Barnard Castle	N
Veronica Mann	Talis IFA	43	I	Pinner	N	Aryan Chopra	Castell Wealth Management	11	R	Tower Hill	Y	James Carr	Cricket Hill Financial Planning*	26	R	Barnsley	N
Gordon Craft	Chasebridge Wealth Management	23	R	Potters Bar	Y	Jordan Marshall	Jordan Marshall Wealth Management	17	R	Tower Hill	N	Thomas Harper	Cricket Hill Financial Planning*	54	R	Barnsley	N
Mike Moran	Fairstone	39	I	Potters Bar	Y	Dean Mullaly	Mark Dean Wealth Management	44	I	Tower Hill	Y	Michelle Richards	Cricket Hill Financial Planning*	29	R	Barnsley	N
Adam Salomon	Fairstone	21	I	Primrose Hill	Y	Tracey Reddings	Reddings Wealth Management	15	R	Tower Hill	N	Edward Downey	Navigation Wealth Management	10	R	Beverley	N
Jonny Shingles	Jonathan Stephen Shingles	17	R	Primrose Hill	N	Sean Wilkinson	Reliance Wealth Management	13	R	Tower Hill	N	Don Axtell	True Potential	110	R	Billingham	N
Jason Wood	The Private Office*	19	I	Primrose Hill	Y	Steven Jerath	SRJ Wealth Management	35	R	Tower Hill	N	Louise Allott	Skipton Building Society	80	R	Bingley	Y
Paul Sanders	The Private Office*	42	I	Primrose Hill	Y	Nick Tock	St. James's Place	12	R	Tower Hill	N	Mark Eldor	Mark Eldor Financial Planning	19	R	Birkenhead	N
Hazari Farook	Opulence Wealth Management UK	20	R	Queensbury	N	Alfie Richmond	Stanford Wealth Management	10	R	Tower Hill	N	Barry Talman	MGL Wealth Management	37	R	Bishop Auckland	Y
Joseph Awaritefe	Medical Family Finance	17	R	Regent's Park	N	Nathan Gonsalves-Williams	Stanford Wealth Management	10	R	Tower Hill	N	Rachael Benford	Newcastle Financial Advisers	11	R	Bishop Auckland	Y
Daryl Stafford	Medical Family Finance	15	R	Regent's Park	N	Edmund Wilson	The Edmund Wilson Practice	15	R	Tower Hill	N	Peter Wray	APW Financial Planning	23	I	Blackburn	N
Paul Hart	Medical Family Finance	34	R	Regent's Park	N	Sarah Pearson	AFH Wealth Management	41	I	Twickenham	N	Steve Crowe	Ribble Wealth Management	130	I	Blackburn	Y
Mark Martin	Medical Family Finance	17	R	Regent's Park	N	Simon Allen	AFH Wealth Management	57	I	Twickenham	N	KEY					
Andrew Coles	Adcock Financial	14	I	Richmond	N	Matthew Allen	AFH Wealth Management	71	I	Twickenham	N	FIRM					
Peter Adcock	Adcock Financial	57	I	Richmond	N	James Wade	Charles Wade Finance	76	I	Twickenham	Y	* Top Rated Firm (includes trading names of Top Rated Firms), more on p23					
Miles Hawkins	PK Financial Planning	38	I	Richmond	N	David Holland	Globe IFAs	27	I	Twickenham	N	STATUS					
Ben Ricketts	Ben Ricketts Wealth Management	16	R	Rickmansworth	Y	Andrew Thompson	Succession Wealth	15	I	Uxbridge	N	I Independent financial adviser					
Ian Jenkins	Fairstone	14	I	Rickmansworth	Y	Paresh Shah	City Financial Consultants	22	R	Wallington	N	R Restricted financial adviser					
Robert Goodman	Fairstone	17	I	Rickmansworth	Y	Alex Kyrianiou	The Private Office*	26	I	Waltham Cross	Y	FEES PUBLISHED					
Fiona Morpurgo	Morpurgo Wealth	70	I	Romford	Y	Antony Smith	Providus Financial	38	I	Waltham Forest	N	N No, this adviser does not display their fees structure on VouchedFor.co.uk					
David Chew	Professional & Medical FP	71	I	Romford	N							Y Yes, this adviser does display their fees structure on VouchedFor.co.uk					
Jatish Pindolia	Lyfe FS	44	R	Ruislip	N												
Lara Turner	Knight Turner Private Clients	17	R	Selhurst	Y												

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																	
NORTHERN ENGLAND						Peter Blant	Milestone Financial Planning	33	I	Chesterfield	N	Callum Tyrrell	Fairstone	38	I	Gateshead	Y
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEE\$ PUB.	Nick Evans	Milestone Financial Planning	24	I	Chesterfield	N	Richard W Smith	Sandringham Financial Partners*	63	I	Gateshead	Y
						Craig Croft-Rayner	Milestone Financial Planning	29	I	Chesterfield	N	Laurence Turner	IFT Wealth Management	93	I	Halifax	Y
Tim Collier	Skipton Building Society	29	R	Blackburn	Y	Ashley Hewitt	Rosedale Financial Management	62	I	Chesterfield	N	Suleman Khan	Sandringham Financial Partners*	11	I	Halifax	N
Ben Wrigley	Adcas Financial Management	74	I	Blackpool	Y	Shannan Pool-Gorman	Rosewood Wealth Management*	41	I	Chesterfield	Y	Sheena Doherty	Sovereign Wealth Private Clients	61	R	Halifax	Y
David Bolam	Newcastle Financial Advisers	38	R	Blaydon on Tyne	Y	Donna Robertson	Rosewood Wealth Management*	229	I	Chesterfield	Y	Richard Mills	Succession Wealth	11	I	Halifax	N
Scott Hanley	True Potential	29	R	Blaydon on Tyne	N	Dominic Fallon	Sovereign Wealth	44	R	Chesterfield	Y	Paul Smith	Succession Wealth	10	I	Halifax	Y
Nick Berry	True Potential	31	R	Blaydon on Tyne	Y	John Wright	True Potential	166	R	Choppington	N	Ben Cordiner	Cordiner Wealth	33	I	Harewood	N
Simon Turner	Fairstone	33	I	Boldon Colliery	Y	Melanie Wray	Anne Wray	39	I	Chorley	N	Andrew Brown	AFH Wealth Management	14	I	Harrogate	N
Damian Cross	AFH Wealth Management	30	I	Bolton	N	Robert Skilling	Robert H J Skilling	73	R	Chorley	Y	Jane Wilkinson	G&E Wealth Management	73	I	Harrogate	N
David Phillpotts	ALJ Wealth Management	15	R	Bolton	N	Simon Warburton	Chequers Financial Services	109	R	Chorlton	Y	Peter Johnys	Sandringham Financial Partners*	34	I	Harrogate	Y
Rhiannon Cafferty	Berkeley St James' WM	103	R	Bolton	Y	Paul Lewis	Polygon Financial	140	I	Clitheroe	Y	Andy Ellis	Sheavyn Associates FM	26	R	Harrogate	Y
Kevin Titmus	Halcyon Financial Planning	83	I	Bolton	N	David Morris	Skipton Building Society	11	R	Clitheroe	Y	Kevin Quick	Skipton Building Society	62	R	Harrogate	Y
Paul Handford	Sandringham Financial Partners*	29	I	Bolton	N	Matthew Carr	Skipton Building Society	17	R	Clitheroe	Y	Tim Atkin	Succession Wealth	40	I	Harrogate	N
Johnathan Webster	Sedgwick Wealth Management	25	R	Bolton	Y	Stuart Smith	Armstrong Watson	42	I	Cockermouth	Y	Susan Tait	The Private Office*	44	I	Harrogate	Y
Paul Burns	Skipton Building Society	95	R	Bolton	Y	James Kitson	Fairstone	31	I	Colne	Y	Nick Barraclough	The Private Office*	50	I	Harrogate	Y
Paul Lindfield	Stratagem Financial Planning	61	I	Bolton	Y	Mark Pedley	Fairstone	18	I	Congleton	Y	Matthew Richardson	Fairstone	25	I	Hartlepool	Y
Josh Brooks	Smith Law & Shepherds IFA	12	I	Bootle	N	Kate Boon	Lifeplan Financial Management	122	I	Consett	N	Rachel Storey	Fairstone	22	I	Hartlepool	Y
Leanne Council	Skipton Building Society	15	R	Bradford	Y	Graeme Watson	Newcastle Financial Advisers	12	R	Consett	Y	Kevin Rowntree	Milsted Langdon Financial Planning	20	I	Hartlepool	N
Peter Slack	Burlington Financial	55	I	Bridlington	N	David Natrass	Sandringham Financial Partners*	39	I	Consett	Y	Iain Paterson	Newcastle Financial Advisers	16	R	Hartlepool	Y
Joanne McNamara	Skipton Building Society	12	R	Burnley	Y	Garth Thompson	Emerald Associates	24	R	Corbridge	Y	Stacey Arcus	Quilter Financial Advisers	18	R	Hebburn	Y
Claire-Anne Lytton	Quilter Financial Advisers	38	R	Burnopfield	N	Stephen Sumner	Explore Wealth Management*	132	I	Cramlington	N	Gregg Crawford	Informed Financial Planning	58	I	Hessle	Y
Matthew Green	Bury Financial Advisers	30	I	Bury	N	Malcolm Stalker	Foster Denovo	20	R	Cramlington	N	Christian Derrick	Stephenson Johnson	140	I	Hessle	N
Brett Garlick	Bury Financial Advisers	258	I	Bury	Y	Craig Chandler	Integrated Financial Solutions For You	23	R	Cramlington	Y	Steven Cattle	Explore Wealth Management*	82	I	Hexham	N
Danielle Gregory	Fairstone	41	I	Bury	Y	Edward Chandler	Integrated Financial Solutions For You	22	R	Cramlington	Y	Karl Lamb	Newcastle Financial Advisers	19	R	Hexham	Y
Sarah Kendell	Financial Options Group	18	R	Bury	N	Tom Parkin	Newcastle Financial Advisers	26	R	Cramlington	Y	Yianni Theodorou	Logic Wealth Planning	112	I	Heywood	Y
Linzi Gair	Rosebridge	11	I	Bury	N	Phil Walker	Phil Walker Wealth Management	17	R	Cramlington	Y	Kevin Benstead	Kevin Benstead IFA	18	I	High Peak	N
Marcus Dodds	Armstrong Watson	27	I	Carlisle	N	Peter French	Integrity Wealth Management	56	I	Crewe	Y	Carol Dickens	New Vision Wealth Strategies	57	I	Holmes Chapel	N
Steve Shovlin	Armstrong Watson	41	I	Carlisle	N	Matthew Platt	MLP Financial	22	R	Crook	N	Lindsay Carter	Ascot Lloyd	20	I	Holmfirth	N
Matthew Slessor	Armstrong Watson	61	I	Carlisle	N	Paul Rathbone	Lightside Financial Planning	17	I	Crosby	N	Simon Shorthouse	Sandringham Financial Partners*	56	I	Holmfirth	N
David Binder	Newcastle Financial Advisers	20	R	Carlisle	Y	Adrian Peacock	Acumen Investment & Pension Solutions	55	I	Darlington	N	Catherine Richardson	Navigation Wealth Management	26	R	Hornsea	N
Neil Brown	Skipton Building Society	37	R	Carlisle	Y	Stuart Hardman	Fairstone	14	I	Darlington	Y	David Hardman	Argent Wealth	64	I	Houghton le Spring	Y
Darren Parker	Celestial Wealth	33	R	Castleford	Y	Craig Dyball	Fairstone	27	I	Darlington	Y	Paul Dornan	Fairstone	29	I	Houghton le Spring	Y
Chris Brennan	Blackstone Financial Management	11	I	Cheadle	Y	Stewart Hodgson	Fairstone	37	I	Darlington	Y	Leanne Harris	2plan Wealth Management	74	I	Huddersfield	N
Edward Brown	BP Sanders	28	I	Cheadle	N	Sara Hollingsworth	Newcastle Financial Advisers	18	R	Darlington	Y	Christopher Brown	Brantwood Financial Planning	26	I	Huddersfield	N
Tom Heaword	Camargue Chambers	55	R	Cheadle	Y	Rachel Denham	Sandringham Financial Partners*	27	I	Darlington	Y	Graham Slater	Eagle Financial Services	74	R	Huddersfield	N
Ben Alcock	Continuum Financial Services	48	I	Cheadle	Y	Ian Bagshaw	Fairstone	33	I	Doncaster	N	Benjamin Philpott	Philpott Financial	48	I	Huddersfield	Y
Lee Travis	Parkgate FS	10	I	Cheadle	N	Maxine Clarke	Flying Colours Finance	32	I	Doncaster	N	Steven Haigh	Portal Financial Planning	132	I	Huddersfield	Y
Angela Farrell	Sandringham Financial Partners*	58	I	Cheadle	Y	Sophie Lackie	Reflect Financial	25	R	Doncaster	Y	Antony Barton	Robertson Baxter	30	I	Huddersfield	N
Amber Crosby-Craig	TIME Mortgage Experts	106	I	Cheadle	Y	Damion Keyworth	Sovereign Financial Partners	84	R	Doncaster	Y	Lauren Codd	Sandringham Financial Partners*	12	I	Huddersfield	N
James Kidston	Close Brothers Asset Management	43	R	Chester	Y	Loraine Hunt	True Potential	56	R	Doncaster	N	Richard Derdowski	Sandringham Financial Partners*	24	I	Huddersfield	N
Harry Bell	Close Brothers Asset Management	20	R	Chester	Y	Steven Bell	True Potential	43	R	Doncaster	N	Paul Sheard	Sandringham Financial Partners*	32	I	Huddersfield	N
Mark Reidford	Innes Reid	54	I	Chester	Y	Cathy Smith	Belmayne IFA	69	I	Dronfield	Y	Matthew Rose	Sandringham Financial Partners*	38	I	Huddersfield	Y
Neil Bevan	Skipton Building Society	107	R	Chester	Y	Ryan Neil	Fairstone	23	I	Dronfield	N	Shaun Wood	Simpson Wood	10	I	Huddersfield	N
Lee Metters	Newcastle Financial Advisers	10	R	Chester le Street	Y	Anthony Shultz	Regency Wealth Management	45	R	Dronfield	N	Shabab Gulfraz	Simpson Wood	13	I	Huddersfield	N
Neil Smith	Harmony Wealth Management	51	I	Chesterfield	N	Wayne Vernon	The Private Office*	60	I	Dronfield	Y	Jonathan Fox	Skipton Building Society	54	R	Huddersfield	Y
Pauline Fernandes	Jones & Co	13	I	Chesterfield	N	Leonard Birnie	Tait Walker	52	I	Durham	Y	Matthew Bloxsome	Sovereign Wealth	23	R	Huddersfield	Y
Suzanne Jeakins	Jones & Co	15	I	Chesterfield	N	Chris Breward	Wealth of Advice	195	I	Durham	Y	Mark Stewart	True Potential	10	R	Huddersfield	N
Kirk Yeomans	Jones & Co	21	I	Chesterfield	N	Guy Austin	The Private Office*	46	I	Elland	Y	Stephen Harrison	True Potential	29	R	Huddersfield	Y
Mark Jones	Jones & Co	187	I	Chesterfield	N	Paul Neave	Apex Independent Financial Planning	39	I	Formby	N	Gary Munroe	Skipton Building Society	28	R	Ilkley	Y

