



# VouchedFor's 2021 Top Rated Financial Adviser Guide

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



### INFO

## 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.



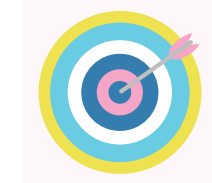
### EQUITY RELEASE ADVISERS

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](https://www.vouchedfor.co.uk).

### By David Prosser

As 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

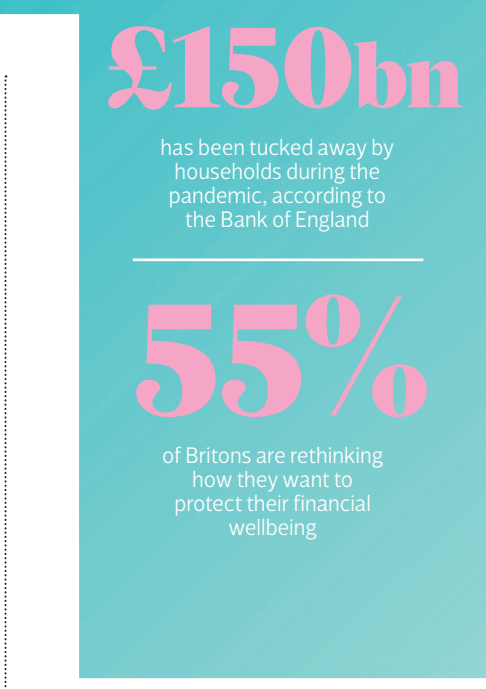
of clients put cover in place during a very difficult time," she says. "People often put this sort of thing off but now they are keen to act."

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



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."



When the price is right...

Understanding how financial advisers charge can inform what level and type of advice to seek. But while sage counsel can boost investment portfolios, preventing costly mistakes at key life stages is where it could really pay dividends

**'Advisers must tell you their fees before they take you on'**

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

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 TALLING £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

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 LeGassick 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".

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



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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

come from a freeze in the pensions lifetime allowance, which imposes punishing tax charges on those who build up private pension savings above a set level. The frozen capital gains tax allowance – how much profit you can make on investments each year without paying tax – will bring in another £65 million.

The government says these tax increases – more than £21 billion for individuals alone over the next five years – are necessary to repair damage done to the public finances by the Covid-19 crisis.

However, with so many changes, people will often need professional help, says Jane Hodges, managing director of Money Honey Financial Planning, who points to the steps you can take to protect yourself.

"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."

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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.

# 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.

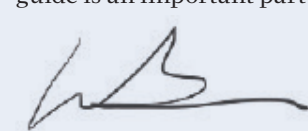
As well as being endorsed by at least ten clients, each adviser is a verified member of VouchedFor,

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

## 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 Rebbetts	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	Rothesay 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

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

### 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 Boutte	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	Swadlincote	N
Mark Johnson	Integritas Financial Planners	100	I	Swadlincote	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 & Oakes	59	I	Telford	N
Rikesh Bhatt	True Potential	23	R	Telford	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

## EAST OF ENGLAND

NAME	FIRM	REVIEWS	STATUS	LOCATION	FEE PUB.
Tony Robinson	Alan Boswell	12	I	Norwich	Y
John Whitehead	Alan Boswell	18	I	Norwich	Y
David Perry	Alan Boswell	14	I	Norwich	Y
Lewis Jones	Ascot Lloyd	14	I	Norwich	N
Robert Beevor	Hoyl Independent Advisers	34	I	Norwich	N
John Edwards	Hoyl Independent Advisers	24	I	Norwich	N
Michael Chandler	Hoyl Independent Advisers	14	I	Norwich	N
Mark Wright	Hoyl Independent Advisers	33	I	Norwich	N
Lewis Charles Richardson	IBA Wealth Management	71	R	Norwich	Y
Ian Couling	Lifetime Financial Solutions	98	I	Norwich	Y
Andy Fisher	Quilter Financial Advisers	52	R	Norwich	Y
Carl Lamb	Smith & Pinching	27	I	Norwich	Y
Michael Johns	Succession Wealth	89	I	Norwich	Y
Dan Seal	AFH Wealth Management	24	I	Peterborough	Y
Julian Fryer	Fairstone	15	I	Peterborough	Y
Simon Every	Hill Grafford	35	I	Peterborough	Y
Greg Thompson	Ewing Associates	16	R	Saffron Walden	Y
Frank Banks-Seaney	Fairstone	13	I	Saffron Walden	Y
Daniel Turner	Greenways Financial Planning	15	R	Saffron Walden	Y
Jamie Gordon	Lynas Vokes Investments	58	I	Spalding	N
Gary Fulcher	Kimbolton Financial Planning	67	I	St Neots	Y
Gary Wilson	Premier Plus	19	I	St Neots	N
Neil Harden	Abacus Associates	40	I	Stamford	N
Dan Payne	Golden Oak	24	I	Stamford	N
Andy Ollason	Hoyl Independent Advisers	58	I	Wymondham	N

## GREATER LONDON

Adam Rideout	Foster Denovo	41	R	Aldgate	N
Sukh Jawanda	Interestme Financial Planning	42	I	Aldgate	N
Ross Speedie	Interestme Financial Planning	69	I	Aldgate	Y
James Robinson	Mazars Financial Planning	22	I	Aldgate	N
Nicholas Hamilton	Mazars Financial Planning	46	I	Aldgate	N
Paul Simmons	Mazars Financial Planning	51	I	Aldgate	N
David Cresswell	David James Wealth	70	R	Aldwych	Y
Gary Meloy	Eswaran Stone Chartered FP	71	R	Aldwych	N
Mark Islin	Islin Wealth Management	21	R	Aldwych	N
Justin France	Justin France Wealth Management	17	R	Aldwych	N
Shabeer Ahmed	Opulence Wealth Management UK	30	R	Aldwych	N
Steven Field	Silverman Field	28	R	Aldwych	N
Marc Norris	Twelve Wealth Management	12	R	Aldwych	N
Daniel Bloomfield	Daniel Bloomfield*	44	R	Arkley	Y
Paul Coyle	Hargreaves Lansdown	39	R	Ashtead	Y
Scott Miller	Fairstone	40	I	Balham	Y
Stuart Murphy	St. James's Place	27	R	Bank	N
Jon Watts	Trinity Lifetime	10	R	Bank	N
Rafal Amer	Vitruvian Financial Planning	23	R	Bank	Y
John Donnelly	Clear Financial Advice	35	I	Banstead	N
Paolo Standerwick	MLP Wealth Management	219	I	Banstead	N

Filip Slipaczek	Slipaczek Chartered FP	263	I	Barnet	N
Mark Flannery	F3 Wealth	41	I	Beckenham	N
Lawrence Gold	Gold Wealth Management	19	R	Beckenham	N
Alex Danks	Danks Financial Planning	14	R	Bexley	N
Christopher Wotton	Wotton Wealth Management	40	R	Bexley	Y
Rebecca Harbrow	Blue Heron Financial Services	24	R	Bishopsgate	N
Tom Kesterton	Eclipse Financial Planning	11	R	Blackheath	Y
Bina Dayaram	Bina Dayaram Wealth Management	14	R	Borehamwood	N
Ophir Lethbridge	Lethbridge Wealth Management	20	R	Borehamwood	Y
Joshua Gerstler	The Orchard Practice	87	R	Borehamwood	Y
Thomas Schofield	Foster Denovo	35	R	Borough	Y
Andrew Rumbles	Prospera Wealth Management	51	R	Borough	Y
David Rodricks	Quilter Financial Advisers	14	R	Brockley	Y
Graeme Mackay	Foxgrove Associates	102	I	Bromley	Y
Henry Betts	TNS Financial Services	23	R	Bromley	Y
Kostas Stylios	Regency Wealth Management	11	R	Buckhurst Hill	Y
Ike Benson	St. James's Place	24	R	Bushey	N
Gareth Lewis	Cooper Associates Wealth Management	25	R	Canary Wharf	Y
Christine Tucker	One Financial Solutions*	91	I	Carshalton	Y
Fotis Joannou	Sentient Wealth	94	I	Chislehurst	Y
Alex Smith	Watson Moore	75	I	Chiswick Park	Y
Keith Galgut	Gale and Phillipson	107	I	Church End	N
Molly O'Donnell	Fortress Wealth Partnership	10	R	Clapham	N
Gary Youssef	GSQ Wealth	25	R	Clapham	N
Alistair Mann	Clocktower Fund Management	105	I	Cobham	Y
Geraldine Halpin	Succession Wealth	23	I	Coulsdon	N
Keith Jobson	Gold Griffin - Wealth Planning	85	I	Covent Garden	N
Bobby Bhuiyan	Thomas Oliver UK	23	R	Crouch End	Y
Dave Chamberlain	QI Financial Solutions	39	I	Croydon	Y
Richard M Howard	RMH Financial Planning	24	R	Croydon	Y
Harry Copp	Skipton Building Society	32	R	Croydon	Y
Andy Norrington	Sterling & Law	19	I	Croydon	Y
Sandra Corkhill	Fairstone	46	I	Crystal Palace	N
Tony Martin	True Potential	48	R	Dagenham	Y
Brian Downton	Downton and Ali Associates	50	R	Dartford	Y
Melinda Bush	Quartz Financial Services	78	I	Dartford	Y
Alun Webster	Audley Wealth	28	I	Dollis Hill	Y
David Gruenstein	The Private Office*	21	I	Ealing	Y
Chris Berger	Three Hills' Wealth Management	18	R	Ealing	Y
Simon Humphrey	True Potential	35	R	Ealing	Y
Matthew Rowland	St. James's Place	16	R	East Sheen	N
Kirsty Stone	The Private Office*	13	I	East Sheen	Y
Tom Low	Tilikum Wealth Management	13	R	East Sheen	Y
Martin Kyrke-Smith	McMillan Wealth Consultants	19	R	Eltham	N
Simon Neville	Walbrook Financial Strategies	19	R	Enfield	N
Ray Martin	Four Seasons	76	I	Epsom	Y
Paul Keeley	One Financial Solutions*	49	I	Epsom	Y
Owen Cook	Ablestoke Wealth Management	126	I	Fitzrovia	Y
Sebastian Hurst	Plutus Wealth Management	98	I	Fleet Street	Y
Reinaldo Soto-Rosa	RSR Wealth Management	53	R	Fulham	N