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

The information in these tables is correct as of March 12, 2021

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																	
Ben Town	2plan Wealth Management	120	I	Keighley	N	Martin Wilcocks	Wilcocks & Wilcocks	67	I	Liverpool	Y	Alec Butcher	Close Brothers Asset Management	15	R	Northwich	Y
Michael Hogg	Hogg Financial Planning*	36	I	Keighley	N	Ray Garnett	Utopia (part of Fairstone)*	103	I	Liversedge	Y	Ryan Phelps	Hartford Wealth Management	30	R	Northwich	N
Richard Morris	Skipton Building Society	53	R	Keighley	Y	Stewart Kaye	Skipton Building Society	33	R	Lytham St Annes	Y	Shelagh Taylor	Landmark Financial Planning	61	I	Oldham	N
George Hicks	The Private Office*	15	I	Keighley	Y	Carol Ross	Close Brothers Asset Management	66	R	Manchester	Y	Richard Eastwood	Pearson Solicitors & Financial Advisers	11	I	Oldham	Y
Chris Wheatman	Advice Matters Financial Planning	58	I	Kendal	Y	Dwaine Martin	Dwaine Martin Financial Planning	12	R	Manchester	N	Christopher Foster	Pennines IFA	42	I	Oldham	N
Amanda Heys	Armstrong Watson	21	I	Kendal	N	Ray Tammam	Fairstone	19	I	Manchester	Y	Rachael Moore	Skipton Building Society	24	R	Oldham	Y
Chris Hill	Armstrong Watson	21	I	Kendal	N	Reena Mistry	Flying Colours Finance	11	I	Manchester	N	Angela Maher	Acumen Financial Partnership	85	I	Ormskirk	Y
Craig Brown	Skipton Building Society	18	R	Kendal	Y	Ian Paxton	FS Pension Solutions	20	I	Manchester	N	Jon Routledge	Fairstone	56	I	Ormskirk	Y
Chris Newland	Astute Wealth Services	159	I	Knutsford	Y	Eric Mowinski	Landmark Financial Planning	101	I	Manchester	N	Joseph Stevens	True Potential	194	R	Ormskirk	Y
Justin Heap	Swiftsure Wealth Management	24	R	Knutsford	Y	Charles Jowers	Lordstone Financial Planning	24	R	Manchester	N	Thomas Hatley	Christopher Little & Co	52	R	Otley	N
David Smith	True Potential	57	R	Knutsford	N	Daniel Foy	Mazars Financial Planning*	41	I	Manchester	N	Linda Ellis	Skipton Building Society	23	R	Otley	Y
Simon Ross	Skipton Building Society	54	R	Lancaster	Y	Richard Clayton	Old Royle Wealth	105	I	Manchester	N	Justin Rourke	Armstrong Watson	36	I	Penrith	N
James Larton	Truly Independent	35	I	Lancaster	Y	Carl Shropshire	Skipton Building Society	38	R	Manchester	Y	Scott McNally	Newcastle Financial Advisers	47	R	Penrith	Y
Yasir Al-Din	2plan Wealth Management	13	I	Leeds	N	Grant Kelly	Newcastle Financial Advisers	17	R	Middlesbrough	Y	Lisa Camm	Skipton Building Society	48	R	Penrith	Y
Nick Heald	AFH Wealth Management	33	I	Leeds	N	Jonathan Whittle	Sandringham Financial Partners*	28	I	Millom	Y	Aimee Watson	Aimee Financial	13	I	Peterlee	Y
Simon Mayoh	Armstrong Watson	13	I	Leeds	N	Darrell Barnes	The Money Map	96	I	Mirfield	N	David Barber	DMB Wealth Management	41	R	Peterlee	Y
Ashley McCartney	Armstrong Watson	27	I	Leeds	N	Jonathan Garnett	Utopia (part of Fairstone)*	60	I	Mirfield	Y	John Hough	Newcastle Financial Advisers	14	R	Pickering	N
Helen Richardson	Ascot Lloyd	17	I	Leeds	N	Darron Whitehead	Utopia (part of Fairstone)*	175	I	Mirfield	Y	Andrew Sharp	Newcastle Financial Advisers	14	R	Pickering	Y
David Holdsworth	G&E Wealth Management	33	I	Leeds	N	Darren Hancock	Sandringham Financial Partners*	28	I	Morecambe	Y	Gary Hayton	AFH Wealth Management	17	I	Poulton le Fylde	N
Richard Lord	G&E Private Wealth	10	I	Leeds	N	Adam Henderson	Henderson Independent Financial Management	40	I	Morpeth	N	Robert Gill	The Mortgage Factory	64	R	Poulton le Fylde	Y
Jonathan Noake	G&E Private Wealth	12	I	Leeds	N	David Mansell	Fairstone	11	I	Nantwich	Y	Andrew Birley	Williams Birley Wealth Management	13	R	Prenton	N
Darren Goodall	Informed Financial Planning	83	I	Leeds	Y	Christina Clegg	Christina Clegg	213	I	Nelson	Y	Thomas Dalton	AFH Wealth Management	35	I	Preston	N
Martin Archdale	MAP Financial Planning	17	I	Leeds	Y	Lisa Jones	Mat White Financial Services	15	I	Neston	Y	Jon Doyle	Juniper Wealth Management	34	I	Preston	Y
Adam Green	Mazars Financial Planning*	11	I	Leeds	N	Alan Hodgson	Parkgate FS	14	I	Neston	N	Ashley Parry	Polygon Financial	119	I	Preston	Y
Jose Vilchez	Mazars Financial Planning*	20	I	Leeds	N	Bill Ward	Parkgate FS	16	I	Neston	N	Noel McCormick	Skipton Building Society	67	R	Preston	Y
Natalie Wright	Mazars Financial Planning*	32	I	Leeds	N	Steve Braidford	Parkgate FS	13	I	Neston	N	Vanessa Townshend	Springfield Financial Services	83	I	Preston	Y
Carl Ward	Mazars Financial Planning*	21	I	Leeds	N	Helen Brown	Phillip Bates & Co	133	I	Neston	Y	Catherine Casey	Rockwood Financial Solutions	12	I	Pudsey	Y
Darren Pickersgill	Pickersgill Financial Planning	104	I	Leeds	Y	Alister Gaines	Akrisiv Wealth	19	I	Newcastle upon Tyne	N	Jeremy Bostock	Holcombe	78	I	Ramsbottom	N
Mark Hinchliffe	Sandringham Financial Partners*	46	I	Leeds	N	Victoria Atherton	Close Brothers Asset Management	37	R	Newcastle upon Tyne	Y	Tom Kennedy	Rosebridge	10	I	Ramsbottom	N
Dominic Brown	Skipton Building Society	21	R	Leeds	Y	Craig Annan	Gale and Phillipson	55	I	Newcastle upon Tyne	N	Gary Walker	Ashwood Law Wealth Management	10	R	Retford	N
Ryan Stansfield	Skipton Building Society	28	R	Leeds	Y	Paul Bain	Gale and Phillipson	61	I	Newcastle upon Tyne	N	Adrian Hill	Octagon Financial Services	38	R	Retford	Y
Amy Enright	Sovereign Wealth	58	R	Leeds	N	Julie McBlain	J. McBlain Financial Planning	50	R	Newcastle upon Tyne	Y	Keith Dyson	Keith Dyson Financial Consultancy	13	R	Riding Mill	N
Victoria Clowes	Sovereign Wealth	15	R	Leeds	Y	David Simpson	Newcastle Financial Advisers	31	R	Newcastle upon Tyne	Y	Carl Fletcher	Fletcher Associates	116	I	Ripon	N
James Bowers	Sovereign Wealth	23	R	Leeds	Y	Geoff Caisley	Newcastle Financial Advisers	34	R	Newcastle upon Tyne	Y	Wayne Davis	Lancashire Financial Services	93	I	Rochdale	N
Tony Padgett	The Private Office*	12	I	Leeds	Y	Paul Richardson	Newcastle Financial Advisers	18	R	Newcastle upon Tyne	Y	Azim Ahmed	Quilter Financial Advisers	25	R	Rochdale	Y
Joseph O'Shea	The Private Office*	74	I	Leeds	Y	Rachael Hall	Sandringham Medical*	59	I	Newcastle upon Tyne	Y	Emma Connaughton	Holcombe	54	I	Rossendale	N
John Metcalf	The Private Office*	66	I	Leeds	Y	Kevin Fitzjohn	Skipton Building Society	53	R	Newcastle upon Tyne	Y	John Stirzaker	Positive Solutions	11	R	Rossendale	Y
Adam O'Melia	The Private Office*	37	I	Leeds	Y	Michael Carrick	Tier One Capital	19	I	Newcastle upon Tyne	N	Kyle Penn	Fairstone	52	I	Rotherham	N
Alan Parkin	Vista Financial Management	132	I	Leeds	N	Martin Bage	Fairstone	20	I	Newton Aycliffe	Y	Lisa Vaughan	Lisa Vaughan Financial Planning	80	R	Rotherham	Y
Angela Marson	Fairstone	14	I	Leek	Y	Paul Richardson	Amethyst IFA	54	I	North Shields	N	Adrian Reese	True Potential	37	R	Runcorn	Y
Steve Amison	Fairstone	11	I	Leek	Y	Kerry Chaloner	Armstrong Watson	22	I	Northallerton	N	Joanne Hendry	Newcastle Financial Advisers	20	R	Ryton	Y
Ash Patel	Camague Wealth	68	R	Leigh	N	Amanda Green	Close Brothers Asset Management	23	R	Northallerton	Y	Darren Burnett	Burnett & Co Financial Planning	151	I	Sale	Y
David Parkinson	KBA FS	11	R	Leigh	N	James Downing	Gale and Phillipson	59	I	Northallerton	Y	KEY FIRM * Top Rated Firm (includes trading names of Top Rated Firms), more on p23 STATUS I Independent financial adviser R Restricted financial adviser FEES PUBLISHED N No, this adviser does not display their fees structure on VouchedFor.co.uk Y Yes, this adviser does display their fees structure on VouchedFor.co.uk					
Joanne Hobson	KBA FS	17	R	Leigh	Y	Derek Dryden	Gale and Phillipson	160	I	Northallerton	Y						
Sarah Hogan	KBA FS	35	R	Leigh	Y	Graham Richardson	Sandringham Financial Partners*	26	I	Northallerton	Y						
Alan Worthington	Capstone Financial	33	R	Liverpool	N	Emma Mitchell	Skipton Building Society	33	R	Northallerton	Y						
Chris Lunt	Chris Lunt IFA	160	I	Liverpool	N	Debbie Long	Close Brothers Asset Management	59	R	Northwich	Y						
Julie Roche	Hanover Wealth Management	48	I	Liverpool	N	Craig Heath	Close Brothers Asset Management	46	R	Northwich	Y						
Sanjay Gambhir	Hanson Financial Services	22	I	Liverpool	N												
Wayne Slater	Spectrum IFS	30	I	Liverpool	N												
Rob Pocock	St Pauls Financial Planning	40	I	Liverpool	Y												

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS									
NORTHERN ENGLAND									
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEE\$ PUB				
Stephen Kidd	Skipton Building Society	36	R	Sale	Y				
Richard Nicholson	Succession Wealth	29	I	Sale	Y				
David Brown	True Potential	38	R	Sale	Y				
Darius Jalali	Stratton Wealth Management	27	I	Salford	N				
Ken Whitworth	True Potential	55	R	Salford	Y				
Matthew White	Mat White Financial Services	93	I	Sandbach	Y				
David Swaby	Skipton Building Society	40	R	Scarborough	Y				
Glenn Peniston	James Freeman	78	R	Scunthorpe	N				
Kevin Hilton	G&E Wealth Management	50	I	Selby	N				
Stephen Hall	Skipton Building Society	23	R	Selby	Y				
Tracey Bromley	Sovereign Wealth	78	R	Selby	Y				
Laura Hodgson	Skipton Building Society	24	R	Settle	Y				
Andrew Ball	Fogwill & Jones	113	I	Sheffield	N				
Chris Sadler	Fogwill & Jones	96	I	Sheffield	N				
Sophie Smith	Fogwill & Jones	63	I	Sheffield	Y				
James Lawton	Futures Assured	86	I	Sheffield	N				
Gregory Cooke	Polaris Wealth Management	93	I	Sheffield	Y				
Marvin Owens	Skipton Building Society	16	R	Sheffield	Y				
Michelle Littlewood	Succession Wealth	10	I	Sheffield	N				
Andrea Sanders	Succession Wealth	11	I	Sheffield	N				
Alison King	Succession Wealth	13	I	Sheffield	Y				
Richard Bates	Succession Wealth	22	I	Sheffield	Y				
David Porter	Armstrong Watson	24	I	Skipton	N				
Barry Orr	Barker Sutcliffe and Associates	85	I	Skipton	Y				
Darren Maroney	Rosebridge	32	I	Skipton	Y				
Karpal Mudhar	Skipton Building Society	11	R	Skipton	Y				
Stuart McLaren	Skipton Building Society	28	R	Skipton	Y				
Kelly Pickup	Skipton Building Society	71	R	Skipton	Y				
Michael Halmshaw	Skipton Building Society	48	R	Skipton	Y				
Sebastian Tempest	True Potential	11	R	Skipton	N				
Michael Cook	Michael Cook Wealth Management	26	R	South Shields	Y				
Mark Winship	Newcastle Financial Advisers	25	R	South Shields	Y				
Mike Weedon	Wealth of Advice	20	I	South Shields	N				
David Lloyd	Lloyd & Co.	66	I	Southport	Y				
Helen Woods	Optasia Wealth Management	26	R	Southport	N				
Lynn Street	Optasia Wealth Management	36	R	Southport	Y				
Paul Reid	Skipton Building Society	30	R	Southport	Y				
Andrew Platt	Callisto Wealth Management	78	I	St Helens	N				
Thomas Frodsham	Tailored Financial Planning	71	I	St Helens	Y				
David Toner	True Potential	49	R	Stanley	Y				
Paul Tuson	Ascot Lloyd	17	I	Stockport	N				
Ashley Blackmore	Camargue Wealth	14	R	Stockport	N				
Nicholas Nesbitt	Mazars Financial Planning*	13	I	Stockport	N				
Mark Carter	Sovereign Wealth	112	R	Stockport	Y				
Neil Flint	Alexandra's Financial Management	42	I	Stockton on Tees	N				
Ian Robinson	Fairstone	19	I	Stockton on Tees	Y				
Nick Matthews	MG SHAW	88	I	Stockton on Tees	N				
Issac Greaves	Ocreas Financial North	35	R	Stockton on Tees	N				
Frances Giliker	Giliker Flynn	88	I	Stoke on Trent	Y				
Chris Flynn	Giliker Flynn	91	I	Stoke on Trent	Y				
Wes Wilkes	IronMarket	35	I	Stoke on Trent	Y				
Jon Thorpe	Talent Financial Planning	18	I	Stoke on Trent	N				
Richard Hollington	Fairstone	142	I	Stone	Y				
Steven Hendry	Stonegade Wealth Management	114	I	Stone	Y				
Paul Clough	Grainger Financial Planning	115	I	Sunderland	Y				
Colin Arundel	Newcastle Financial Advisers	40	R	Sunderland	Y				
Martin Amer	True Potential	53	R	Sunderland	Y				
Nicola Tempest-Hall	Tulloch Wealth Management	22	R	Sunderland	N				
Joe O'Connor	True Potential	35	R	Tarporley	Y				
Penny Smith	Sandringham Financial Partners*	56	I	Thornton Cleveleys	N				
Susan Duffin	Skipton Building Society	16	R	Thornton Cleveleys	Y				
Laura Duncan	Skipton Building Society	25	R	Thornton Cleveleys	Y				
Roger Fayle	Fairstone	15	I	Wakefield	Y				
Kirk James	Fairstone	16	I	Wakefield	Y				
Angeline MacLaren	Navigation Wealth Management	50	R	Wakefield	N				
Darren Wood	Navigation Wealth Management	26	R	Wakefield	N				
Robert Callaghan	Sandringham Financial Partners*	43	I	Wakefield	N				
Jason Fisher	Sandringham Financial Partners*	30	I	Wakefield	N				
Gordon Wills	Wills Financial Consultancy	13	R	Wakefield	N				
James Collins	Cheshire Wealth Partnership	123	I	Warrington	N				
Joel Wood	Elm Tree Financial Services	12	I	Warrington	N				
Jason Leeson	Skipton Building Society	72	R	Warrington	Y				
Neil Halliday	Mortgage Advice Centre	21	R	Washington	N				
Andrew Backhouse	Sandringham Financial Partners*	29	I	Wetherby	N				
Scott Worley	Fairstone	15	I	Whitley Bay	Y				
David Mitchell	Newcastle Financial Advisers	24	R	Whitley Bay	Y				
David Barton	Prosper Wealth Management	138	I	Wigan	N				
Andrew Day	Depledge*	164	I	Wilmslow	Y				
Rob Patten	Individual Financial Services*	98	I	Wilmslow	N				
Lorraine Olley	Mazars Financial Planning*	14	I	Wilmslow	N				
Stuart Crandle	Succession Wealth	17	I	Wilmslow	Y				
Debbie Mearns	Avista Financial Planning	28	I	Wirral	Y				
Aaron McPhail	McPhail Financial Services	43	I	Wirral	N				
Jane O'Hara	Rosebridge	34	I	Wirral	Y				
Sara Cresswell	Skipton Building Society	57	R	Wirral	Y				
Stephen Cross	True Potential	81	R	Wirral	N				
William Smith	Wirral Financial Services	76	I	Wirral	N				
Emma Cherrington	Active Chartered Financial Planners	81	I	Yarm	Y				
Paul Melling	Melling Financial Planning	84	R	Yarm	Y				
Jonathan Pearce	Newcastle Financial Advisers	22	R	Yarm	Y				
Gary O'Brien	Ardent Financial Planning	11	I	York	Y				
Ruth Norman	Ardent Financial Planning	14	I	York	Y				
Mark Fisher	Ardent Financial Planning	19	I	York	Y				
Robin Baker	Fairstone	24	I	York	Y				
Nick Lawson	HGH Wealth Management	59	I	York	Y				
Joanne Gott	Joanne Gott Associates	13	R	York	N				
Al Spall	MAP Financial Planning	73	I	York	N				
Deb Jacobs	PenLife Associates	67	I	York	N				
Tom Hughes	PenLife Associates	44	I	York	N				
Asif Sadullah	PenLife Associates	57	I	York	N				
John Walker	PenLife Associates	87	I	York	Y				
Stella Timmins	Skipton Building Society	17	R	York	Y				
Charlotte Drewett	Skipton Building Society	37	R	York	Y				
Darren Kenny	St. James's Place	11	R	York	N				
Tom Frane	The Private Office*	14	I	York	Y				
Graham Thompson	Wolds Financial Planning	86	I	York	Y				
Katie Machin	YorWealth	24	I	York	N				
Simon Cowley	YorWealth	41	I	York	Y				
NORTHERN IRELAND									
Raymond Hart	Fairstone	10	I	Banbridge	Y				
Neil Torney	Charles Stanley	10	R	Belfast	N				
Alex Price	Charles Stanley	14	R	Belfast	N				
David Graham	Finance Matters (NI)	16	I	Belfast	Y				
Gareth Elliott	Newbridge Financial Planning	120	I	Belfast	Y				
Russell Hathaway	NI Money	38	R	Belfast	Y				
Richard Schwartz	North Financial Management	69	I	Belfast	N				
Michael Guilfoyle	Fairstone	60	I	Craigavon	Y				
Ciaran Scullion	From Acorns	70	I	Dungannon	N				
Darren McDermott	DS MC Dermott Financial Planning	13	R	Enniskillen	Y				
Casey Graham	Miskimmin Wealth	11	R	Holywood	N				
David Hill	Hills Financial Planning	87	I	Larne	Y				
Seainin Campbell	Fairstone	14	I	Lisburn	Y				
Sean Larkin	Fairstone	16	I	Lisburn	Y				
Peter Savage	Fairstone	16	I	Lisburn	Y				
Paul Chada	True Potential	82	R	Magherafelt	N				
David Stewart	Fairstone	28	I	Omagh	Y				
SCOTLAND									
Ian Campbell	AAB Wealth	45	I	Aberdeen	Y				
Alan Rutherford	Alan Rutherford Wealth Management	19	R	Aberdeen	N				
Scott Morrison	Charles Stanley	22	R	Aberdeen	N				
Mark Crichton	Fairstone	11	I	Aberdeen	Y				
Sean Mills	McKnights Associates	12	R	Aberdeen	N				
Roy Brodie	Skipton Building Society	28	R	Aberdeen	Y				
Kieran Taylor	Welsh & Taylor Wealth	21	R	Aberdeen	N				
Martin Welsh	Welsh & Taylor Practice	25	R	Aberdeen	N				
Andrew Macintyre	Macintyre Wealth Management	36	R	Aberfeldy	Y				
Martyn Paterson	AAB Wealth	14	I	Aboyne	Y				
Stephen McMahon	One Financial Solutions*	37	I	Airdrie	Y				
Allan Moffat	Carron Financial Services	37	I	Annan	Y				
Gary Nolan	Nolan Wealth Management	36	I	Ayr	N				
Kevin Owens	Strathayr Financial Services	28	I	Ayr	N				
Gary King	GK Financial Solutions*	18	I	Bathgate	N				
Gordon McNaughton	McNaughton Wealth Management	26	R	Bishopton	N				
Jo Cargill	Fairstone	32	I	Bo'ness	Y				
Alison Meechan	Summerplace Mortgages	11	R	Bo'ness	Y				
David Charnley	Southern Financial Services	61	I	Bothwell	Y				
Carl Melvin	Affluent Financial Planning	274	I	Bridge of Weir	N				
Martin Joyce	Brierie Financial Planning	57	I	Bridge of Weir	N				
Mary Hemingway	Truly Independent	49	I	Coldstream	Y				

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																	
Keith Roseburgh	Keith Roseburgh Financial	19	I	Dalkeith	N	Fraser Mcphate	Fairstone	40	I	Glasgow	Y	George Laidlaw	Cruse Wealth Management	21	R	Stirling	Y
John Hunt	Armstrong Watson	29	I	Dumfries	N	Steven Mason	Gilliland Neilson Brown	60	I	Glasgow	Y	Greg Duthie	Retirement & Investment Solutions	29	I	Stirling	Y
Andrew Finnie	Border Finance	537	I	Dumfries	Y	Sam Henderson	Henderson Stone Asset Management	17	R	Glasgow	N	Neil Miller	Retirement & Investment Solutions	33	I	Stirling	Y
Stuart Huxtable	True Potential	170	R	Dumfries	N	Dhawal Chandan	Just Financial Group	123	I	Glasgow	Y	Graham Brodie	Succession Wealth	71	I	Stirling	Y
Raymond Broomfield	AFH Wealth Management	35	I	Dunbar	N	Colin Campbell	Mazars Financial Planning*	14	I	Glasgow	N	Elaine Clunie	Buchan Wealth Management	21	R	Stonehaven	N
Gavin Middlemiss	Middlemiss and Associates Consultancy	34	R	Dunbar	N	Kevin Garfagnini	Mazars Financial Planning*	90	I	Glasgow	N	Shona Barr	Affinity	83	I	Troon	N
Andrew Middlemiss	Middlemiss and Associates Consultancy	84	R	Dunbar	N	Andrew Singleton	Money Advice & Planning	186	I	Glasgow	Y	Jacqueline Hillan	JC Roxburgh	50	I	Troon	N
Andy Page	Fairstone	53	I	Dundee	Y	Allay Mohan	Plantation Financial Services	24	R	Glasgow	N	Nick Callaghan	JC Roxburgh	98	I	Troon	N
Mike Baxter	GS Group	54	I	Dundee	Y	Renata Cook	Renata Cook Wealth Management	30	R	Glasgow	Y	David Clark	Vignale Financial Associates	20	R	Wishaw	Y
Alan Davidson	Mortgages & Financial Services For All	60	R	Dundee	N	David Muir	Skipton Building Society	27	R	Glasgow	Y	SOUTH EAST OF ENGLAND					
Ian Galston	2plan Wealth Management	65	I	East Kilbride	Y	Paul McFadyen	Spectrum	129	I	Glasgow	Y	George Koulloupas	Informed Wealth Management	49	I	Abingdon	N
Adrian Hanger	ADH Wealth Management	28	R	Edinburgh	Y	Graeme Jenkins	Succession Wealth	17	I	Glasgow	N	James Nightingale	Punter Southall Wealth	18	R	Aldershot	N
Hugo Balfour-Melville	AMIA Wealth Management	81	I	Edinburgh	Y	Barry Young	Succession Wealth	18	I	Glasgow	N	Stuart Brown	Eight Wealth Management	18	R	Alton	N
Paul McCabe	Astute Financial Planners	25	I	Edinburgh	N	Alistair Creevy	Succession Wealth	104	I	Glasgow	N	Jon Elkins	Smarter Financial Planning	96	I	Amersham	Y
Kevin Gribben	Bluesky Independent Wealth Managers	54	I	Edinburgh	Y	Karen Vorster	Vorster Wealth Management	16	R	Glasgow	N	Russell Kilby	Succession Wealth	18	I	Amersham	N
Kathryn Tomlinson	Cailean	95	I	Edinburgh	Y	Richard Smith	Westbourne Wealth Management	23	R	Glasgow	Y	Mark Walsh	Succession Wealth	12	I	Amersham	N
Hugo Cannon	Cannon Capital Wealth Management	59	R	Edinburgh	Y	Scott Wallace	Wallace Financial Planning	34	R	Haddington	N	Mark Johnson	Succession Wealth	12	I	Amersham	N
Julie Crombie	Charles Stanley	30	R	Edinburgh	N	James Brown	James Alexander Brown	24	R	Hamilton	N	Keith Smithson	Succession Wealth	13	I	Amersham	N
Barry McGowan	Charles Stanley	23	R	Edinburgh	N	Thomas Marshall	S W Financial Management	76	I	Hamilton	Y	Alister Mellor	Succession Wealth	110	I	Amersham	N
Fiona Smith	Close Brothers Asset Management	20	R	Edinburgh	Y	George Thomson	Thomson Associates*	26	I	Hamilton	N	Michael Ageev	Succession Wealth	19	I	Amersham	Y
David Scott	Close Brothers Asset Management	55	R	Edinburgh	Y	John Porter	Craiglyon	125	I	Helensburgh	N	John Howson	Hills-Howson Financial Services	25	R	Ampthill	N
William Hunter	Fairstone	30	I	Edinburgh	Y	Neil Aspinall	Truly Independent	21	I	Insch	Y	Emily Pool	Perceptive Financial Solutions	16	I	Ampthill	Y
John Scott Davidson	John Scott Davidson	24	R	Edinburgh	N	Darran Murphy	Macleod & Maccallum Wealth Management	29	R	Inverness	N	Sam Jennings	Jennings & Co Financial Planning	31	R	Arundel	Y
Julie Howieson	Julie Howieson Wealth Management	21	R	Edinburgh	Y	Mary MacFarlane	Mary MacFarlane Financial Planning	20	R	Inverness	N	Madeleine Sunley	Blueberry Financial	53	I	Ascot	Y
Kenny Stevenson	Mazars Financial Planning*	19	I	Edinburgh	N	Donald Murray	Sandringham Financial Partners*	42	I	Inverness	Y	Asif Hussain	Skipton Building Society	25	R	Ashford	Y
Stuart McLean	McLean and Partners Wealth Management	51	R	Edinburgh	N	Jake Bernardi	Succession Wealth	18	I	Inverness	N	James Cole	Talis IFA	14	I	Ashford	N
Ian Murray John	Murray John & Associates	19	R	Edinburgh	N	Daniel Murdoch	Succession Wealth	27	I	Inverness	N	Nicholas Ryan	Yellow Bear Financial Consultancy	74	I	Aylesbury	Y
Amy Ballingall	Rowanbank Financial Consultants	19	I	Edinburgh	N	Chris Dunn	Succession Wealth	10	I	Inverness	N	Terri Hall	Continuum Financial Services	18	I	Banbury	Y
Michael Angus	Sanlam Wealth	26	R	Edinburgh	Y	Craig Loney	Advanced Financial Planning	23	R	Inverurie	N	Charlotte Whiteley	Allard Whiteley Associates	26	R	Basildon	N
Craig Davidson	St. James's Place	13	R	Edinburgh	N	Andrew Stewart	A S Wealth Management	21	R	Kinross	N	Reece Brown	One Financial Solutions*	10	I	Basildon	N
Alex Dockar	St. James's Place	12	R	Edinburgh	N	David Cameron-Harper	Cairn Independent	21	I	Kirkcaldy	N	Carly Oliver	BlackFin Wealth Management	27	R	Basingstoke	N
Keith Barr	Strategic Wealth Solutions	62	R	Edinburgh	N	John Johnston	Cairn Independent	11	I	Kirkcaldy	N	Mike Robertson	Mike Robertson Associates	104	I	Battle	Y
Stuart McAdam	Stuart McAdam Wealth Management	10	R	Edinburgh	N	Michael McLintock	Adelp Financial Solutions	56	I	Lanark	Y	Tony Woodward	Quilter Financial Advisors	87	R	Beaconsfield	Y
James Boyd	The James Boyd Practice	11	R	Edinburgh	N	John Maxwell	MX Independent*	120	I	Largs	N	Matthew Aitchison	Clear Vision Financial Planning	35	I	Bedford	Y
Andrew Conway	A.S.K. Wealth Management	39	R	Glasgow	Y	Michael McGinty	Sandringham Financial Partners*	30	I	Largs	N	Jonathan Miller	Forte Financial Solutions	47	I	Bedford	N
Robbie MacKillop	Advanta Wealth	52	I	Glasgow	N	Marc Thomson	Millcross Financial	22	R	Larkhall	Y	Aga Drozd	Harrison James Financial Planners	16	R	Bedford	N
David Mackintosh	Advanta Wealth	90	I	Glasgow	N	Graeme Inglis	Poise Financial Planning	76	I	Linlithgow	N	Hiren Khakhar	Sandringham Financial Partners*	22	I	Bedford	N
Clayton Cumming	Advice & Weath Management	159	I	Glasgow	N	Martin Heslop	Sutherland Mayfair Wealth Management	15	R	Linlithgow	Y	Gary Beck	Beck Wealth Management	72	R	Benfleet	Y
Brian McNicol	Armstrong Watson	12	I	Glasgow	N	Vincent Throp	Vincent Throp	64	R	Linlithgow	Y	Paul Miller	Fairstone	55	I	Berkhamsted	N
Mandy Crawford	Ascot Lloyd	11	I	Glasgow	N	Sean Gilbert	Select Wealth Managers	32	I	Livingston	Y	Ross Lambert	Mazars Financial Planning*	37	I	Berkhamsted	N
Chris Brown	Begley Brown Financial Solutions	29	I	Glasgow	Y	Steven Guthrie	Guthrie Wealth Consultancy	25	R	Loanhead	Y	Chris Philcox	True Potential	38	R	Bexhill on Sea	N
Chris Friel	Bluesky Independent Wealth Managers	21	I	Glasgow	N	Craig Barr	Strategic Wealth Solutions	29	R	Loanhead	N	KEY FIRM * Top Rated Firm (includes trading names of Top Rated Firms), more on p23 STATUS I Independent financial adviser R Restricted financial adviser FEES PUBLISHED N No, this adviser does not display their fees structure on VouchedFor.co.uk Y Yes, this adviser does display their fees structure on VouchedFor.co.uk					
Carley Mearns	C Mearns Finance	22	R	Glasgow	N	Jonathan Smith	Jonathan Smith Consulting	11	R	Menstrie	N						
Stephen Wightman	Close Brothers Asset Management	36	R	Glasgow	Y	Ann-Marie Milne	Fairstone	15	I	Nairn	Y						
Ross Munro	Close Brothers Asset Management	11	R	Glasgow	Y	Connel Burt	Wallace Financial Planning	16	R	North Berwick	N						
Stuart Lamont	Cornerstone Asset Management	56	I	Glasgow	N	Alistair Flynn	Clachan View Wealth Management	13	R	Perth	N						
Barry Sime	Fairstone	11	I	Glasgow	Y	Mark Ridley	Skipton Building Society	10	R	Perth	Y						
James Fitzpatrick	Fairstone	22	I	Glasgow	Y	Eoghann McPherson	Succession Wealth	29	I	Perth	Y						
Fraser Thomson	Fairstone	21	I	Glasgow	Y	Angus Buntun	The Ailsa Partnership	21	I	Prestwick	Y						