Frazer Horton	Edward Frazer*	55	I	Gravesend	N
Bob Rains	Heritage Wealth	13	R	Gravesend	N
Michael Margai	Perfect Protect	45	R	Greenhithe	Y
Edward Richardson	Quilter Financial Advisers	47	R	Greenhithe	Y
Neil Jenkins	Fintegrity*	13	I	Greenwich	Y
Daren Wallbank	Ginkgo Financial	52	R	Greenwich	Y
Carl Mountain	Zplan Wealth Management	64	I	Hampton Court	N
Dipen Tanna	Dipen Tanna Wealth Management	10	R	Harrow	N
Amit Mittal	Expert Independent Financial Planning	96	I	Harrow	Y
Nigel Shaffer	Zplan Wealth Management	32	I	Hendon	N
Simon Dunkerley	M & N Insurance & Financial Services	19	I	Hendon	Y
Thomas Skinner	Barnaby Cecil Financial Planning	16	I	Highgate	Y
Adrian Nunn	Iceni Financial Advisers	17	I	Highgate	Y
Vanessa Deen	Deen Financial Services	25	I	Hoddesdon	N
Katie Campbell	Think Financial Wealth Management	13	R	Hoddesdon	N
Malcolm Samuels	True Potential	42	R	Hoddesdon	Y
David Bean	David Bean Wealth Management	22	R	Hornchurch	N
Bill Paice	Paice Financial Planning	81	I	Hornchurch	Y
Amit Kohil	AK Mortgage Services	11	R	Hounslow	Y
Jane Hodges	Money Honey	72	I	Hoxton	Y
Henrietta Oxlade	Radcliffe & Newlands	116	I	Hoxton	N
Sam Whybrow	Thanks Wealth Planning	98	I	Hoxton	N
Rongu Miah	Advance Wealth	61	I	Ilford	N
Ravinder Gill	PSA	37	I	Ilford	N
Kanishk Swarup	St. James's Place	44	R	Kensal Green	Y
Howard Morgan	Keystone Wealth Management	25	R	Kingston upon Thames	Y
Tom Sidgwick	Skipton Building Society	26	R	Kingston upon Thames	Y
Ashley Gregory	BlackFin Wealth Management	18	R	Knightsbridge	N
James McLaren	BlackFin Wealth Management	10	R	Knightsbridge	N
Tessa Codron	CF Wealth Management	10	R	Knightsbridge	N
Andrew Nicolson	Devine Financial Management	50	I	Knightsbridge	Y
Gay Worrow	Gay Worrow	11	R	Knightsbridge	N
Sumun Kanda	McMillan Wealth Consultants	24	R	Knightsbridge	N
Nick Brown	NB Wealth Management	36	R	Knightsbridge	Y
Athy Watson	Noula Wealth Consultancy	13	R	Knightsbridge	N
Christopher Webb	Corfe Wealth Management	20	I	Leatherhead	N
David Villa-Clarke	DVC Wealth Management	32	R	Leatherhead	N
Steven Burgess	Fortis Financial Planning	42	R	Leatherhead	Y
Tom Grunsell	Grunsell Financial Planning	24	R	Leatherhead	N
Peter Hawthorne	Hawthorne Wealth Management	26	R	Leatherhead	N
Peter Ditchburn	Buckingham Gate	32	I	London Charing Cross	Y
Jamie Kyte	Buckingham Gate	17	I	London Victoria	Y
Matthew Smith	Buckingham Gate	115	I	London Victoria	Y
Chia Shamsaddini	Clarence Place Wealth Management	25	R	Longfield	Y
Edward Tudor	The Private Office*	38	I	Loughton	Y
Royston Fox	Royston Fox Associates	13	R	Mayfair	N
Ted Wilson	Wilson Wealth Advisory	56	R	Mayfair	Y
Henry Killingbeck	Antler Wealth Management	17	R	Merton	N
James Lindley	Castell Wealth Management	29	R	Monument	Y

## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Barnaby Balkwill	Ablestoke Financial Planning	39	R	Moorgate	Y
Steve Midgley	Black Swan Financial Planning*	42	I	Moorgate	N
Andrew Peters	Black Swan Financial Planning*	53	I	Moorgate	N
Rob Young	Black Swan Financial Planning*	28	I	Moorgate	N
Patrick Foley	Bournebridge Financial Services	14	I	Moorgate	N
Paul Gray	Cavendish Brooke Financial Management	28	R	Moorgate	Y
Ed Smith	Fairstone	13	I	Moorgate	Y
Anthony Brummitt	Fairstone	18	I	Moorgate	Y
Harry Sims	Fairstone	13	I	Moorgate	Y
Ron Hoare	Fairstone	23	I	Moorgate	Y
Jeremy Plevin	Fairstone	10	I	Moorgate	Y
Laurence Jackson	Fairstone	71	I	Moorgate	N
Jonathan Kinch	Fairstone	101	I	Moorgate	N
Russell Waller	Fairstone	142	I	Moorgate	N
Andrew Kennedy	Fairstone	53	I	Moorgate	Y
Paul Ellis	Fairstone	38	I	Moorgate	Y
Carol Higgin-Jones	Fairstone	44	I	Moorgate	Y
Nick Cummins	Nick Cummins Wealth Management	40	R	Moorgate	Y
Sean Irwin	Clarity Wealth Management	73	I	New Cross	N
Steffan Alemanno	The Private Office*	24	I	New Cross	Y
Gavin Calderwood	St. James's Place	16	R	New Malden	N
Mark Glanfield	Glanfield & Associates	15	R	North Woolwich	N
Waseem Herwitker	Earlwood Wealth Management	15	R	Northwood	N
Sasan Lohrasb	Frontier Wealth Management	17	R	Oakleigh Park	Y
Neil Jacobs	Prosperity Wealth Creation	68	I	Oakleigh Park	Y
Abigail Banks	The Private Office*	19	I	Peckham Rye	Y
Bejal Shah	London Wealth	49	R	Pinner	N
Paul Hodge	Pennymatters	82	I	Pinner	N
Geetika Sethi	Sensinvest	41	I	Pinner	N
Chandan Hinduja	Sensinvest	86	I	Pinner	Y
Veronica Mann	Talis IFA	43	I	Pinner	N
Gordon Craft	Chasebridge Wealth Management	23	R	Potters Bar	Y
Mike Moran	Fairstone	39	I	Potters Bar	Y
Adam Salomon	Fairstone	21	I	Primrose Hill	Y
Jonny Shingles	Jonathan Stephen Shingles	17	R	Primrose Hill	N
Jason Wood	The Private Office*	19	I	Primrose Hill	Y
Paul Sanders	The Private Office*	42	I	Primrose Hill	Y
Hazari Farook	Opulence Wealth Management UK	20	R	Queensbury	N
Joseph Awaritefe	Medical Family Finance	17	R	Regent's Park	N
Daryl Stafford	Medical Family Finance	15	R	Regent's Park	N
Paul Hart	Medical Family Finance	34	R	Regent's Park	N
Mark Martin	Medical Family Finance	17	R	Regent's Park	N
Andrew Coles	Adcock Financial	14	I	Richmond	N
Peter Adcock	Adcock Financial	57	I	Richmond	N
Miles Hawkins	PK Financial Planning	38	I	Richmond	N
Ben Ricketts	Ben Ricketts Wealth Management	16	R	Rickmansworth	Y
Ian Jenkins	Fairstone	14	I	Rickmansworth	Y
Robert Goodman	Fairstone	17	I	Rickmansworth	Y
Fiona Morpurgo	Morpurgo Wealth	70	I	Romford	Y
David Chew	Professional & Medical FP	71	I	Romford	N
Jatish Pindolia	Lyfe FS	44	R	Ruislip	N
Lara Turner	Knight Turner Private Clients	17	R	Selhurst	Y