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																	
SOUTH EAST OF ENGLAND						Guy Ovenden	McMillan Wealth Consultants	14	R	Chichester	Y	Faye Church	Close Brothers Asset Management	22	R	Gatwick	Y
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES-PUB.	John Findlay	Bray Wealth Management	24	R	Chobham	Y	Christopher Rainbow	Bow Financial Services*	52	I	Gillingham	Y
Charlotte Gibbon	Independent Personal FM	13	I	Biggleswade	Y	Damon Goodey	2plan Wealth Management	22	I	Christchurch	Y	Andrew Snell	Quay Financial Advice	37	I	Gillingham	N
Jenny Jackson	Premier Plus	89	I	Biggleswade	Y	Paul Duncalf	Premier Financial Planning	59	I	Christchurch	Y	Philip Warren	Navigate Capital Management	10	R	Guildford	N
Paul Davis	Clear Financial Advice	171	I	Billericay	N	David Hole	Succession Wealth	14	I	Christchurch	N	Mark Daunter	Navigate Capital Management	14	R	Guildford	Y
Graham Connor	Fairstone	12	I	Bishops Stortford	N	Deborah Wilson	Unique Financial Planning	17	R	Christchurch	N	Mark Thompson	Thompson Financial Consulting	91	I	Hadleigh	Y
Joe Willcox	Willcox Wealth Management	11	R	Bishops Stortford	N	Peter Hewett	AFH Wealth Management	36	I	Clacton on Sea	N	Damien Gould	Beals Mortgage and Financial Services	15	R	Hailsham	Y
Mandy Veal	Business & Personal Investment	10	I	Bourne End	N	Mark Goodier	Bentley Financial Planning	18	R	Clacton on Sea	N	Brian Abrey	Christopher Jane	24	R	Harpenden	N
Mark Clinton	Clinton Kennard Associates	51	R	Bournemouth	Y	Colin Ross	Colin Ross Financial Planning	60	R	Colchester	N	Geoff Buckland	Kinsbourne Wealth Management	96	R	Harpenden	Y
Martyn Bailey	Oculus Wealth Management	74	R	Bournemouth	N	Peter Emery	Emery IFA	220	I	Colchester	N	Stuart Slater	Slone Capital	15	I	Harpenden	Y
Matthew Kemp	Skipton Building Society	20	R	Bournemouth	Y	Thomas Moyes	MOYES Investments	38	I	Colchester	N	Dean McSloy	The Private Office*	74	I	Harpenden	Y
Jonathan Hickson	Strategic Solutions	24	I	Bournemouth	Y	Luke Robinson	Robinson Financial Planning	56	R	Colchester	N	Darryl Barr	Podium Financial	23	I	Haslemere	N
Paul Roberts	Strategic Solutions	22	I	Bournemouth	Y	Myles Churchill	St. James's Place	13	R	Colchester	N	David Dodgson	The Private Office*	53	I	Haslemere	Y
Graham Dixon	Tilney	68	R	Bournemouth	N	Paul Sweeny	Sweeny Wealth Management	35	I	Colchester	Y	Peter Harris	Omni Finance	43	I	Hastings	Y
Andrew Gane	Pennymatters	24	I	Bracknell	N	Ian Fraser	WRS Fornham Financial Partners*	35	I	Colchester	N	Nigel Thornely	Sandringham Financial Partners*	30	I	Hastings	Y
Tas Constantinou	AFH Wealth Management	44	I	Braintree	N	Rupert Miller	Bramley Financial Planning	43	I	Cranleigh	N	Clive Meekham	Three Oaks Financial	87	I	Hastings	Y
Dan Constable	Broom Consultants	12	I	Brentwood	N	Mike Black	Oakwood	45	R	Cranleigh	N	Chris Allen	Mat White Financial Services	24	I	Havant	Y
Garry Johnson	Garry Johnson Wealth Management	42	R	Brentwood	N	Andrew Lee	One Financial Solutions*	60	I	Cranleigh	Y	John Surgenor	Barrington Hamilton	16	I	Haywards Heath	N
Karan Wilson	St. James's Place	10	R	Brentwood	N	Michael Sharp	Sharp Wealth Management	16	R	Crawley	N	Dominic Guppy	Guppy Wealth Management	11	R	Haywards Heath	Y
Steve Green	Steven Green Financial Planning*	35	I	Brentwood	N	Graham Hicks	GA Hicks Associates	67	I	Crowborough	N	Trevor Garson	Lothbury Pendil Chartered FP	49	I	Haywards Heath	N
Sam Barr- Worsfold	Drewberry	20	R	Brighton	N	Michael Bains	One Financial Solutions*	12	R	Crowborough	Y	Steven Sanders	Cranwell Wealth Solutions	15	R	Heathfield	N
Christian Michael	Hanover De Broke	10	R	Brighton	Y	Simon Munday	Prosperity IFA	83	I	Crowborough	Y	Simon Street	Paragon Financial Services	48	R	Henley-on-Thames	N
Tobias Cobb	Bradnam Wealth Management	10	R	Broadstairs	N	Andrew Brady	Prosperity IFA	74	I	Crowborough	Y	Nick Barber	Argent Chartered Financial Planners	68	R	High Wycombe	N
Oliver Secomb	Spurling Cannon Financial Planners	10	I	Broadstairs	Y	Catherine Street	Talking Finances	16	I	Datchet	Y	Joel Arif	Surrey Oaks Wealth Management	43	R	Hindhead	Y
Chris Bibb	Chris Bibb IFA	41	I	Broadstone	N	Rakhee Wood	Throgmorton Private Capital	30	I	Dover	N	John West	GQ Wealth Management	13	R	Hitchin	Y
Ian Maitland	Greenfields Financial Management	76	I	Broadstone	N	Crispin Homer	The Private Office*	18	I	Dunmow	Y	James Wyman	Lyndhurst Financial Management	11	I	Hitchin	Y
Andrew O'Byrne	Collective Financial Planning	15	R	Buckingham	Y	Scott Covington	Succession Wealth	12	I	Dunstable	Y	Ashley Townsend	Prosperity IFA	47	I	Hitchin	Y
Philip Hanley	Philip James Financial Services*	396	I	Burford	Y	Philip Hadlow	Toddington IFA	76	I	Dunstable	Y	Faye Silver	Raymond James	18	I	Hitchin	N
Sian MacInnes	Philip James Financial Services*	241	I	Burford	Y	Paul Clifford	Clifford Osborne	296	I	Eastbourne	N	Susie Bewell	Raymond James	101	I	Hitchin	Y
Harry Morgan	Wellesley Investments	64	R	Burgess Hill	Y	Sandy Pabial	Continuum Financial Services	23	I	Epping	N	Helena Wardle	Smith and Wardle Financial Planning	81	I	Hitchin	Y
Harj Gill	Sandringham Financial Partners*	18	I	Burnham	N	Ben Hewitt	Alan Boswell	26	I	Eye	Y	Jonathan Smith	Smith and Wardle Financial Planning	52	I	Hitchin	Y
Charles Bailey	McMillan Wealth Consultants	16	R	Burnham on Crouch	N	Robert Brealey	Abbotstone Financial Solutions	105	I	Fareham	Y	Donna Buffham	The Private Office*	16	I	Hockley	Y
Calum O'Donnell	Alan Boswell	100	I	Bury St Edmunds	Y	Mark Perkins	Coll Perkins	50	I	Fareham	N	Paul Farrelly	Farrelly Wealth Management	12	R	Holborn	Y
Andy Manning	Succession Wealth	71	I	Bury St Edmunds	Y	Ian Riggs	Eight Wealth Management	56	R	Fareham	Y	Philip Piggins	True Potential	48	R	Hook	N
Ryan Van den Bergh	Carrick Global Wealth	11	I	Camberley	N	Mark Holmes	Eighteen Wealth Planning	35	I	Fareham	Y	Adam Reeves	Reeves Financial	111	I	Horsham	N
Peter Ward	St. James's Place	26	R	Camberley	Y	Justin Stevens	JMS Wealth Management	12	R	Fareham	N	Humaun Rashid	Ascot Lloyd	20	I	Hove	N
Gareth Pulman	Fingerprint Financial Planning	19	I	Canterbury	N	Rod Warne	JMS Wealth Management	43	R	Fareham	Y	Kay Mechial	Black Lion	37	R	Hove	N
Graham Lee	Greendeal Financial Services	22	I	Canterbury	N	Ben Griffiths	Lewis Brownlee Financial Services	23	I	Fareham	Y	James Norris	Close Brothers Asset Management	23	R	Hove	Y
Paul Huggins	Huggins Wealth Management*	105	I	Canterbury	Y	Jason Eldrid	Sheraton Financial Planning*	64	I	Fareham	Y	Ian MacKendrick	Frenkel Topping	12	I	Hove	N
Lee Giles	Verum Financial	118	I	Canterbury	Y	Sam O'Mara	Southern Wealth Associates	84	I	Fareham	Y	Ivan Lyons	Investment Solutions	307	I	Hove	Y
Samantha Secomb	Women's Wealth	56	I	Canterbury	Y	Darren Butler	Unique Financial Planning	34	R	Fareham	N	Jayna Shah	JPS Wealth Management	31	R	Hove	N
Wayne Smith	WLS Investment Partnership*	39	I	Chatham	N	Martyn Ellis	Marlow Wealth Management	12	R	Faversham	N	Ian Lawson	Aqua Financial	24	I	Hungerford	N
Chris Clark	Advance Wealth	136	I	Chelmsford	Y	Matthew Dudley	Pocock Rutherford & Co	19	R	Ferndown	N	Michael Turner	Aqua Financial	38	I	Hungerford	N
Ben Agar-Hutton	Avenue Financial Solutions	24	I	Chelmsford	Y	Mark Lambert	Succession Wealth	28	I	Ferndown	N	Taylor Aitken	Harridge Financial Services	11	R	Hungerford	N
Chris Leyden	Copnol Consultancy	11	R	Chelmsford	N	Philip Henden	Henden Financial	60	I	Fleet	N	Simon Jukes	Harridge Financial Services	121	R	Hungerford	N
Neil Goodlad	Goodlad & Co	44	I	Chelmsford	Y	James Gill	J G Wealth	20	R	Fleet	N	Corinne Gibbons	Quilter Financial Advisers	48	R	Hythe	N
James Caviel	Hoyl Independent Advisers	148	I	Chelmsford	Y	Paul Scott	Scott Financial	25	R	Fleet	N	Dave Woollard	Hoyl Independent Advisers	28	I	Ipswich	N
Stuart Crease	Skipton Building Society	14	R	Chesham	Y	Geoff Day	Wilcox Day Wealth Management	34	R	Fleet	Y	Matt Merchant	Scrutton Bland	15	I	Ipswich	Y
Brad Ainsworth	Cathedral Wealth Management	30	R	Chichester	Y	Nathan Harris	Lothbury Pendil Chartered FP	76	I	Folkestone	N	Matthew Barnes	Barnes Robertson Financial Planning	15	R	Letchworth Garden City	Y
						Trevor Mitchell	2plan Wealth Management	17	R	Forest Row	Y	Phil Waddell	Clarence Place Wealth Management	12	R	Letchworth Garden City	Y