Alex Shields	The Private Office*	26	I	Selhurst	Y
Hugo Sparks	Clarence Place Wealth Management	15	R	Shacklewell	Y
Rakesh Sharma	Albany Finance	10	I	Sidcup	N
Ravi Dadlani	Abacus Associates	31	I	Soho	N
Sam Sloma	Engage Financial Services	33	I	Somers Town	Y
Simon Ben-Nathan	Arkenstone Wealth Management	42	I	Southfields	Y
Tom Donlea	Castell Wealth Management	11	R	Southfields	Y
Nisheet Shah	Insight Financial Services	35	R	Southgate	N
Danisha Chadha	Close Brothers Asset Management	10	R	Spitalfields	Y
Chris Budden	Close Brothers Asset Management	47	R	Spitalfields	Y
Julian Bingle	London Premier Wealth Management	18	I	St James's	Y
Priyesh Patel	Ablestoke Financial Planning	49	R	St Paul's	Y
Liam Martin	Audley Asset Management	63	I	St Paul's	Y
Owran Rahmani	Credius Wealth	30	R	St Paul's	Y
Georgie Muir-Mackenzie	FLM Wealth Management	15	R	St Paul's	Y
Charlie Okell	FLM Wealth Management	14	R	St Paul's	Y
Jonathan Attenborough	Waymark Financial*	18	I	St Paul's	Y
Mark Wilson	Waymark Financial*	87	I	St Paul's	Y
Greg Neall	Wake Up Your Wealth	44	I	Staines	Y
Dipesh Shah	Oakdale Financial Services	70	R	Stanmore	N
Andrew M Baird	Fortress Wealth Partnership	12	R	Stoke Newington	N
Seán Standerwick	MLP Wealth Management	106	I	Surbiton	N
Simon Wade	J G Wealth	14	R	Sutton	N
Olivia Bucher	Mazars Financial Planning*	22	I	Sutton	N
Andy Springford	Mazars Financial Planning*	29	I	Sutton	N
Merve Oral	The Private Office*	16	I	Swiss Cottage	Y
Jim Anderson	Black Swan Financial Planning*	20	I	Tadworth	Y
Daniel Mayo	Daniel Mayo Financial Planning	11	R	Thames Ditton	N
Tom Lyon	Timeline Wealth Management	13	I	Thames Ditton	N
Jonathan Ritterband	The Private Office*	39	I	Tooting	Y
Aryan Chopra	Castell Wealth Management	11	R	Tower Hill	Y
Jordan Marshall	Jordan Marshall Wealth Management	17	R	Tower Hill	N
Dean Mullaly	Mark Dean Wealth Management	44	I	Tower Hill	Y
Tracey Reddings	Reddings Wealth Management	15	R	Tower Hill	N
Sean Wilkinson	Reliance Wealth Management	13	R	Tower Hill	N
Steven Jerath	SRJ Wealth Management	35	R	Tower Hill	N
Nick Tock	St. James's Place	12	R	Tower Hill	N
Alfie Richmond	Stanford Wealth Management	10	R	Tower Hill	N
Nathan Gonsalves-Williams	Stanford Wealth Management	10	R	Tower Hill	N
Edmund Wilson	The Edmund Wilson Practice	15	R	Tower Hill	N
Sarah Pearson	AFH Wealth Management	41	I	Twickenham	N
Simon Allen	AFH Wealth Management	57	I	Twickenham	N
Matthew Allen	AFH Wealth Management	71	I	Twickenham	N
James Wade	Charles Wade Finance	76	I	Twickenham	Y
David Holland	Globe IFAs	27	I	Twickenham	N
Andrew Thompson	Succession Wealth	15	I	Uxbridge	N
Pareh Shah	City Financial Consultants	22	R	Wallington	N
Alex Kyrianiou	The Private Office*	26	I	Waltham Cross	Y
Antony Smith	Providus Financial	38	I	Waltham Forest	N

Clive Lewis	LMP Wealth Management	36	R	Wanstead	Y
Ross Crane	Osprey Wealth Management	35	I	Waringham	Y
Sarah Drakard	Cruze Financial Solutions	81	I	Watford	Y
Jonathan Willis	Future Start	54	I		



## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

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

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
Michael Hogg	Hogg Financial Planning*	36	I	Keighley	N
Richard Morris	Skipton Building Society	53	R	Keighley	Y
George Hicks	The Private Office*	15	I	Keighley	Y
Chris Wheatman	Advice Matters Financial Planning	58	I	Kendal	Y
Amanda Heys	Armstrong Watson	21	I	Kendal	N
Chris Hill	Armstrong Watson	21	I	Kendal	N
Craig Brown	Skipton Building Society	18	R	Kendal	Y
Chris Newland	Astute Wealth Services	159	I	Knutsford	Y
Justin Heap	Swiftsure Wealth Management	24	R	Knutsford	Y
David Smith	True Potential	57	R	Knutsford	N
Simon Ross	Skipton Building Society	54	R	Lancaster	Y
James Larton	Truly Independent	35	I	Lancaster	Y
Yasir Al-Din	2plan Wealth Management	13	I	Leeds	N
Nick Heald	AFH Wealth Management	33	I	Leeds	N
Simon Mayoh	Armstrong Watson	13	I	Leeds	N
Ashley McCartney	Armstrong Watson	27	I	Leeds	N
Helen Richardson	Ascot Lloyd	17	I	Leeds	N
David Holdsworth	G&E Wealth Management	33	I	Leeds	N
Richard Lord	G&E Private Wealth	10	I	Leeds	N
Jonathan Noake	G&E Private Wealth	12	I	Leeds	N
Darren Goodall	Informed Financial Planning	83	I	Leeds	Y
Martin Archdale	MAP Financial Planning	17	I	Leeds	Y
Adam Green	Mazars Financial Planning*	11	I	Leeds	N
Jose Vilchez	Mazars Financial Planning*	20	I	Leeds	N
Natalie Wright	Mazars Financial Planning*	32	I	Leeds	N
Carl Ward	Mazars Financial Planning*	21	I	Leeds	N
Darren Pickersgill	Pickersgill Financial Planning	104	I	Leeds	Y
Mark Hinchliffe	Sandringham Financial Partners*	46	I	Leeds	N
Dominic Brown	Skipton Building Society	21	R	Leeds	Y
Ryan Stansfield	Skipton Building Society	28	R	Leeds	Y
Amy Enright	Sovereign Wealth	58	R	Leeds	N
Victoria Clowes	Sovereign Wealth	15	R	Leeds	Y
James Bowers	Sovereign Wealth	23	R	Leeds	Y
Tony Padgett	The Private Office*	12	I	Leeds	Y
Joseph O'Shea	The Private Office*	74	I	Leeds	Y
John Metcalf	The Private Office*	66	I	Leeds	Y
Adam O'Melia	The Private Office*	37	I	Leeds	Y
Alan Parkin	Vista Financial Management	132	I	Leeds	N
Angela Marson	Fairstone	14	I	Leek	Y
Steve Amison	Fairstone	11	I	Leek	Y
Ash Patel	Camargue Wealth	68	R	Leigh	N
David Parkinson	KBA FS	11	R	Leigh	N
Joanne Hobson	KBA FS	17	R	Leigh	Y
Sarah Hogan	KBA FS	35	R	Leigh	Y
Alan Worthington	Capstone Financial	33	R	Liverpool	N
Chris Lunt	Chris Lunt IFA	160	I	Liverpool	N
Julie Roche	Hanover Wealth Management	48	I	Liverpool	N
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
Martin Wilcocks	Wilcocks & Wilcocks	67	I	Liverpool	Y
Ray Garnett	Utopia (part of Fairstone)*	103	I	Liversedge	Y
Stewart Kaye	Skipton Building Society	33	R	Lytham St Annes	Y
Carol Ross	Close Brothers Asset Management	66	R	Manchester	Y
Dwaine Martin	Dwaine Martin Financial Planning	12	R	Manchester	N
Ray Tammam	Fairstone	19	I	Manchester	Y
Reena Mistry	Flying Colours Finance	11	I	Manchester	N
Ian Paxton	FS Pension Solutions	20	I	Manchester	N
Eric Mowinski	Landmark Financial Partnership	101	I	Manchester	N
Charles Jowers	Lordstone Financial Planning	24	R	Manchester	N
Daniel Foy	Mazars Financial Planning*	41	I	Manchester	N
Richard Clayton	Old Royle Wealth	105	I	Manchester	N
Carl Shropshire	Skipton Building Society	38	R	Manchester	Y
Grant Kelly	Newcastle Financial Advisers	17	R	Middlesbrough	Y
Jonathan Whittle	Sandringham Financial Partners*	28	I	Millom	Y
Darrell Barnes	The Money Map	96	I	Mirfield	N
Jonathan Garnett	Utopia (part of Fairstone)*	60	I	Mirfield	Y
Darron Whitehead	Utopia (part of Fairstone)*	175	I	Mirfield	Y
Darren Hancock	Sandringham Financial Partners*	28	I	Morecambe	Y
Adam Henderson	Henderson Independent Financial Management	40	I	Morpeth	N
David Mansell	Fairstone	11	I	Nantwich	Y
Christina Clegg	Christina Clegg	213	I	Nelson	Y
Lisa Jones	Mat White Financial Services	15	I	Neston	Y
Alan Hodgson	Parkgate FS	14	I	Neston	N
Bill Ward	Parkgate FS	16	I	Neston	N
Steve Braidford	Parkgate FS	13	I	Neston	N
Helen Brown	Phillip Bates & Co	133	I	Neston	Y
Alister Gaines	Akrivis Wealth	19	I	Newcastle upon Tyne	N
Victoria Atherton	Close Brothers Asset Management	37	R	Newcastle upon Tyne	Y
Craig Annan	Gale and Phillipson	55	I	Newcastle upon Tyne	N
Paul Bain	Gale and Phillipson	61	I	Newcastle upon Tyne	N
Julie McBlain	J. McBlain Financial Planning	50	R	Newcastle upon Tyne	Y
David Simpson	Newcastle Financial Advisers	31	R	Newcastle upon Tyne	Y
Geoff Caisley	Newcastle Financial Advisers	34	R	Newcastle upon Tyne	Y
Paul Richardson	Newcastle Financial Advisers	18	R	Newcastle upon Tyne	Y
Rachael Hall	Sandringham Medical*	59	I	Newcastle upon Tyne	Y
Kevin Fitzjohn	Skipton Building Society	53	R	Newcastle upon Tyne	Y
Michael Carrick	Tier One Capital	19	I	Newcastle upon Tyne	N
Martin Bage	Fairstone	20	I	Newton Aycliffe	Y
Paul Richardson	Amethyst IFA	54	I	North Shields	N
Kerry Chaloner	Armstrong Watson	22	I	Northallerton	N
Amanda Green	Close Brothers Asset Management	23	R	Northallerton	Y
James Downing	Gale and Phillipson	59	I	Northallerton	Y
Derek Dryden	Gale and Phillipson	160	I	Northallerton	Y
Graham Richardson	Sandringham Financial Partners*	26	I	Northallerton	Y
Emma Mitchell	Skipton Building Society	33	R	Northallerton	Y
Debbie Long	Close Brothers Asset Management	59	R	Northwich	Y
Craig Heath	Close Brothers Asset Management	46	R	Northwich	Y
Alec Butcher	Close Brothers Asset Management	15	R	Northwich	Y
Ryan Phelps	Hartford Wealth Management	30	R	Northwich	N
Shelagh Taylor	Landmark Financial Planning	61	I	Oldham	N
Richard Eastwood	Pearson Solicitors & Financial Advisers	11	I	Oldham	Y
Christopher Foster	Pennines IFA	42	I	Oldham	N
Rachael Moore	Skipton Building Society	24	R	Oldham	Y
Angela Maher	Acumen Financial Partnership	85	I	Ormskirk	Y
Jon Routledge					



## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

## NORTHERN ENGLAND

NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES 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	Stonegate 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
John Hunt	Armstrong Watson	29	I	Dumfries	N
Andrew Finnie	Border Finance	537	I	Dumfries	Y
Stuart Huxtable	True Potential	170	R	Dumfries	N
Raymond Broomfield	AFH Wealth Management	35	I	Dunbar	N
Gavin Middlemiss	Middlemiss and Associates Consultancy	34	R	Dunbar	N
Andrew Middlemiss	Middlemiss and Associates Consultancy	84	R	Dunbar	N
Andy Page	Fairstone	53	I	Dundee	Y
Mike Baxter	GS Group	54	I	Dundee	Y
Alan Davidson	Mortgages & Financial Services For All	60	R	Dundee	N
Ian Galston	Zplan Wealth Management	65	I	East Kilbride	Y
Adrian Hanger	ADH Wealth Management	28	R	Edinburgh	Y
Hugo Balfour-Melville	AMIA Wealth Management	81	I	Edinburgh	Y
Paul McCabe	Astute Financial Planners	25	I	Edinburgh	N
Kevin Gribben	Bluesky Independent Wealth Managers	54	I	Edinburgh	Y
Kathryn Tomlinson	Cailean	95	I	Edinburgh	Y
Hugo Cannon	Cannon Capital Wealth Management	59	R	Edinburgh	Y
Julie Crombie	Charles Stanley	30	R	Edinburgh	N
Barry McGowan	Charles Stanley	23	R	Edinburgh	N
Fiona Smith	Close Brothers Asset Management	20	R	Edinburgh	Y
David Scott	Close Brothers Asset Management	55	R	Edinburgh	Y
William Hunter	Fairstone	30	I	Edinburgh	Y
John Scott Davidson	John Scott Davidson	24	R	Edinburgh	N
Julie Howieson	Julie Howieson Wealth Management	21	R	Edinburgh	Y
Kenny Stevenson	Mazars Financial Planning*	19	I	Edinburgh	N
Stuart McLean	McLean and Partners Wealth Management	51	R	Edinburgh	N
Ian Murray John	Murray John & Associates	19	R	Edinburgh	N
Amy Ballingall	Rowanbank Financial Consultants	19	I	Edinburgh	N
Michael Angus	Sanlam Wealth	26	R	Edinburgh	Y
Craig Davidson	St. James's Place	13	R	Edinburgh	N
Alex Dockar	St. James's Place	12	R	Edinburgh	N
Keith Barr	Strategic Wealth Solutions	62	R	Edinburgh	N
Stuart McAdam	Stuart McAdam Wealth Management	10	R	Edinburgh	N
James Boyd	The James Boyd Practice	11	R	Edinburgh	N
Andrew Conway	A.S.K. Wealth Management	39	R	Glasgow	Y
Robbie MacKillop	Advanta Wealth	52	I	Glasgow	N
David Mackintosh	Advanta Wealth	90	I	Glasgow	N
Clayton Cumming	Advice & Wealth Management	159	I	Glasgow	N
Brian McNicol	Armstrong Watson	12	I	Glasgow	N
Mandy Crawford	Ascot Lloyd	11	I	Glasgow	N
Chris Brown	Begley Brown Financial Solutions	29	I	Glasgow	Y
Chris Friel	Bluesky Independent Wealth Managers	21	I	Glasgow	N
Carley Mearns	C Mearns Finance	22	R	Glasgow	N
Stephen Wightman	Close Brothers Asset Management	36	R	Glasgow	Y
Ross Munro	Close Brothers Asset Management	11	R	Glasgow	Y
Stuart Lamont	Cornerstone Asset Management	56	I	Glasgow	N
Barry Sime	Fairstone	11	I	Glasgow	Y
James Fitzpatrick	Fairstone	22	I	Glasgow	Y
Fraser Thomson	Fairstone	21	I	Glasgow	Y

Fraser Mcphate	Fairstone	40	I	Glasgow	Y
Steven Mason	Gilliland Neilson Brown	60	I	Glasgow	Y
Sam Henderson	Henderson Stone Asset Management	17	R	Glasgow	N
Dhawal Chandan	Just Financial Group	123	I	Glasgow	Y
Colin Campbell	Mazars Financial Planning*	14	I	Glasgow	N
Kevin Garfagnini	Mazars Financial Planning*	90	I	Glasgow	N
Andrew Singleton	Money Advice & Planning	186	I	Glasgow	Y
Allay Mohan	Plantation Financial Services	24	R	Glasgow	N
Renata Cook	Renata Cook Wealth Management	30	R	Glasgow	Y
David Muir	Skipton Building Society	27	R	Glasgow	Y
Paul McFadyen	Spectrum	129	I	Glasgow	Y
Graeme Jenkins	Succession Wealth	17	I	Glasgow	N
Barry Young	Succession Wealth	18	I	Glasgow	N
Alistair Creevy	Succession Wealth	104	I	Glasgow	N
Karen Vorster	Vorster Wealth Management	16	R	Glasgow	N
Richard Smith	Westbourne Wealth Management	23	R	Glasgow	Y
Scott Wallace	Wallace Financial Planning	34	R	Haddington	N
James Brown	James Alexander Brown	24	R	Hamilton	N
Thomas Marshall	S W Financial Management	76	I	Hamilton	Y
George Thomson	Thomson Associates*	26	I	Hamilton	N
John Porter	Craiglyon	125	I	Helensburgh	N
Neil Aspinall	Truly Independent	21	I	Insch	Y
Darran Murphy	Macleod & Maccallum Wealth Management	29	R	Inverness	N
Mary MacFarlane	Mary MacFarlane Financial Planning	20	R	Inverness	N
Donald Murray	Sandringham Financial Partners*	42	I	Inverness	Y
Jake Bernardi	Succession Wealth	18	I	Inverness	N
Daniel Murdoch	Succession Wealth	27	I	Inverness	N
Chris Dunn	Succession Wealth	10	I	Inverness	N
Craig Loney	Advanced Financial Planning	23	R	Inverurie	N
Andrew Stewart	A S Wealth Management	21	R	Kinross	N
David Cameron-Harper	Cairn Independent	21	I	Kirkcaldy	N
John Johnston	Cairn Independent	11	I	Kirkcaldy	N
Michael McLintock	Adelp Financial Solutions	56	I	Lanark	Y
John Maxwell	MX Independent*	120	I	Largs	N
Michael McGinty	Sandringham Financial Partners*	30	I	Largs	N
Marc Thomson	Milecross Financial	22	R	Larkhall	Y
Graeme Inglis	Poise Financial Planning	76	I	Linlithgow	N
Martin Heslop	Sutherland Mayfair Wealth Management	15	R	Linlithgow	Y
Vincent Throp	Vincent Throp	64	R	Linlithgow	Y
Sean Gilbert	Select Wealth Managers	32	I	Livingston	Y
Steven Guthrie	Guthrie Wealth Consultancy	25	R	Loanhead	Y
Craig Barr	Strategic Wealth Solutions	29	R	Loanhead	N
Jonathan Smith	Jonathan Smith Consulting	11	R	Menstrie	N
Ann-Marie Milne	Fairstone	15	I	Nairn	Y
Connel Burt	Wallace Financial Planning	16	R	North Berwick	N
Alistair Flynn	Clachan View Wealth Management	13	R	Perth	N
Mark Ridley	Skipton Building Society	10	R	Perth	Y
Eoghann McPherson	Succession Wealth	29	I	Perth	Y
Angus Bunten	The Ailsa Partnership	21	I	Prestwick	Y

George Laidlaw	Cruse Wealth Management	21	R	Stirling	Y
Greg Duthie	Retirement & Investment Solutions	29	I	Stirling	Y
Neil Miller	Retirement & Investment Solutions	33	I	Stirling	Y
Graham Brodie	Succession Wealth	71	I	Stirling	Y
Elaine Clunie					



## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

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

## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Max Slipaczek	Slipaczek Chartered FP	61	I	Letchworth Garden City	N
Tim Rozario	Skipton Building Society	45	R	Lewes	Y
John Robinson	Sandringham Financial Partners*	25	I	Littlehampton	N
Alistair Norton	GHL Direct	236	R	Luton	N
Chris Mills	Beals Mortgage and Financial Services	50	R	Lyndhurst	N
David Crabbe	Quilter Financial Advisers	68	R	Maidenhead	Y
Mani Bamdad	Schroders Personal Wealth	12	R	Maidenhead	N
Julia Keith	Succession Wealth	13	I	Maidenhead	N
David Brooker	2plan Wealth Management	14	I	Maidstone	N
Sarah-Jayne Ives	Charles Derby Wealth Management	27	I	Maidstone	N
James Etheridge	Focused Financial	51	I	Maidstone	Y
Max Sullivan	Generational Wealth Management*	18	I	Maidstone	Y
Richard Curran	Integral Wealth Management	24	R	Maidstone	N
Grant Miles	James & Co Wealth Management	37	R	Maidstone	N
Vikram Deb	McMillan Wealth Consultants	74	R	Maidstone	N
Dan Brent	Raymond James	10	I	Maidstone	Y
Jonathan Morris	Sandringham Financial Partners*	40	I	Maidstone	N
Stephen Jevons	True Potential	20	I	Maidstone	N
Tom Wood	Castell Wealth Management	24	R	Manningtree	Y
Peter Fulcher	Business & Personal Investment	42	I	Marlow	N
Martin Capel-Smith	The Martin Capel-Smith Partnership	37	R	Marlow	N
Faisal Khan	AFH Wealth Management	17	I	Milton Keynes	N
Robert Dick	Barnes Robertson Financial Planning	11	R	Milton Keynes	N
David Goddard	Collective Financial Planning	10	R	Milton Keynes	N
Nikki Pipping	Collective Financial Planning	43	R	Milton Keynes	Y
Sara Branca	Collective Financial Planning	14	R	Milton Keynes	Y
Sunny Sonpal	Collective Financial Planning	45	R	Milton Keynes	Y
Manisha Savdas	Collective Financial Planning	28	R	Milton Keynes	Y
Pietro Garritano	Eden Financial & Wealth Management	60	I	Milton Keynes	N
William Palmer	Mazars Financial Planning*	17	I	Milton Keynes	N
Mark Smallwood	Oak Wealth Planning	61	I	Milton Keynes	Y
Bob Gibbs	Oak Wealth Planning	165	I	Milton Keynes	Y
Samantha Bradford	Simplicity Financial	15	R	Milton Keynes	N
Tony Byrne	Wealth and Tax Management	95	I	Milton Keynes	N
Andrew Benson	Bow House Wealth Management	99	I	Newbury	Y
Alex Bredmore	Griffins Financial Solutions	51	I	Newbury	Y
Simon Moran	Griffins Financial Solutions	95	I	Newbury	Y
Sarah Blyth	Protect & Invest	31	I	Newbury	Y
Nicola Watts	Jane Smith FP	57	I	Olney	N
Henry Elliston	Efficient Portfolio	38	I	Oxford	Y
Tim Davison	Shaw Gibbs Financial Planning	13	I	Oxford	N
Edward Gibson	Shaw Gibbs Financial Planning	13	I	Oxford	Y
Paul Davidson	Strategic Vision Wealth Management	62	I	Oxford	Y
Stephen Brunt	AXG Asset Management	23	I	Peacehaven	N
Kieran Woods	McMillan Wealth Consultants	26	R	Peacehaven	N
Petra Griffiths	PSG Financial Solutions	88	I	Peacehaven	N
Gavin Foster	Ascot Lloyd	19	I	Petersfield	N
Toby Hill	Succession Wealth	11	I	Pevensy	N
Emily Turgoose	Life Matters Financial Planning	32	I	Poole	Y
Andrew Milligan	Mazars Financial Planning*	18	I	Poole	N
Iain Murray	True Potential	54	R	Poole	Y
Matthew Cole	The Private Office*	28	I	Princes Risborough	Y
Alex Hatfield	The Private Office*	62	I	Princes Risborough	Y
Roger Clarke	The Private Office*	63	I	Pulborough	Y
Martin Jeffery	The Ron Jeffery Practice	17	R	Pulborough	Y
Rob Winter	London and County Financial Advisors	10	R	Ramsgate	N
Amanda Holden	AFH Wealth Management	33	I	Rayleigh	N
Ross Lacey	LB Financial Solutions	72	I	Rayleigh	Y
Tim Felstead	Prism Partnership	34	R	Rayleigh	N
John Aubrey	Ascot Lloyd	28	I	Reading	N
Martin Barrett	Barrett Wealth	21	R	Reading	N
Paul Shorten	Blacktower FM	41	I	Reading	N
Richard Elliott	Charles Stanley	88	R	Reading	Y
Daniel Barnard	FA Wealth	42	R	Reading	N
Chris Gallimore	Gallimore Wealth Management	32	R	Reading	Y
Kevin Mitchell	Positive Solutions	19	R	Reading	Y
Matthew Holder	Positive Solutions	25	R	Reading	Y
Basit Durrani	Schroders Personal Wealth	10	R	Reading	N
Vicky Solloway	Skipton Building Society	14	R	Reading	Y
Matt Grifferty	Time Financial Planning	25	I	Reading	Y
Andrew Vaughan	Vaughan Wealth	18	R	Reading	N
Jethro Seaton	White Eagle Finance	39	R	Reading	Y
Russell Brett	Matthew Douglas	48	I	Redhill	Y
Clive Firth	Richfields Firth	33	R	Redhill	N
Stewart Sims-Handcock	Lonsdale Wealth Management	32	I	Ringwood	N
Tony Barker	AJG Wealth Management	12	R	Rochester	N
Philip Cross	Direct Financial Planning	63	I	Rochester	Y
Alex Cross	Direct Financial Planning	65	I	Rochester	Y
Ben Beslic	Fingerprint Financial Planning	17	I	Rochester	N
Paul Spencer-Nixon	Fingerprint Financial Planning	40	I	Rochester	N
Ryan Rispoli	Lombard Wealth Associates	14	R	Rochester	N
Joe Parker	McMillan Wealth Consultants	29	R	Rochester	N
Robert Howard	Ingard IFM	69	I	Rochford	Y
Scott Moody	Ascot Lloyd	16	I	Romsey	N
Alex Pegley	Ascot Lloyd	110	I	Romsey	N
Shaun Ramazannezhad	McMillan Wealth Consultants	11	R	Romsey	N
Oliver Pemberton	Edginton Stanley Wealth Management	14	R	Royston	N
Samsu Miah	Berkshire Financial Planning	15	R	Sandhurst	Y
Richard Facer	Capital Planning Partners	38	R	Sandhurst	Y
Sam Worthington	Worthington Financial Planning	66	I	Sandy	N
Stephen Keith	Heath Financial Planning	11	R	Sawbridgeworth	Y
Toby Mann	David James Wealth	39	R	Saxmundham	Y
Peter Ewart	Peter Ewart	38	R	Saxmundham	N
Stephen Bacic	Sandringham Financial Partners*	24	I	Seaford	N
Alec Cameron	Coloma Wealth Management	74	I	Sevenoaks	Y
Graham Keepen	Foxgrove Associates	93	I	Sevenoaks	Y
James Wigggett	Flitwick	11	R	Sheffield	N
Darcy Needham	Mazars Financial Planning*	19	I	Sheffield	N
Sally Thompson	Thompson Financial	42	R	Sittingbourne	N
Fiona Leonard	Leonard Wealth Solutions	11	R	Slough	Y
David Ruler	Sandringham Financial Partners*	54	I	Snodland	Y
James Black	Beals Mortgage and Financial Services	13	R	Southampton	N
Andrew Brown	Eight Wealth Management	22	R	Southampton	N
Stephen Hyde	Hyde Wealth Management	20	R	Southampton	Y
James Thompson	NorthStar Wealth Management	104	I	Southampton	Y
Nadine Perry	Tilney	81	R	Southampton	N
Angela James	Yolo Wealth Management	25	R	Southampton	Y
Andrew Snowball	2plan Wealth Management	47	I	Southend on Sea	N
Joe Roxborough	Ascot Lloyd	15	I	St Albans	N
Adrian Douglas	Audley Asset Management	48	I	St Albans	Y
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## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