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

The information in these tables is correct as of March 12, 2021



VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																	
Max Slipaczek	Slipaczek Chartered FP	61	I	Letchworth Garden City	N	Emily Turgoose	Life Matters Financial Planning	32	I	Poole	Y	Fiona Leonard	Leonard Wealth Solutions	11	R	Slough	Y
Tim Rozario	Skipton Building Society	45	R	Lewes	Y	Andrew Milligan	Mazars Financial Planning*	18	I	Poole	N	David Ruler	Sandringham Financial Partners*	54	I	Snodland	Y
John Robinson	Sandringham Financial Partners*	25	I	Littlehampton	N	Iain Murray	True Potential	54	R	Poole	Y	James Black	Beals Mortgage and Financial Services	13	R	Southampton	N
Alistair Norton	GHL Direct	236	R	Luton	N	Matthew Cole	The Private Office*	28	I	Princes Risborough	Y	Andrew Brown	Eight Wealth Management	22	R	Southampton	N
Chris Mills	Beals Mortgage and Financial Services	50	R	Lyndhurst	N	Alex Hatfield	The Private Office*	63	I	Princes Risborough	Y	Stephen Hyde	Hyde Wealth Management	20	R	Southampton	Y
David Crabbe	Quilter Financial Advisers	68	R	Maidenhead	Y	Roger Clarke	The Private Office*	32	I	Pulborough	Y	James Thompson	NorthStar Wealth Management	104	I	Southampton	Y
Mani Bamdad	Schroders Personal Wealth	12	R	Maidenhead	N	Martin Jeffery	The Ron Jeffery Practice	17	R	Pulborough	Y	Nadine Perry	Tilney	81	R	Southampton	N
Julia Keith	Succession Wealth	13	I	Maidenhead	N	Rob Winter	London and County Financial Advisors	10	R	Ramsgate	N	Angela James	Yolo Wealth Management	25	R	Southampton	Y
David Brooker	2plan Wealth Management	14	I	Maidstone	N	Amanda Holden	AFH Wealth Management	33	I	Rayleigh	N	Andrew Snowball	2plan Wealth Management	47	I	Southend on Sea	N
Sarah-Jayne Ives	Charles Derby Wealth Management	27	I	Maidstone	N	Ross Lacey	LB Financial Solutions	72	I	Rayleigh	Y	Joe Roxborough	Ascot Lloyd	15	I	St Albans	N
James Etheridge	Focused Financial	51	I	Maidstone	Y	Tim Felstead	Prism Partnership	34	R	Rayleigh	N	Adrian Douglas	Audley Asset Management	48	I	St Albans	Y
Max Sullivan	Generational Wealth Management*	18	I	Maidstone	Y	John Aubrey	Ascot Lloyd	28	I	Reading	N	Hannah Brace	Brace Wealth Management	13	R	St Albans	N
Richard Curran	Integral Wealth Management	24	R	Maidstone	N	Martin Barrett	Barrett Wealth	21	R	Reading	N	Alex Thomas	DGS Chartered Financial Planners	15	I	St Albans	N
Grant Miles	James & Co Wealth Management	37	R	Maidstone	N	Paul Shorten	Blacktower FM	41	I	Reading	N	Daniel Jones	DGS Chartered Financial Planners	19	I	St Albans	Y
Vikram Deb	McMillan Wealth Consultants	74	R	Maidstone	N	Richard Elliott	Charles Stanley	88	R	Reading	Y	Dominic Quibell	Lifetime Wealth Management	31	R	St Albans	N
Dan Brent	Raymond James	10	I	Maidstone	Y	Daniel Barnard	FA Wealth	42	R	Reading	N	Lindsey Hamilton	Logic Financial Services	25	I	St Albans	N
Jonathan Morris	Sandringham Financial Partners*	40	I	Maidstone	N	Chris Gallimore	Gallimore Wealth Management	32	R	Reading	Y	Columba McMenamin	Lombard Private Clients	10	R	St Albans	Y
Stephen Jevons	True Potential	20	I	Maidstone	N	Kevin Mitchell	Positive Solutions	19	R	Reading	Y	Maria Isaeva	MI Wealth Consultancy	17	R	St Albans	N
Tom Wood	Castell Wealth Management	24	R	Manningtree	Y	Matthew Holder	Positive Solutions	25	R	Reading	Y	Sonia Charles	Charles Wealth Management	22	R	Stansted	Y
Peter Fulcher	Business & Personal Investment	42	I	Marlow	N	Basit Durrani	Schroders Personal Wealth	10	R	Reading	N	Andrew Smith	Seneca Reid	13	R	Stansted	N
Martin Capel-Smith	The Martin Capel-Smith Partnership	37	R	Marlow	N	Vicky Solloway	Skipton Building Society	14	R	Reading	Y	Louise Sagar	Fairstone	12	I	Stevenage	N
Faisal Khan	AFH Wealth Management	17	I	Milton Keynes	N	Matt Grifferty	Time Financial Planning	25	I	Reading	Y	Becky Guy	Sterling & Law	21	I	Stevenage	Y
Robert Dick	Barnes Robertson Financial Planning	11	R	Milton Keynes	N	Andrew Vaughan	Vaughan Wealth	18	R	Reading	N	Hugo Craggs	Hugo Craggs Wealth Management	20	R	Stowmarket	N
David Goddard	Collective Financial Planning	10	R	Milton Keynes	N	Jethro Seaton	White Eagle Finance	39	R	Reading	Y	Ian Brightwell	Ian Brightwell Financial Planning	11	R	Stowmarket	Y
Nikki Pipping	Collective Financial Planning	43	R	Milton Keynes	Y	Russell Brett	Matthew Douglas	48	I	Redhill	Y	John Markham	Future Financial Planning	50	I	Tendring	N
Sara Branca	Collective Financial Planning	14	R	Milton Keynes	Y	Clive Firth	Richfields Firth	33	R	Redhill	N	Julie Searles	Searles Financial Planning	62	R	Tendring	Y
Sunny Sonpal	Collective Financial Planning	45	R	Milton Keynes	Y	Stewart Sims-Handcock	Lonsdale Wealth Management	32	I	Ringwood	N	Mark Sleeman	Ascot Lloyd	16	I	Thatcham	N
Manisha Savdas	Collective Financial Planning	28	R	Milton Keynes	Y	Tony Barker	AJG Wealth Management	12	R	Rochester	N	John Dixon	Thames Wealth Management	12	R	Thatcham	N
Pietro Garritano	Eden Financial & Wealth Management	60	I	Milton Keynes	N	Philip Cross	Direct Financial Planning	63	I	Rochester	Y	Amanda Redman	Amanda Redman Financial Planning	14	R	Tonbridge	N
William Palmer	Mazars Financial Planning*	17	I	Milton Keynes	N	Alex Cross	Direct Financial Planning	65	I	Rochester	Y	Amanda Curd	The Private Office*	19	I	Tonbridge	Y
Mark Smallwood	Oak Wealth Planning	61	I	Milton Keynes	Y	Ben Beslic	Fingerprint Financial Planning	17	I	Rochester	N	John Osborne	Fairstone	43	I	Tring	Y
Bob Gibbs	Oak Wealth Planning	165	I	Milton Keynes	Y	Paul Spencer-Nixon	Fingerprint Financial Planning	40	I	Rochester	N	Catherine Simmonds	St. James's Place	13	R	Tring	N
Samantha Bradford	Simplicity Financial Planning	15	R	Milton Keynes	N	Ryan Rispoli	Lombard Wealth Associates	14	R	Rochester	N	Kevin Clare	Ascot Lloyd	14	I	Tunbridge Wells	N
Tony Byrne	Wealth and Tax Management	95	I	Milton Keynes	N	Joe Parker	McMillan Wealth Consultants	29	R	Rochester	N	Lynne Gadsden	Grovewood Wealth Management	14	R	Tunbridge Wells	N
Andrew Benson	Bow House Wealth Management	99	I	Newbury	Y	Robert Howard	Ingard IFM	69	I	Rochford	Y	Daniel Karim	One Financial Solutions*	185	I	Tunbridge Wells	Y
Alex Breadmore	Griffins Financial Solutions	51	I	Newbury	Y	Scott Moody	Ascot Lloyd	16	I	Romsey	N	Aaron Blackman	St. James's Place	15	R	Tunbridge Wells	N
Simon Moran	Griffins Financial Solutions	95	I	Newbury	Y	Alex Pegley	Ascot Lloyd	110	I	Romsey	N	John Kelly	Square One Wealth Management	37	R	Uckfield	N
Sarah Blyth	Protect & Invest	31	I	Newbury	Y	Shaun Ramazannezhad	McMillan Wealth Consultants	11	R	Romsey	N	Victoria Ward	Square One Wealth Management	16	R	Uckfield	Y
Nicola Watts	Jane Smith FP	57	I	Olney	N	Oliver Pemberton	Edginton Stanley Wealth Management	14	R	Royston	N	Eric Stevens	Sandringham Financial Partners*	23	I	Verwood	N
Henry Elliston	Efficient Portfolio	38	I	Oxford	Y	Samsu Miah	Berkshire Financial Planning	15	R	Sandhurst	Y	Daniel Denham	Denham Wealth Management	18	R	Wallingford	N
Tim Davison	Shaw Gibbs Financial Planning	13	I	Oxford	N	Richard Facer	Capital Planning Partners	38	R	Sandhurst	Y	Paul Beebee	Paul Beebee Wealth Management	20	R	Wallingford	N
Edward Gibson	Shaw Gibbs Financial Planning	13	I	Oxford	Y	Sam Worthington	Worthington Financial Planning	66	I	Sandy	N	Nigel Helen	Hendred Financial Partners	10	R	Wantage	N
Paul Davidson	Strategic Vision Wealth Management	62	I	Oxford	Y	Stephen Keith	Heath Financial Planning	11	R	Sawbridgeworth	Y	KEY FIRM * Top Rated Firm (includes trading names of Top Rated Firms), more on p23 STATUS I Independent financial adviser R Restricted financial adviser FEES PUBLISHED N No, this adviser does not display their fees structure on VouchedFor.co.uk Y Yes, this adviser does display their fees structure on VouchedFor.co.uk					
Stephen Brunt	AXG Asset Management	23	I	Peacehaven	N	Toby Mann	David James Wealth	39	R	Saxmundham	Y						
Kieran Woods	McMillan Wealth Consultants	26	R	Peacehaven	N	Peter Ewart	Peter Ewart	38	R	Saxmundham	N						
Petra Griffiths	PSG Financial Solutions	88	I	Peacehaven	N	Stephen Bacic	Sandringham Financial Partners*	24	I	Seaford	N						
Gavin Foster	Ascot Lloyd	19	I	Petersfield	N	Alec Cameron	Coloma Wealth Management	74	I	Sevenoaks	Y						
Toby Hill	Succession Wealth	11	I	Pevensy	N	Graham Keepen	Foxgrove Associates	93	I	Sevenoaks	Y						
						James Wiggett	Flitwick	11	R	Shefford	N						
						Darcy Needham	Mazars Financial Planning*	19	I	Shefford	N						
						Sally Thompson	Thompson Financial	42	R	Sittingbourne	N						

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS											
SOUTH EAST OF ENGLAND											
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.						
Alan Cruse	Strategic Solutions	81	I	Wareham	Y	Stuart Brewer	AFH Wealth Management	37	I	Barnstaple	N
James Burgess	De Mellow & Co Wealth Management	11	R	Waterlooville	N	Paul Caller	Caller Financial Solutions	50	I	Barnstaple	Y
Lee Trimby	Succession Group	48	I	Waterlooville	N	Andy Pearce	Duchy IFA	108	I	Barnstaple	Y
Harj Heer	Logic Financial Services	42	I	Watlington	N	Patricia Lake	Beckford James	75	I	Bath	N
James Keenan	Succession Wealth	49	I	Wotton At Stone	Y	Dr Markas Gilmartin	Brewin Dolphin	92	R	Bath	Y
John Haley	Willow Financial Planning	20	I	Westcliff on Sea	Y	Christopher Hannan	CJ Hannan	80	I	Bath	N
James Hodges	Willow Financial Planning	58	I	Westcliff on Sea	Y	James Dawes	JWD Mortgages	40	I	Bath	Y
Stephen Cole	Cole Financial Associates	18	R	Westerham	Y	Jonathan Knee	McKenzie & Co. Financial Consultants	25	R	Bath	Y
Martin Stone	First Class Financial Solutions	21	R	Wickford	Y	Oli Stavrakakis	McKenzie & Co. Financial Consultants	24	R	Bath	N
Matthew Newsome	Newsome Wealth Management	17	R	Wickford	N	Julian Frere	The Private Office*	45	I	Bath	Y
Tony Russell	Orange Tree Wealth Management	39	R	Wickford	N	Jason Knowles	True Potential	48	I	Bath	Y
Ian Sparks	2plan Wealth Management	206	I	Wimborne	N	Colin Mitchell	Fairstone	39	I	Bideford	Y
Martin Reed	Tilney	28	R	Wimborne	N	Ian Else	4 Financial Planning	11	I	Bristol	Y
Ben Thorpe	Oaktree Wealth Management	68	I	Winchester	N	Daniel Chard	Abbot Associates	24	I	Bristol	Y
Nicola Orchard	Orchard Wealth Limited	38	I	Winchester	N	Adrian Wilkins	Aevum Wealth Management*	10	I	Bristol	Y
Victoria Toan	VJT Wealth Management	31	I	Winchester	N	Ellie Hopton	AFH Wealth Management	43	I	Bristol	Y
Claire Calder	Ascot Wealth Management	19	I	Windlesham	N	George Cooksley	Argentis Financial Planning	25	I	Bristol	N
Catriona McCarron	Ascot Wealth Management	191	I	Windlesham	N	James Shattock	Brewin Dolphin	78	R	Bristol	N
Mark Insley	Ascot Wealth Management	152	I	Windlesham	N	Ian Barton	Close Brothers Asset Management	24	R	Bristol	Y
Matthew Fagan	Ascot Wealth Management	28	I	Windlesham	Y	Giles Maine	Close Brothers Asset Management	36	R	Bristol	Y
Chris Dahl	Advies Private Clients	67	I	Windsor	Y	Bradley Fry	Continuum Financial Services	33	I	Bristol	Y
Charlie Bryant	Bryant Hall Todd Wealth Management	14	R	Windsor	Y	Peter Godsell	Crystal Wealth Management	81	I	Bristol	N
Paul Adams	Fairstone	37	I	Windsor	Y	Alex Johnston	Domus Financial Services	19	R	Bristol	Y
Giles Warren	Giles Warren Financial	60	I	Windsor	N	Kieran O Connor	Elite Financial Consulting	26	I	Bristol	N
James Lindsey-Halls	JLH Wealth Management	50	I	Windsor	N	Michael Blair	Hartsfield	26	I	Bristol	N
David Bright	Blackstone Morigate	66	I	Witham	N	Joy Wisniewski	Hartsfield	44	I	Bristol	N
Dominic Spalding	Expert Wealth Management	22	I	Witney	N	Jamie Jacobs	Ifamax Wealth Management	32	I	Bristol	Y
Jonathan Hunt	Expert Wealth Management	26	I	Witney	N	Tom Buss	Kellands	42	I	Bristol	Y
Mathew Timms	Timms Wealth Management	37	R	Witney	Y	Giovanni Maniglia	Schroders Personal Wealth	23	R	Bristol	N
Ketan Shah	Argentis Financial Planning	135	I	Woking	Y	Cath Mumby	Schroders Personal Wealth	12	R	Bristol	N
Nick Swartout	Bray Wealth Management	50	R	Woking	Y	Tanya Redman	Skipton Building Society	15	R	Bristol	Y
Lloyd French	DeLaunay Wealth Management	32	I	Woking	Y	James Marchant	Sovereign IFA	16	I	Bristol	Y
Colin Spackman	Skipton Building Society	37	R	Woking	Y	Mark Hibbit	Sovereign IFA	14	I	Bristol	Y
Mathew Angell	Creative Lifestyle Planning	37	I	Wokingham	Y	Daniel Blandford	The Private Office*	54	I	Bristol	Y
Jonathan Walsh	EBP Financial Planning	102	I	Wokingham	Y	Simon Jones	Univdual	24	R	Bristol	N
Rob Spendley	Robertsons & Crawford	34	I	Wokingham	Y	Simon Hicks	Univdual	51	R	Bristol	N
Ray Best	UnaVida	90	I	Wokingham	Y	Vaughan Rochford	Rochford Financial Services	27	R	Buckfastleigh	Y
Nico Williams	Francis Wealth Management	35	R	Woodbridge	N	Sam Binstead	Chilvester Financial	32	I	Calne	Y
Angus Willson	Investment Solutions	270	I	Worthing	Y	James Harris	Just Mortgages	15	R	Calne	N
Samuel Dearnley	Iona Beesly Associates	71	I	Worthing	N	Akbar Patel	ABA Wealth Solutions	41	I	Cheltenham	N
SOUTH WEST OF ENGLAND											
Michelle Boakes	Verve Financial	11	R	Amesbury	N	Madeleine Hollands	Beals Mortgage and Financial Services	37	R	Cheltenham	N
Kate Davis	Kingsmead Wealth*	100	I	Andover	Y	Adam Calderwood	Calderwood Wealth Management	36	R	Cheltenham	N
Paul Burnell	Quilter Financial Advisers	55	R	Andover	Y	Chris Durkan	Coach House Wealth Solutions	13	R	Cheltenham	Y
Mark Bastable	Templegate	121	I	Andover	Y	Peter Clark	HDA Chartered Financial Planners*	91	I	Cheltenham	N
						Ed Blackett	HDA Chartered Financial Planners*	32	I	Cheltenham	N
						Robin Etherington	HDA Chartered Financial Planners*	58	I	Cheltenham	Y
						Richard Turnbull	Montpellier Asset Management	111	I	Cheltenham	Y
						Vanessa Coates	Prosser Knowles Associates	12	I	Cheltenham	N
						Mark Manning	Safehands IFA	126	I	Cheltenham	Y
						Neil Howchin	Total Wealth Planning	17	I	Cheltenham	N