## SOUTH EAST OF ENGLAND

NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.
Allan Cruse	Strategic Solutions	81	I	Wareham	Y
James Burgess	De Mellow & Co Wealth Management	11	R	Waterlooville	N
Lee Trimby	Succession Group	48	I	Waterlooville	N
Harj Heer	Logic Financial Services	42	I	Watlington	N
James Keenan	Succession Wealth	49	I	Wotton At Stone	Y
John Haley	Willow Financial Planning	20	I	Westcliff on Sea	Y
James Hodges	Willow Financial Planning	58	I	Westcliff on Sea	Y
Stephen Cole	Cole Financial Associates	18	R	Westerham	Y
Martin Stone	First Class Financial Solutions	21	R	Wickford	Y
Matthew Newsome	Newsome Wealth Management	17	R	Wickford	N
Tony Russell	Orange Tree Wealth Management	39	R	Wickford	N
Ian Sparks	Zplan Wealth Management	206	I	Wimborne	N
Martin Reed	Tilney	28	R	Wimborne	N
Ben Thorpe	Oaktree Wealth Management	68	I	Winchester	N
Nicola Orchard	Orchard Wealth Limited	38	I	Winchester	N
Victoria Toan	VJT Wealth Management	31	I	Winchester	N
Claire Calder	Ascot Wealth Management	19	I	Windlesham	N
Catrina McCarron	Ascot Wealth Management	191	I	Windlesham	N
Mark Insley	Ascot Wealth Management	152	I	Windlesham	N
Matthew Fagan	Ascot Wealth Management	28	I	Windlesham	Y
Chris Dahl	Advies Private Clients	67	I	Windsor	Y
Charlie Bryant	Bryant Hall Todd Wealth Management	14	R	Windsor	Y
Paul Adams	Fairstone	37	I	Windsor	Y
Giles Warren	Giles Warren Financial	60	I	Windsor	N
James Lindsey-Halls	JLH Wealth Management	50	I	Windsor	N
David Bright	Blackstone Moredgate	66	I	Witham	N
Dominic Spalding	Expert Wealth Management	22	I	Witney	N
Jonathan Hunt	Expert Wealth Management	26	I	Witney	N
Mathew Timms	Timms Wealth Management	37	R	Witney	Y
Ketan Shah	Argentis Financial Planning	135	I	Woking	Y
Nick Swartout	Bray Wealth Management	50	R	Woking	Y
Lloyd French	DeLaunay Wealth Management	32	I	Woking	Y
Colin Spackman	Skipton Building Society	37	R	Woking	Y
Mathew Angell	Creative Lifestyle Planning	37	I	Wokingham	Y
Jonathan Walsh	EBP Financial Planning	102	I	Wokingham	Y
Rob Spendley	Robertsons & Crawford	34	I	Wokingham	Y
Ray Best	UnaVida	90	I	Wokingham	Y
Nico Williams	Francis Wealth Management	35	R	Woodbridge	N
Angus Willson	Investment Solutions	270	I	Worthing	Y
Samuel Dearnley	Iona Beesly Associates	71	I	Worthing	N

Stuart Brewer	AFH Wealth Management	37	I	Barnstaple	N
Paul Caller	Caller Financial Solutions	50	I	Barnstaple	Y
Andy Pearce	Duchy IFA	108	I	Barnstaple	Y
Patricia Lake	Beckford James	75	I	Bath	N
Dr Markas Gilmartin	Brewin Dolphin	92	R	Bath	Y
Christopher Hannan	CJ Hannan	80	I	Bath	N
James Dawes	JWD Mortgages	40	I	Bath	Y
Jonathan Knee	McKenzie & Co. Financial Consultants	25	R	Bath	Y
Oli Stavrakakis	McKenzie & Co. Financial Consultants	24	R	Bath	N
Julian Frere	The Private Office*	45	I	Bath	Y
Jason Knowles	True Potential	48	I	Bath	Y
Colin Mitchell	Fairstone	39	I	Bideford	Y
Ian Eise	4 Financial Planning	11	I	Bristol	Y
Daniel Chard	Abbot Associates	24	I	Bristol	Y
Adrian Wilkins	Aevum Wealth Management*	10	I	Bristol	Y
Ellie Hopton	AFH Wealth Management	43	I	Bristol	Y
George Cooksley	Argentis Financial Planning	25	I	Bristol	N
James Shattock	Brewin Dolphin	78	R	Bristol	N
Ian Barton	Close Brothers Asset Management	24	R	Bristol	Y
Giles Maine	Close Brothers Asset Management	36	R	Bristol	Y
Bradley Fry	Continuum Financial Services	33	I	Bristol	Y
Peter Godsell	Crystal Wealth Management	81	I	Bristol	N
Alex Johnston	Domus Financial Services	19	R	Bristol	Y
Kieran O Connor	Elite Financial Consulting	26	I	Bristol	N
Michael Blair	Hartsfield	26	I	Bristol	N
Joy Wisniewski	Hartsfield	44	I	Bristol	N
Jamie Jacobs	Ifamax Wealth Management	32	I	Bristol	Y
Tom Buss	Kellands	42	I	Bristol	Y
Giovanni Maniglia	Schroders Personal Wealth	23	R	Bristol	N
Cath Mumby	Schroders Personal Wealth	12	R	Bristol	N
Tanya Redman	Skipton Building Society	15	R	Bristol	Y
James Marchant	Sovereign IFA	16	I	Bristol	Y
Mark Hibbit	Sovereign IFA	14	I	Bristol	Y
Daniel Blandford	The Private Office*	54	I	Bristol	Y
Simon Jones	Univudal	24	R	Bristol	N
Simon Hicks	Univudal	51	R	Bristol	N
Vaughan Rochford	Rochford Financial Services	27	R	Buckfastleigh	Y
Sam Binstead	Chilvester Financial	32	I	Calne	Y
James Harris	Just Mortgages	15	R	Calne	N
Akbar Patel	ABA Wealth Solutions	41	I	Cheltenham	N
Madeleine Hollands	Beals Mortgage and Financial Services	37	R	Cheltenham	N
Adam Calderwood	Calderwood Wealth Management	36	R	Cheltenham	N
Chris Durkan	Coach House Wealth Solutions	13	R	Cheltenham	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

Ivan Lintner	Beckford James	72	I	Cirencester	Y
Emily Man	St. James's Place	19	R	Cirencester	N
Karen Cooper	Chadwick Financial Management	71	I	Dartmouth	Y
Alex Grant	AFH Wealth Management	45	I	Devizes	N
Ian Pennell	Baker Hudson	10	I	Dursley	Y
Elizabeth Webb	Fairstone	19	I	Exeter	Y
James Dalgleish	Premier Financial Planning	77	I	Exeter	Y
Vasilis Panteli	Succession Wealth	14	I	Exeter	N
Barry Martin	Venn Wealth Management	24	I	Exmouth	Y
David Medland	Quilter Financial Advisers	25	R	Falmouth	N
Matt Hobbins	Unique Financial Planning	13	R	Faringdon	Y
Mike Rayer	Advice 4U	38	I	Gloucester	N
Mark Williamson	Blackfriars Wealth Management	83	I	Gloucester	N
Steve Jevons	Financial Associates	24	R	Gloucester	N
Duncan Smitton	Smitton Wealth Solutions	18	I	Gloucester	N
Stephen Elvin	Stephen Elvin	46	I	Highbridge	N
Mike LeGassick	Manning and Company	145	I	Ivybridge	N
Lisa Julian	Manning and Company	44	I	Ivybridge	N
Stephen Ansell	Manning and Company	90	I	Ivybridge	N
Richard Bateman	Bateman Financial Management	26	R	Liskeard	N
David Boyce	Bright Future Financial	40	I	Lyme Regis	N
Patrick Van Eady	Vantreo Wealth Management	29	I	Malmesbury	N
Joe Swanson	AFH Wealth Management	10	I	Nailsea	N
Mark Ridgmont	Cornwall Finance & Investments	55	I	Newquay	Y
Kate Gannon	Themis Wealth Management	20	I	Newquay	N
Will Clarke	Towan IFA	21	I	Newquay	N
Paul Drake	Opal Financial Management	20	I	Newton Abbot	N
Abigail Stidworthy	Strategic Solutions	84	I	Newton Abbot	N
Damien Clyburn	Otter Financial Services	88	I	Ottery St Mary	N
Alan Powell	Elite Wealth Management	144	I	Penzance	N
James Salsbury	Salsbury Independent FP	59	I	Perranporth	Y
Andy Burton	TFA - Trusted Financial Advice	11	I	Plymouth	Y
Jason Lewis	Lewis Financial	23	I	Poole	Y
Jon Fry	Elite Financial Consulting	35	I	Radstock	Y
Vince Bartley	Easy Financial Services	12	R	Royal Wootton Bassett	N
Alexander Fry	Beaufort Financial Plus	25	I	Salisbury	Y
Gavin Park	Premier Financial Planning	89	I	Salisbury	Y
Terry Kellow	Succession Wealth	10	I	Salisbury	N
James Pinckney	Succession Wealth	18	I	Salisbury	N
Elise Chester	Succession Wealth	30	I	Salisbury	N
Peter Harding	Peter Harding Wealth Management	30	R	Shaftesbury	Y
Richard Odell	Premier Financial Planning	50	I	Shaftesbury	N
James Craw	Your Financial Planning	30	I	Sherborne	Y
Neville Collis	Sandringham Financial Partners*	42	I	South Petherton	N
John Butterworth	Philip James Financial Services*	58	I	Stonehouse	Y
Paulo Costa	Digby Associates	31	R	Street	Y
Ian Harding	Sandringham Financial Partners*	79	I	Stroud	Y
Andrew Goodey	Beckford James	46	I	Swindon	N
Anil Badhan	Future Planning	52	I	Swindon	N
Simon Pardoe	White Eagle Finance	28	R	Swindon	N

## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Simon Cutler	Blackdown Financial	126	I	Taunton	N
Carl Gazzard	Cooper Associates Wealth Management	10	R	Taunton	Y
Robert Lester	Milsted Langdon Financial Planning	163	I	Taunton	Y
Tristan Scott	Skipton Building Society	34	R	Taunton	Y
Karl Lehmann	Lehmann Financial Management	52	R	Teignmouth	Y
Steve Wales	Ripley Wales Financial Planning	50	R	Torquay	Y
Steven Cliff	Sandringham Financial Partners*	33	I	Torquay	Y
Steve Stobie	The Pension Drawdown Company	51	I	Torquay	Y
Jonathan Walker	The Pension Drawdown Company	54	I	Torquay	Y
David Tout	Clarity Wealth Management	25	I	Totnes	N
Jason Mountjoy	Clarity Wealth Management	78	I	Totnes	N
Luke Sword	Premier Financial Planning	30	I	Trowbridge	Y
Andrew Brown	Truly Independent	37	I	Trowbridge	Y
Jonathon Wood	AFH Wealth Management	10	I	Truro	N
Paul Grey	TFA - Trusted Financial Advice	86	I	Truro	Y
Darren Bilkey	TFA - Trusted Financial Advice	87	I	Truro	Y
Simon Brannigan	Beaufort Financial Planning	26	I	Weston super Mare	N
Greg Charlton	True Potential	116	R	Weston super Mare	N
Robert Shire	AFH Wealth Management	51	I	Yeovil	N
Simon Dawes	Cooper Associates Wealth Management	27	R	Yeovil	Y
Sam Thorne	Northseam	87	I	Yeovil	N
David Savage	True Potential	33	R	Yeovil	N

## WALES

Chris Eames	Quilter Financial Advisers	15	R	Aberdare	Y
Carwyn Lewis	Hoyle Independent Advisers	27	I	Ammanford	N
Laurence Murphy	Wealthmasters	64	I	Ammanford	Y
Lindsey Adams	Quadrant	77	I	Barry	N
Mark Ryan	Professional Solutions IFA	75	I	Bridgend	N
John Walls	Wealthmasters	34	I	Bridgend	N
Tony Thomas	Wealthmasters	89	I	Bridgend	Y
Gareth Harris	Diligent Wealth Planning	81	I	Caerphilly	N
Ronan Gregory	Gregory Davies Wealth Management	31	I	Caerphilly	Y
Adam McCarthy	True Potential	26	R	Caerphilly	N
Paul Taylor	Positive Solutions	46	I	Caldicot	Y
James Gill	Abacus Associates	70	I	Cardiff	N
Richard Cox	Financial Adviser HMC Holistic	40	R	Cardiff	Y
Bob Windust	First Option	140	I	Cardiff	Y
Daniel Ross	Hartley Ross	51	I	Cardiff	Y
Aled Phillips	Niche IFA	108	I	Cardiff	Y
Tom Palmer	NTM Financial Services	81	I	Cardiff	Y
Craig Palfrey	Penguin Wealth Planners	117	I	Cardiff	Y
Derek Jones	Sandringham Financial Partners*	24	I	Cardiff	N
Philip L Jones	True Potential	47	R	Carmarthen	Y
Dr Josh Lewis	IAM Financial Planning	29	R	Chepstow	N
Oliver Pughe	Penguin Wealth Planners	81	I	Cowbridge	Y
Andrew Tucker	Financial Planning Solutions	78	I	Cwmbran	Y
Mark Carnevale	Lawrence Miller & Co	67	I	Cwmbran	Y
Richard Lee	Windsor Financial Planning	49	R	Cwmbran	Y
Paul Davies	Hoyle Independent Advisers	21	I	Llanelli	N