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VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																	
Simon Cutler	Blackdown Financial	126	I	Taunton	N	Luke Taffetsaufer	L J Taffetsaufer Wealth Management	22	R	Llanelli	N	Stephen Davies	Diligent Wealth Planning	113	I	Pontypridd	N
Carl Gazzard	Cooper Associates Wealth Management	10	R	Taunton	Y	Adam Walker	Fairstone	23	I	Merthyr Tydfil	Y	Ian Campbell	Ian D Campbell IFS	19	I	Pontypridd	Y
Robert Lester	Milsted Langdon Financial Planning	163	I	Taunton	Y	Gareth Channon	GCFC	17	R	Merthyr Tydfil	N	Scott Smith	Imperial Chartered	16	I	Pontypridd	Y
Tristan Scott	Skipton Building Society	34	R	Taunton	Y	Philip Hounsell	Acumen Independent Financial Planning	43	I	Neath	N	Paul Williams	Commodore Finance	103	I	Prestatyn	N
Karl Lehmann	Lehmann Financial Management	52	R	Teignmouth	Y	Susan Jones	JM Wealth Planning*	17	I	Neath	N	Gwilym Lloyd Jones	Beaufort Financial	13	I	St Asaph	Y
Steve Wales	Ripley Wales Financial Planning	50	R	Torquay	Y	Paul Morris	JM Wealth Planning*	26	I	Neath	N	Rhidian Thomas	Cilbenrick	44	I	Swansea	Y
Steven Cliff	Sandringham Financial Partners*	33	I	Torquay	Y	Jane Williams	Truly Independent	18	I	Neath	Y	Kath Atkin - Bowdler	Kath Atkin - Bowdler Financial Services	30	I	Swansea	N
Steve Stobie	The Pension Drawdown Company	51	I	Torquay	Y	Mark Pugh	Abacus Financial Planning	13	I	Newport	Y	Marshall Sargent	Quilter Financial Advisers	29	R	Swansea	Y
Jonathan Walker	The Pension Drawdown Company	54	I	Torquay	Y	Peter Bassage	Chapelwood Financial Planning	11	I	Newport	N	Dai Rose	Sterling Welsh	65	I	Swansea	Y
David Tout	Clarity Wealth Management	25	I	Totnes	N	James Hawkins	Isca Wealth Management	26	I	Newport	N	Mark Evans	True Potential	39	R	Treorchy	Y
Jason Mountjoy	Clarity Wealth Management	78	I	Totnes	N	Ciaran Reynolds	LUNA Financial Planning*	14	R	Newport	Y	Paul Pelopida	Fairstone	49	I	Usk	Y
Luke Sword	Premier Financial Planning	30	I	Trowbridge	Y	Kelly East	LUNA Financial Planning*	77	R	Newport	Y	Tom Parmlter	Harken Financial	16	I	Wrexham	Y
Andrew Brown	Truly Independent	37	I	Trowbridge	Y	James Baker	Niche IFA	10	I	Newport	N	David Jones	Parkgate FS	20	I	Wrexham	N
Jonathon Wood	AFH Wealth Management	10	I	Truro	N	Ed Peach	Niche IFA	18	I	Newport	Y	KEY FIRM * Top Rated Firm (includes trading names of Top Rated Firms), more on p23 STATUS I Independent financial adviser R Restricted financial adviser FEES PUBLISHED N No, this adviser does not display their fees structure on VouchedFor.co.uk Y Yes, this adviser does display their fees structure on VouchedFor.co.uk					
Paul Grey	TFA - Trusted Financial Advice	86	I	Truro	Y	Lewys Richards	Vital Financial Planning	24	I	Newport	N						
Darren Bilkey	TFA - Trusted Financial Advice	87	I	Truro	Y	Marcus Rees	Romilly Financial	110	I	Penarth	N						
Simon Brannigan	Beaufort Financial Planning	26	I	Weston super Mare	N	David Stealey	Romilly Financial	96	I	Penarth	Y						
Greg Charlton	True Potential	116	R	Weston super Mare	N	Martin Beazer	Savvy Wealth Management	146	I	Pontyclun	Y	VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS					
Robert Shire	AFH Wealth Management	51	I	Yeovil	N	These advisers received the highest volume of positive 2020 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.						Owen Emmerson	Salcey Mortgages	12	WoM	Northampton	Y
Simon Dawes	Cooper Associates Wealth Management	27	R	Yeovil	Y							Thomas Andrews	Salcey Mortgages	232	WoM	Northampton	Y
Sam Thorne	Northseam	87	I	Yeovil	N							Ian Donaldson	Buckley Rose Consulting	44	L	Nottingham	Y
David Savage	True Potential	33	R	Yeovil	N							Tim Steer	Cherrywood Mortgages	84	WoM	Nottingham	N
WALES						James Hartin	Impartial Mortgage Advice	189	WoM	Ashby de la Zouch	N	Kelly Mitchell	Kelly Marie Mortgage Solutions	29	WoM	Nottingham	N
Chris Eames	Quilter Financial Advisers	15	R	Aberdare	Y	Malcolm Ward	Honeybee Mortgage Services	19	WoM	Atherstone	N	Wayne Harrison	Wayne Harrison Financial Solutions	109	L	Nottingham	Y
Carwyn Lewis	Hoyl Independent Advisers	27	I	Ammanford	N	Rhys Schofield	Peak Mortgages and Protection	15	L	Belper	N	Julia Towarianskyj	Heritage Estates	28	WoM	Oadby	Y
Laurence Murphy	Wealthmasters	64	I	Ammanford	Y	Allan Robertson	Equity Select	32	WoM	Burton on Trent	Y	Andrea Harrison	Efficient Portfolio	30	WoM	Oakham	N
Lindsey Adams	Quadrant	77	I	Barry	N	Chris Miles	Isuna Financial Solutions	42	WoM	Burton on Trent	Y	Lloyd Richards	LPR Mortgages	301	WoM	Rugby	N
Mark Ryan	Professional Solutions IFA	75	I	Bridgend	N	Michael Muir	Future Perfect	18	WoM	Coventry	N	Matthew Clarke	Matt Clarke Mortgages	140	WoM	Rugby	N
John Walls	Wealthmasters	34	I	Bridgend	N	Mark Laban	My Finance Friend	226	WoM	Derby	Y	Angie Smith	Miller Financial Planning	44	WoM	Rugby	Y
Tony Thomas	Wealthmasters	89	I	Bridgend	Y	Adam Cadwallader	Risingstar Financial Services	11	WoM	Derby	N	Leanne Tolley	C D Financial	11	L	Shifnal	Y
Gareth Harris	Diligent Wealth Planning	81	I	Caerphilly	N	Vanessa Tuzzio	Just Mortgages	15	L	Droitwich	N	Will Mason	Masons IFA	55	WoM	Shrewsbury	N
Ronan Gregory	Gregory Davies Wealth Management	31	I	Caerphilly	Y	Steve Mezzone	Whiteoak Mortgages	21	WoM	Droitwich	N	Mark Valentine	MV Mortgages	62	L	Shrewsbury	N
Adam McCarthy	True Potential	26	R	Caerphilly	N	David Golt	aFinancial	38	WoM	Edgbaston	Y	Christopher Taylor	Lighthouse Mortgage & Protection	114	WoM	Sleaford	N
Paul Taylor	Positive Solutions	46	I	Caldicot	Y	Dave Hornblow	GHL Direct	83	WoM	Great Barr Birmingham	N	Nick Spolton	Spolton Mortgages	135	WoM	Sleaford	Y
James Gill	Abacus Associates	70	I	Cardiff	N	Peter Hunt	Moneywatch Finance	118	WoM	Halesowen	Y	Sandy Ameer-Beg	Acclaimed Mortgage Consultancy	207	WoM	Solihull	Y
Richard Cox	Financial Adviser HMC Holistic	40	R	Cardiff	Y	Sophie Collett	Premier Practice	16	WoM	Halesowen	N	Maria Cockayne	Whateley Wealth Management	24	WoM	Solihull	Y
Bob Windust	First Option	140	I	Cardiff	Y	Stuart Mosley	SJ Financial Solutions	61	WoM	Harborne	N	Rachel Woodward	Smart Moves	12	WoM	Sutton Coldfield	N
Daniel Ross	Hartley Ross	51	I	Cardiff	Y	Ian Randle	GHL Direct	93	WoM	Hinckley	N	Steve Parkes	The Walsall Mortgage Store	26	L	Tamworth	Y
Aled Phillips	Niche IFA	108	I	Cardiff	Y	Steve McKernan	Castle Mortgages	23	L	Kenilworth	Y	Scott Taylor-Barr	Carl Summers	81	L	Telford	Y
Tom Palmer	NTM Financial Services	81	I	Cardiff	Y	Ian Chetwynd	HB&O Financial Services	46	WoM	Leamington Spa	N	Daniel Spragg	Danjo & Co.	56	WoM	Telford	Y
Craig Palfrey	Penguin Wealth Planners	117	I	Cardiff	Y	Mitul Gadhia	Boden Samuel	13	WoM	Leicester	Y	KEY FIRM * Top Rated Firm (includes trading names of Top Rated Firms), more on p23 STATUS WoM Whole of market mortgage adviser L Limited mortgage adviser FEES PUBLISHED N No, this adviser does not display whether they charge a fee for advice on VouchedFor.co.uk Y Yes, this adviser clearly displays whether they charge a fee for advice on VouchedFor.co.uk. If they do charge a fee, they have included their fee structure					
Derek Jones	Sandringham Financial Partners*	24	I	Cardiff	N	Rumi Miah	GHL Direct	132	WoM	Leicester	N						
Phillip L Jones	True Potential	47	R	Carmarthen	Y	Andy Sheasby	Integrity Mortgage Solutions	97	WoM	Leicester	Y						
Dr Josh Lewis	IAM Financial Planning	29	R	Chepstow	N	Andy Wilson	Andy Wilson Financial Services	74	WoM	Lincoln	Y						
Oliver Pughe	Penguin Wealth Planners	81	I	Cowbridge	Y	Simone Haywood	B R Needham	29	L	Lincoln	N						
Andrew Tucker	Financial Planning Solutions	78	I	Cwmbran	Y	Martin Oakland	GHL Direct	42	WoM	Long Eaton	N						
Mark Carnevale	Lawrence Miller & Co	67	I	Cwmbran	Y	Aaron Faulkner	Silverside Protection & Mortgages	67	WoM	Loughborough	N						
Richard Lee	Windsor Financial Planning	49	R	Cwmbran	Y	Penny Marr	Fairstone	18	WoM	Market Harborough	Y						
Paul Davies	Hoyl Independent Advisers	21	I	Llanelli	N	Marzena Zenczakowska	Just Mortgages	26	L	Northampton	N						

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VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS																	
Jane Jackson	Just Mortgages	14	WoM	Stone	Y	Cain Stennett	Bigmore Associates	39	WoM	Bracknell	Y	Georgie Swannack	Premier Financial Planning	10	WoM	Romsey	N
Pam Stockdale	Just Mortgages	109	L	Uttoxeter	Y	James McDermott	Pennymatters	114	WoM	Bracknell	Y	Paul Steggle	Foxgrove Associates	72	WoM	Sevenoaks	N
Chris Law	Navigation Wealth Management	52	L	Wakefield	Y	Brad Ashton	RL Wealth Management	25	WoM	Brentwood	N	Stephen Dickinson	Momentum Mortgages	20	L	Sevenoaks	Y
Neil Fraser	Your Home Mortgages	66	L	Wakefield	Y	Pageani Sookramanien	Coleman Chase	71	WoM	Canterbury	Y	James Wingate	Abode Finance	72	WoM	Shoreham by Sea	Y
Lindsey Fernley	Home Financial	40	WoM	Warrington	N	Jack Neale	MyMny	46	WoM	Canterbury	Y	Paul Holland	Henchurch Lane Financial Services	52	WoM	Sittingbourne	N
Paul Critchley	Home Financial	41	WoM	Warrington	N	Donna McLennan	The Money Guardian	26	WoM	Chatham	Y	Peter Baldacchino	High Street Mortgages	44	L	Slough	Y
Ross Jones	Home Financial	50	WoM	Warrington	N	Michael Welton	WPP Financial Services	125	WoM	Chatham	N	Sheena Young	Encore Mortgages	32	WoM	Snodland	N
John Glendenning	Fairstone	36	WoM	Washington	Y	John Mcallister	Charles Derby Mortgage Bureau	44	WoM	Chelmsford	Y	Matthew King	King Mortgages	64	WoM	Snodland	N
Helen Ferneyhough	Just Mortgages	26	WoM	Wigan	N	Peter Burke	Easy Retirement Solutions	28	WoM	Chelmsford	Y	Dean Hurst	Choice Financial Solutions	224	WoM	Southampton	N
Robert Allen	Just Mortgages	48	WoM	Wigan	N	Jo Nelson	JPN Mortgage Solutions	73	WoM	Chelmsford	Y	Andrea Green	Mortgage Required	35	WoM	Southampton	Y
Josh Taylor	Mortgage Experience	27	WoM	Wigan	N	Dean Bowden	DJB Mortgages	31	WoM	Chichester	Y	Gareth Davies	South Coast Mortgage Services	110	WoM	Southampton	Y
Tanya Cilia	Mortgages Explained	50	WoM	Wigan	Y	John Carter	Abode Mortgages	34	WoM	Colchester	Y	Anthea Osborne	Trust Financial Solutions	30	WoM	Sudbury	N
Joanne Kay	GHL Direct	57	WoM	Worksop	Y	Neil Barsby	Asquith Financial Services	32	WoM	Colchester	Y	Eve Morgan	Morgan Harrison Mortgage Solutions	30	WoM	Wantage	Y
NORTHERN IRELAND						Lucy Watts	Heart and Home Mortgages	65	L	Crawley	N	Richard Hellery	Mortgage Business Financial Advisers	53	WoM	Wickford	N
Julie Hansen	Armstrongs Mortgage Services	50	WoM	Belfast	Y	Rory Shackleton	Trafalgar Square FPC	13	WoM	Crawley	Y	Michael Bowdidge	Mortgage Simple	42	L	Wickford	N
Sheena Lalsingh	The Mortgage Clinic	44	WoM	Belfast	Y	Hugh Kennedy	Julian Harris Financial Consultants	47	WoM	Deal	Y	James Perrin	Simfin Mortgages	10	WoM	Wickford	Y
Helmut Elstner	The Mortgage Clinic	141	WoM	Belfast	Y	Huw Thomas	Just Mortgages	33	L	Dorking	N	Michael Alberts	NGI Residential Mortgages	22	WoM	Witney	N
Caolan Coyle	The Mortgage Clinic	34	WoM	Craigavon	Y	Elaine Child	Prosperity IFA	22	WoM	East Grinstead	Y	Laura Lamb	The Mortgage Company	23	WoM	Witney	Y
Kyna Cupples	Fairstone	12	WoM	Lisburn	Y	Maria Griggs	Complete Financial Planning	115	WoM	Eastbourne	Y	Tom Wheeler	Fairstone	19	WoM	Wokingham	Y
Wanda Moore	Fairstone	81	WoM	Lisburn	Y	Mark Horsfall	Jigsaw Money	95	WoM	Epping	N	Paul Cleveland	Fairstone	20	WoM	Wokingham	Y
Neil Allan	The Mortgage Centre (NI)	29	WoM	Londonderry	Y	Michelle Lawson	Lawson Financial	144	WoM	Fareham	Y	Nick Hood	Fairstone	33	WoM	Wokingham	Y
SCOTLAND						Richard Rochester	Unique Financial Planning	24	L	Fareham	Y	Andrew Simmonds	Simmonds Mortgage Services	142	WoM	Wokingham	Y
James McQuistin	Bespoke Home Finance	188	WoM	Edinburgh	Y	Martin Rayner	Compton Financial Services	22	WoM	Farnham	Y	SOUTH WEST OF ENGLAND					
Anthony Wilson	Cornerstone Asset Management	80	L	Edinburgh	Y	Russel Dower	Paragon Financial Services	16	WoM	Gillingham	N	John Symons	Weystone Financial	21	WoM	Andover	Y
Dionne Ford	Dionne Ford Mortgages	19	WoM	Edinburgh	N	Tom Margitson	Mortgage Advice Bureau	47	WoM	Harleston	Y	Benjamin Small	Auxilia Financial Services	15	L	Axminster	Y
Will Townsend	Mortgage Force	26	WoM	Edinburgh	Y	Petru Balan	Finance Planning	22	WoM	Haywards Heath	Y	James Thorne	Premier Financial Planning	63	WoM	Blandford Forum	N
Neil Bonnar	PIA Financial Solutions	42	WoM	Edinburgh	N	David Tickner	Knight Shaw Finance	16	WoM	Henfield	N	Darren Spragg	Legacy Financial Services	44	WoM	Bodmin	N
Bede Pratt	Your Mortgage Broker	55	WoM	Edinburgh	Y	Mark Humphrey	MHC Mortgage & Protection	82	WoM	Herne Bay	Y	Samuel Whittlesea	Whittlesea Mortgages	147	WoM	Bridgwater	Y
Adrian Howard	Financialshield Group	84	WoM	Fraserburgh	N	Deborah Whittaker	Abode Finance	55	WoM	Horsham	Y	Mark Davis	XL Financial Services	77	WoM	Bridgwater	Y
Paul McCaughey	Merchant City Mortgages	275	WoM	Glasgow	N	Nicky Kirton	Janus Financial Solutions	10	WoM	Horsham	N	Richard Pocock	Better Mortgage	33	WoM	Bristol	N
Beth Stevenson	The Glasgow Mortgage Company	108	WoM	Glasgow	Y	Kieren George	KG Mortgages	168	WoM	Horsham	Y	Sam Winfield	Brook Financial Services	30	WoM	Bristol	N
Matt Smith	Macleod & MacCallum Wealth Management	25	L	Inverness	Y	Bola Anike	Access Financial Services	21	WoM	Hove	N	Chantal Stuart	EveryStep	59	WoM	Bristol	N
Douglas Low	One Financial Solutions*	24	WoM	Lanark	Y	Michelle Sharpe	Pear Tree Mortgages	49	WoM	Hungerford	Y	James Coghlan	Foursquare Financial	55	WoM	Bristol	Y
Graham McComb	Money Advice & Planning	65	WoM	Livingston	N	David Houchell	Houchell Mortgages	105	WoM	Ipswich	Y	Peter Sadler	Foursquare Financial	64	WoM	Bristol	Y
Derek McGill	McGill Mortgages	34	WoM	Meirose	Y	Molly Ellis	Jigsaw Money	37	WoM	Ipswich	N	Dan McCarthy	GHL Direct	61	WoM	Bristol	N
Ross Stisi	Stisi Group	178	WoM	Musselburgh	Y	Phil Drage	Mortgage Experience	16	WoM	Kettering	N	Julie McDonald	Kingsbridge Mortgage Advice	59	L	Bristol	Y
Moirá Ness	Fairstone	53	WoM	Nairn	Y	Debbie Hamilton	Precision Mortgage Solutions	21	WoM	Littlehampton	Y	Adam Wells	Lloyd Wells Mortgages	48	WoM	Bristol	Y
Laura Gilligan	Just Mortgages	24	WoM	Newmarket	Y	Iram Amanat	Just Mortgages	12	WoM	Maidenhead	N	Tom Gledhill	Mortgage Experience	33	WoM	Bristol	Y
Peter May	Jigsaw Money	18	WoM	Paisley	Y	Jenny Whittle	Aitana Financial Services	16	WoM	Maidstone	N	Simon Law	Simon Law Mortgage Advice	51	WoM	Bristol	Y
Jillian Young	2plan Wealth Management	24	WoM	Pathhead	Y	Andrew McCrossan	Equity Life UK	46	WoM	Maidstone	Y	Martin Strong	Strong Mortgage Solutions	39	WoM	Bristol	Y
Liz Cunningham	Affinity Financial Planning	48	WoM	Perth	Y	Carol Brown	Your First Mortgage Co	279	WoM	Newbury	Y	Gil Hamilton	Wise Mortgages	45	L	Bristol	Y
Alasdair Devine	Property Investment Finance	74	WoM	Stirling	Y	Rachel Riley	CJ White Mortgages	16	L	Newport Pagnell	N	Russell Birtles	View Finance	24	WoM	Bude	N
Gurvinder Gill	123 Mortgage Advice and Protection Advice	15	WoM	Wick	N	Kieran Ali	CJ White Mortgages	26	WoM	Newport Pagnell	Y	Steve Harris	Elite Financial Consulting	13	WoM	Clevedon	N
SOUTH EAST OF ENGLAND						James Best	Best Financial Planning	64	WoM	Oxford	Y	Michaela Cooch	Mortgage Saving Expert	71	WoM	Corsham	N
Erin Rigault	Peppermint Mortgage Services	67	WoM	Abingdon	Y	Shaun Nicholson	Nicholson Brown	43	WoM	Oxford	N	KEY					
Ian Butt	Prospect Tree Mortgages	92	WoM	Ashford	Y	Alexander Peters-Bean	Ox and Hart Financial Services	22	L	Oxford	N	FIRM					
Joanne Osborne	Scarlett Financial Services	119	WoM	Ashford	Y	Luke McLeod	Mortgage Advice Bureau	81	WoM	Portsmouth	Y	* Top Rated Firm (includes trading names of Top Rated Firms), more on p23					
David Titherington	The Mortgage Station	73	WoM	Baldock	Y	Lewis Chapman	Mortgage Services 4U	239	WoM	Ramsgate	Y	STATUS					
Sean Usher	Michael Usher Mortgages	33	WoM	Basingstoke	Y	Martin Turner	Acquire Mortgages	26	WoM	Rayleigh	Y	WoM Whole of market mortgage adviser					
Harjinder Atwal	Bibi Mortgages	14	WoM	Bedford	N	Miles Hawkins	Fairstone	15	WoM	Reading	Y	L Limited mortgage adviser					
Patrick Earey	Salcey Mortgages	85	WoM	Bedford	Y	Andy Cossey	Fairstone	26	WoM	Reading	Y	FEES PUBLISHED					
Clara Downton	Downton Mortgages & Financial	37	L	Bishops Stortford	Y	Gavin Carley	LRG Financial Services	53	WoM	Reading	Y	N No, this adviser does not display whether they charge a fee for advice on VouchedFor.co.uk					
George Self	Stablegate Financial Services	39	WoM	Bishops Stortford	Y	Dominic Brierley	The Money Guardian	26	WoM	Reading	Y	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					
Randy Randyayn	Better Financial Services	12	WoM	Bournemouth	Y	Tara Harper	Your Mortgage Connection	81	WoM	Ringwood	Y						
Simon Rowe	Mortgage Squared	87	WoM	Bournemouth	Y	Shane Brockwell	Fingerprint Financial Planning	24	WoM	Rochester	N						
						Scott Austin	Zoom Mortgage	38	WoM	Rochester	Y						

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS									
SOUTH WEST OF ENGLAND									
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.				
Charley Newman	Mortgage Saving Expert	96	WoM	Corsham	Y	Kerry Woodcock	Horizon Mortgages and Protection	17	L Par Y
Hugh Bowden	Montahue Financial	10	WoM	Dorchester	N	Samantha Bickford	Ocean Mortgages	12	WoM Plymouth Y
Sam Hyslop	Just Mortgages	27	WoM	Exeter	Y	Nathan Steele	Heritage Financial Consultancy	74	WoM Radstock N
Julie Woodgates	Premier Financial Planning	20	WoM	Exeter	Y	Suzanne Gore	Not Only Mortgages	115	WoM Royal Wootton Bassett Y
Richard Dalgleish	Premier Financial Planning	46	WoM	Exeter	Y	Simon Muirhead	Premier Financial Planning	44	WoM Saint Columb Y
Rick Joyce	Red Sky Finance	11	WoM	Gloucester	Y	Adam Nanson	Your Mortgage Expert	77	WoM Salisbury N
Barrie Evans	Your Ideal Mortgage	23	WoM	Liskeard	N	Ross Hampton	GHL Direct	107	WoM Stroud Y
Greg West	Your Ideal Mortgage	242	WoM	Liskeard	Y	Sian Hewson	Future Planning Mortgages	41	WoM Swindon N
Catherine Collar	Collar Mortgage Services	15	WoM	Lydney	Y	Danielle White	Gary Price Mortgages	116	WoM Swindon N
Jason Whitehead	Vitality Mortgages	101	WoM	Lydney	Y	Gary Price	Gary Price Mortgages	73	WoM Swindon Y
Kit Peterson	Wise Mortgages	34	L	Melksham	N	Jamie Stringer	Sequence	71	L Swindon N
Amy O'Shaughnessy	Wise Mortgages	52	L	Melksham	Y	Mark Weymouth	1st Financial	151	WoM Taunton Y
Laura Smith	TFA - Trusted Financial Advice	66	WoM	Padstow	N	Ellis Watkins	Cooper Associates Mortgages	17	WoM Taunton N
						Lizz Reading	Heritage IFC	62	WoM Taunton N
						Daniel White	White Financial Services	147	WoM Taunton N
						Gill Morgan	Fairstone	43	WoM Truro Y

New for 2021! These equity release advisers, protection advisers and financial coaches received the highest volume of positive 2020 reviews on VouchedFor.co.uk. Each is a fully verified member of VouchedFor and endorsed by more than ten clients. They have all necessary permissions to practice. See VouchedFor.co.uk for a complete list of the services these advisers can provide.

VOUCHEDFOR'S TOP RATED EQUITY RELEASE ADVISERS									
CENTRAL ENGLAND									
David Grasham	Viva Retirement Solutions*	16	WoM	Rothley	N				
Dave Hulin	Viva Retirement Solutions*	17	WoM	Sutton Coldfield	N				
NORTHERN ENGLAND									
Mark Lambert	Viva Retirement Solutions*	18	WoM	Barton upon Humber	N				
Simon Chalk	Laterliving now!	87	WoM	Chesterfield	N				
Amanda Hunt	Laterliving now!	17	WoM	Chesterfield	N				
Dawn Evans	Viva Retirement Solutions*	13	WoM	Leeds	N				
Robert Walsh	Viva Retirement Solutions*	11	WoM	Manchester	N				
SOUTH EAST OF ENGLAND									
Russell Coneron	Viva Retirement Solutions*	15	WoM	Aylesbury	N				
Rob Polworth	Viva Retirement Solutions*	15	WoM	Basildon	N				
Susan Williams	Viva Retirement Solutions*	15	WoM	Betchworth	N				
Liz Murley	Viva Retirement Solutions*	11	WoM	Bournemouth	N				
Shaun Tillyer	Viva Retirement Solutions*	10	WoM	Chelmsford	N				
Paul Saroya	Viva Retirement Solutions*	21	WoM	St Albans	N				
Jan Johnson	SSPlus Equity Release	15	WoM	Tunbridge Wells	N				
SOUTH WEST OF ENGLAND									
Nick Craddock	Viva Retirement Solutions*	11	WoM	Gloucester	N				
Stuart Powell	Ocean Equity Release	69	WoM	Plymouth	Y				
KEY									
FIRM * Top Rated Firm (includes trading names of Top Rated Firms), see opposite									
STATUS WoM Whole of market mortgage/equity release/protection adviser L Limited mortgage/equity release/protection adviser									
FEES PUBLISHED N No, this adviser does not display whether they charge a fee for advice on VouchedFor.co.uk Y Yes, this adviser clearly displays whether they charge a fee for advice on VouchedFor.co.uk. If they do charge, they have included their fee structure									

VOUCHEDFOR'S TOP RATED PROTECTION ADVISERS										
CENTRAL ENGLAND					Karolina Woch-Szymajda	Owl Financial	15	L	York	
Manu John	Owl Financial	20	L	Alfreton						
Sivasenthuran Rasaiya	Owl Financial	27	L	Corby	SCOTLAND					
Pirasath Kanesiah	Owl Financial	50	L	Coventry						
Bel Ufodike	Owl Financial	80	L	Coventry	Mariusz Zdybel	Owl Financial	25	L	Aberdeen	
Marcela Barincova	Owl Financial	29	L	Derby	SOUTH EAST OF ENGLAND					
Georgiana Liku Oyak	Owl Financial	12	L	Halesowen						
Ananda Haputhanthirige	Owl Financial	12	L	Harborne	Florentina Limbus	Owl Financial	22	L	Basildon	
Katarzyna Sek	Owl Financial	15	L	Mansfield	Jijo Madukkakuzhy Joseph	Owl Financial	26	L	Basildon	
Piotr Pomorski	Owl Financial	11	L	Newark	Kandeeban Shanmuganathan	Owl Financial	45	L	Bedford	
Elena Severin	Owl Financial	11	L	Northampton	Felben Pujanes	Owl Financial	39	L	Crawley	
Michal Machyna	Owl Financial	20	L	Nottingham	Argentina Stefanuca	Owl Financial	10	L	Eastleigh	
Harkamal Biran	Owl Financial	22	L	Nottingham	Veerah Sswamy	Owl Financial	24	L	Luton	
Divia Raj	Owl Financial	17	L	Rugby	Rosanna Diaz	Owl Financial	11	L	Milton Keynes	
Daniel Jones	Owl Financial	24	L	Solihull	Stuart Mair	TFA - Trusted Financial Advice	16	WoM	Ross on Wye	
Maija Ziemele	Owl Financial	12	L	Telford	Boban Sebastian	Owl Financial	16	L	Woking	
EAST OF ENGLAND					Cornel Teban	Owl Financial	17	L	Wokingham	
Stephen Obiade	Owl Financial	29	L	St Neots	SOUTH WEST OF ENGLAND					
GREATER LONDON										
Felipe De Sousa Oliveira	Owl Financial	17	L	Archway	Lijo George Kavukattu	Owl Financial	40	L	Truro	
Marian Bonney-Ankrah	Owl Financial	15	L	Bush Hill	Protection advisers take their fee from commission rather than charging an advice fee					
Mahesh Chandrarathna	Owl Financial	36	L	Bushey						
Kemmy Lawson	Owl Financial	65	L	Canary Wharf	VOUCHEDFOR'S TOP RATED FINANCIAL COACHES					
Dovile Sostauskaite Rozaitė	Owl Financial	16	L	Chafford Hundred	CENTRAL ENGLAND					
Chris Kator	Owl Financial	14	L	Greenhithe	Stephen Fannon	Hatch Financial Planning	34		Redditch	N
Siano Perera	Owl Financial	10	L	Harrow	GREATER LONDON					
Angelica Mae Macabangon	Owl Financial	19	L	Kingston Upon Thames	Terence Lapidus	Hatch Financial Planning	75		Lisson Grove	Y
Ahoussi Djabia	Owl Financial	17	L	Lewisham	Caspian Paget	Hatch Financial Planning	202		Teddington	Y
Santhirasegarampillai Santhiramohan	Owl Financial	15	L	Northolt	Storm Copestake	Hatch Financial Planning	22		Cobham	Y
Terese Latakaite	Owl Financial	25	L	Upminster	Toby Collett	Hatch Financial Planning	11		Richmond	N
Lavinia Nicula-Ardelean	Owl Financial	20	L	Upton Park	Sabena Khan	Hatch Financial Planning	53		Wembley	Y
Aleksandar Kasabov	Owl Financial	46	L	Walton on Thames	NORTHERN ENGLAND					
Frederico Maciel	Owl Financial	11	L	Watford	Brenda Okioa	Hatch Financial Planning	17		Oldham	N
NORTHERN ENGLAND					Phil Aspden	Hatch Financial Planning	87		Sale	Y
Vinod Malayil	Owl Financial	40	L	Huddersfield						
Alfredo Laurio	Owl Financial	25	L	Liverpool						
Ana Maria Carare	Owl Financial	14	L	Rochdale						
Slawomir Rekowski	Owl Financial	24	L	Salford						
Egija Rochna	Owl Financial	21	L	York						

Phil Fisher	MAB Weston	22	WoM	Weston super Mare	N
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WALES					
Lucy Gulwell	Creating Mortgage Solutions	78	WoM	Barry	N
Lisa Price	Lisa Price Financial Services	103	WoM	Blackwood	Y
Oliver Huntley	Elite Independent Mortgages	93	WoM	Bridgend	Y
Richard Baron	Sterling Welsh	49	WoM	Bridgend	Y
Philip Smith	Charles Derby Mortgage Bureau	14	WoM	Cardiff	N
Lisa Fletcher	Mortgage Advice Bureau	93	L	Cardiff	Y
Bleddyn Davies	Quay Financial Services	64	WoM	Cardiff	Y
Paul Storer	Sterling Rees Wealth Management	29	WoM	Cardiff	Y
Samantha Dorn	GHL Direct	80	WoM	Llanelli	N
John Pearson	Mortgage Search Go	99	WoM	Penarth	N
Huw Martinson	DCS Financial	37	WoM	Porthcawl	Y
Scarlett Johns	The Right Broker	21	WoM	Swansea	N

Introducing 2021's Top Rated Firms

Building on the successful debut of our Top Rated Firms list last year, we are pleased to reveal the 20 firms who qualified in 2021, writes Alex Whitson, VouchedFor managing director.

These firms all share an exceptional commitment to transparency and building trust and have all received exemplary reviews from their clients. Firms of any size can qualify as Top Rated Firms, as you can see from the table. They range from one-person operations to national businesses.

- WHAT DID TOP RATED FIRMS DO TO QUALIFY?**
1. Demonstrated a commitment to transparency by regularly inviting all advisers' clients to leave a review. There are a few allowed exemptions here such as clients who are infirm or do not have an email address. Top Rated Firms have agreed to being audited by VouchedF or to ensure they have invited reviews from all non-exempt clients.
 2. Proved their clients are engaged by achieving a high response rate on their review invitations.
 3. Shown they have happy clients by achieving a high average rating out of five.

WHICH FIRMS HAVE QUALIFIED? For the second year running, the largest firm to qualify as a Top Rated Firm is Sandringham Financial Partners, a national firm comprising nearly 200 independent financial and mortgage advisers across the UK. It's worth noting that 51 of its advisers trade under their own brands. Where they qualified individually, these advisers are signposted with an asterisk in the Top Rated Adviser tables. Last year, Sandringham invited all clients who had not previously reviewed it on VouchedFor to do so. There was no cherry-picking or selective inviting. The response was impressive. Of the 1,389 reviews left in 2020, 1,176 were

‘Trust in advice has never been so important’
Stuart Phillips,
CEO of The Private Office



“Financial advisers have a vital role to play in helping people navigate their financial future, whether that’s planning for their retirement, mitigating the impact of taxation or investing sustainably for a better future world. “The onus is on the financial advice profession to give those who could benefit from advice the confidence to seek it out and enjoy the undoubted benefits it brings. “Transparency at every stage is vital. At The Private Office, we now invite everyone to publicly review us at each key stage of their client journey, including first impressions before we agree to work together. This demonstrates our commitment to great client outcomes as well as helping us immediately identify and address areas for improvement. “We are delighted to see these efforts recognised as we again qualify as a VouchedFor Top Rated Firm, based on the reviews that real clients provide.”

five-star, 200 were four-star, and 13 were rated three stars or lower. Tim Sargisson, Sandringham CEO, commented, “VouchedFor is a tangible way for client-centric firms like ours to demonstrate how we continue to protect and enhance the lives of our clients. It is at the heart of everything we do.” There are four firms in this year’s medium category. The Private Office (TPO) features for the second year running. To its credit, TPO has set up automated review invitations that go out after every prospect meeting and annual client review. Mazars Financial Planning is a new entrant, with a 4.8 rating and 570 total reviews. Ian Pickford, the head of financial advice, said, “Client feedback provides valuable insights that help shape our business and service. “It also motivates our team to continue to put delivering excellent client outcomes front and centre of all we do.” One Financial Solutions, whose independent financial advisers are based across the UK, again makes the list. Viva Retirement also qualifies as medium-sized – the first equity release company to qualify as a Top Rated Firm. Fifteen smaller businesses qualify as Top Rated. Black Swan Financial Planning is the largest, based on 198 client reviews. Utopia (part of Fairstone) – with its three independent financial advisers in Yorkshire – has a rating of 4.8 based on 338 client reviews. It is part of Fairstone Financial Management but qualified under its own trading style. Other small firms to qualify as Top Rated include Philip James Financial Services – which includes two of the most reviewed advisers on VouchedFor, Philip Hanley and Sian MacInnes. Depledge Strategic Wealth Management and Waymark Financial make the list for the second year running. As does Kelly East of Luna Financial Planning (who qualified last year with Sterling Rees). Please see the table for a full list of 2021’s Top Rated Firms. Congratulations to them all.

ALL 2021 TOP RATED FIRMS

• LARGE FIRMS (50+ ADVISERS)

Firm name	Advisers	Reviews	Rating	Location
Sandringham Financial Partners	187	4,307	4.9	UK

• MEDIUM FIRMS (10+ ADVISERS)

Firm name	Advisers	Reviews	Rating	Location
The Private Office (TPO)	37	1,186	4.8	England
Mazars Financial Planning	23	570	4.8	UK
One Financial Solutions	13	676	5	UK
Viva Retirement	13	175	4.9	England

• SMALL FIRMS (FEWER THAN 10 ADVISERS)

Firm name	Advisers	Reviews	Rating	Locations
Black Swan Financial Planning	8	198	4.8	London
HDA Chartered Financial Planners	5	258	4.9	Worcester, Gloucester
Cricknet Hill Financial Planning	4	114	4.8	Sheffield
Philip James Financial Services	3	695	4.8	Oxford, Gloucester
Utopia (part of Fairstone)	3	338	4.8	Wakefield
Depledge Strategic Wealth Management	3	254	4.9	Stockport, Warrington
LUNA Financial Planning	3	104	5	Newport
Rosewood Wealth Management	2	270	4.9	Sheffield
Explore Wealth Management	2	214	4.9	Newcastle-upon-Tyne
Millward Wealth Management	2	211	4.9	Coventry
Waymark Financial	2	105	4.9	London
Kingsmead Wealth	1	100	4.8	Salisbury
Sheraton Financial Planning	1	64	4.9	Portsmouth
Daniel Bloomfield Wealth Management	1	44	5	London
Santorini Financial Planning	1	38	4.8	Leicester

The family tree

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

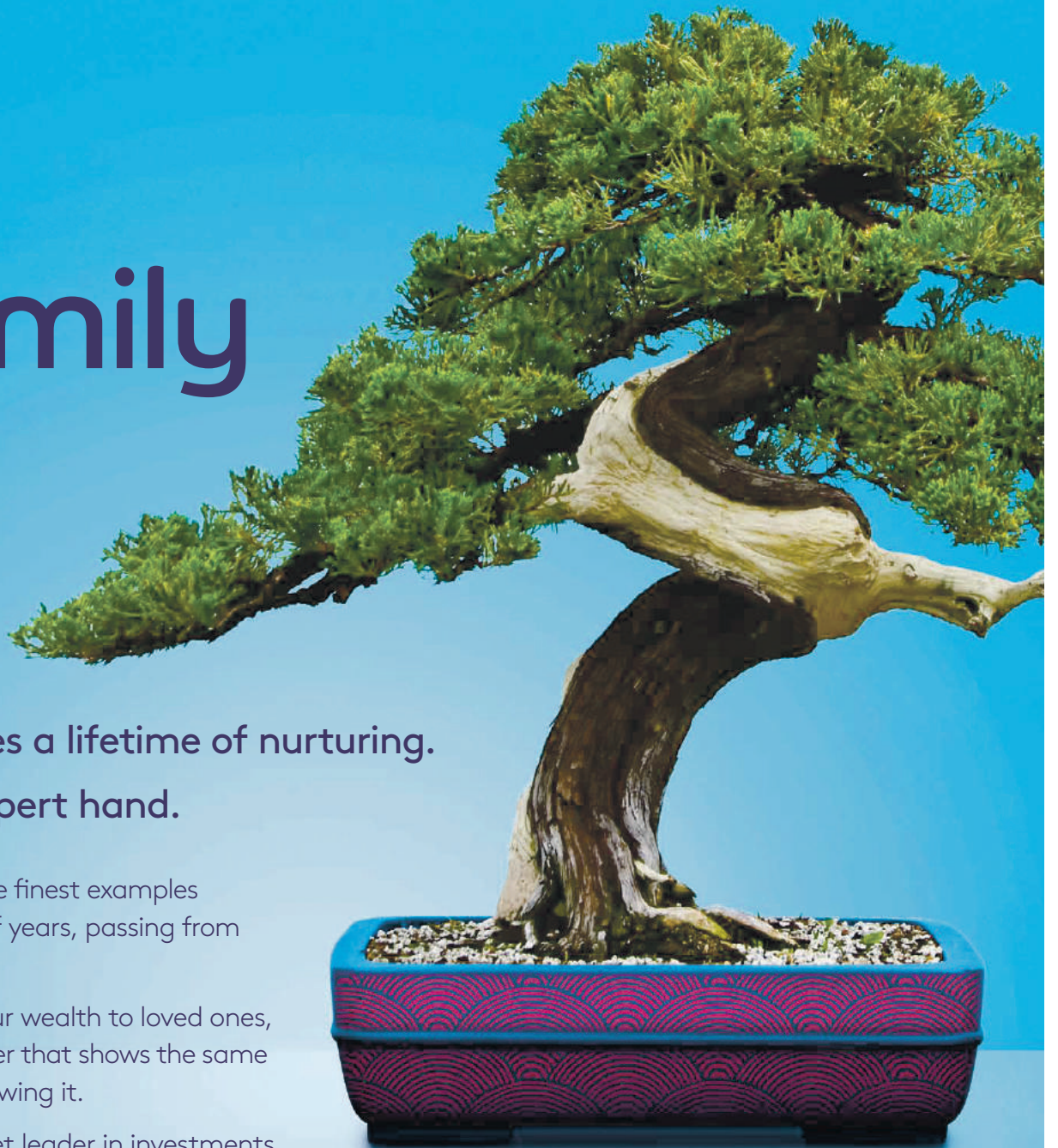
No wonder then, that some of the finest examples remain in families for hundreds of years, passing from one generation to the next.

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