Luke Taffetsauffer	L J Taffetsauffer Wealth Management	22	R	Llanelli	N
Adam Walker	Fairstone	23	I	Merthyr Tydfil	Y
Gareth Channon	GCFC	17	R	Merthyr Tydfil	N
Philip Housnell	Acumen Independent Financial Planning	43	I	Neath	N
Susan Jones	JM Wealth Planning*	17	I	Neath	N
Paul Morris	JM Wealth Planning*	26	I	Neath	N
Jane Williams	Truly Independent	18	I	Neath	Y
Mark Pugh	Abacus Financial Planning	13	I	Newport	Y
Peter Bassage	Chapelwood Financial Planning	11	I	Newport	N
James Hawkins	Isca Wealth Management	26	I	Newport	N
Ciaran Reynolds	LUNA Financial Planning*	14	R	Newport	Y
Kelly East	LUNA Financial Planning*	77	R	Newport	Y
James Baker	Niche IFA	10	I	Newport	N
Ed Peach	Niche IFA	18	I	Newport	Y
Lewis Richards	Vital Financial Planning	24	I	Newport	N
Marcus Rees	Romilly Financial	110	I	Penarth	N
David Stealey	Romilly Financial	96	I	Penarth	Y
Martin Beazer	Savvy Wealth Management	146	I	Pontyclun	Y

Stephen Davies	Diligent Wealth Planning	113	I	Pontypridd	N
Ian Campbell	Ian D Campbell IFS	19	I	Pontypridd	Y
Scott Smith	Imperial Chartered	16	I	Pontypridd	Y
Paul Williams	Commodore Finance	103	I	Prestatyn	N
Gwilym Lloyd Jones	Beaufort Financial	13	I	St Asaph	Y
Rhidian Thomas	Cilbenrick	44	I	Swansea	Y
Kath Atkin-Bowdler	Kath Atkin-Bowdler Financial Services	30	I	Swansea	N
Marshall Sargent	Quilter Financial Advisers	29	R	Swansea	Y
Dai Rose	Sterling Welsh	65	I	Swansea	Y
Mark Evans	True Potential	39	R	Treorchy	Y
Paul Pelopida	Fairstone	49	I	Usk	Y
Tom Parmiter	Harken Financial	16	I	Wrexham	Y
David Jones	Parkgate FS	20	I	Wrexham	N

## KEY

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

## VOUCHEDFOR'S TOP RATED MORTGAGE 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 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.

James Hartin	Impartial Mortgage Advice	189	WoM	Ashby de la Zouch	N
Malcolm Ward	Honeybee Mortgage Services	19	WoM	Atherstone	N
Rhys Schofield	Peak Mortgages and Protection	15	L	Belper	N
Allan Robertson	Equity Select	32	WoM	Burton on Trent	Y
Chris Miles	Isuna Financial Solutions	42	WoM	Burton on Trent	Y
Michael Muir	Future Perfect	18	WoM	Coventry	N
Mark Laban	My Finance Friend	226	WoM	Derby	Y
Adam Cadwallader	Risingstar Financial Services	11	WoM	Derby	N
Vanessa Tuzzio	Just Mortgages	15	L	Droitwich	N
Steve Mezzone	Whiteoak Mortgages	21	WoM	Droitwich	N
David Golt	aFinancial	38	WoM	Egbaston	Y
Dave Hornblow	GHL Direct	83	WoM	Great Barr Birmingham	N
Peter Hunt	Moneywatch Finance	118	WoM	Halesowen	Y
Sophie Collett	Premier Practice	16	WoM	Halesowen	N
Stuart Mosley	SJ Financial Solutions	61	WoM	Harborne	N
Ian Randle	GHL Direct	93	WoM	Hinckley	N
Steve McKernan	Castle Mortgages	23	L	Kenilworth	Y
Ian Chetwynd	HB&O Financial Services	46	WoM	Leamington Spa	N
Mitul Gadhia	Boden Samuel	13	WoM	Leicester	Y
Rumi Miah	GHL Direct	132	WoM	Leicester	N
Andy Sheasby					



## VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

## CENTRAL ENGLAND

NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.
Ian Butcher	Select Mortgages UK	52	WoM	Wellingborough	Y
Babita Nahal	Personal Financial Matters	83	WoM	Wolverhampton	Y
Austin Davies	Mortgages Plain and Simple	33	WoM	Worcester	N
Jo Mezzone	Whiteoak Mortgages	51	WoM	Worcester	N

## EAST OF ENGLAND

Edwina Sleight	ES Mortgage Services	13	WoM	Boston	N
Josh Lillie	Boon Brokers	14	WoM	Bungay	N
Yanneke Whitehouse	Hoyl Independent Advisers	47	WoM	Cromer	N
Stephen Alger	Mortgage Advice Bureau	38	WoM	Great Yarmouth	Y
Jake Cole	GKM Financial Services	102	WoM	Haverhill	Y
Matt Hays	Expert Financial	71	WoM	Huntingdon	Y
Samantha Hendry	IBA Wealth Management	26	WoM	King's Lynn	Y
Jackie Bowles	Mortgage Advice Bureau	39	WoM	Lowestoft	N
Oliver Dack	Mortgage Advice Bureau	26	WoM	Norwich	N
Jonathan Kemp	Mortgage Advice Bureau	49	WoM	Norwich	Y
Andrew Connolly	Signpost Mortgages	87	WoM	Norwich	Y
Caren Palmer-Welch	Agentis Financial & Mortgage Solutions	43	WoM	Peterborough	N
David Mortell	Agentis Financial & Mortgage Solutions	32	WoM	Peterborough	Y
Sue Abbott	GHL Direct	25	WoM	Peterborough	N
Julian Smith	Tailor Made Mortgages	18	L	Peterborough	Y
Simon Ward	Mortgage Advice Bureau	75	WoM	Sheringham	Y
Kate Gentry	Premier Plus	13	WoM	St Neots	N
Carl Homes	Premier Plus	13	WoM	St Neots	Y
Estelle Cameron	Premier Plus	81	WoM	St Neots	Y
Nimon Davey	Lifestyle Finance UK	164	WoM	Stamford	N
Steve Farrell	Personal Mortgage Solutions	147	WoM	Stamford	N

## GREATER LONDON

Emma Hernandez	International Property Finance	54	WoM	Abbey Wood	Y
Hema Gohil	Aitana Financial Services	23	L	Abbots Langley	N
Chris Fyfe	CF Mortgage and Protection Services	39	WoM	Arkley	N
Pieter Oberholzer	Constantia Wealth and Finance	21	L	Banstead	N
Richard Bragg	Haven Financial Solutions	46	WoM	Beckenham	Y
Shaun Lynch	Fairstone	13	WoM	Bexley	Y
Mark Alexander	Fairstone	26	WoM	Bexley	Y
Vini Kalsi	Fairstone	14	WoM	Bexley	Y
Ben Bloom	Fairstone	31	WoM	Bexley	Y
Amanda Brencher	Lawton Financial Services	29	WoM	Bexley	N
Christopher Lawton	Lawton Financial Services	111	WoM	Bexley	N
Emma Frost	Trinity Finance	40	WoM	Bexleyheath	N
Malcolm Isaacs	The Orchard Practice	31	L	Borehamwood	Y
Stewart Douglas	Constantia Wealth and Finance	40	WoM	Borough	Y
Michelle Ford	JML Associates	40	WoM	Cobham	Y
Jean Carlo Gonzales	Mortgage Advice Bureau	48	L	Croydon	Y
Darren Rickard	Trinity Finance	44	WoM	Dartford	N
Bill Webb	GHL Direct	31	WoM	Eltham	N
Clara Duffy	Absolutely Mortgages	73	WoM	Epsom	Y
Alison Harvey	The Centre Court Partnership	12	WoM	Epsom	N
David Harvey	The Centre Court Partnership	19	WoM	Epsom	N
Mohammed Miah	Investa Finance	39	WoM	Forest Gate	Y

Lee Rhodes	Rhodes Advisory Services	55	L	Fortis Green	N
Dil Thandi	Clear Financial Solutions	45	WoM	Gravesend	N
Adam Tetzlaff	Clever Accountants	71	WoM	Grays	N
Nathan Simmonds	Mortgage Mantra	53	L	Harrow	Y
Basma Mohamed	Mortgage Theory	13	WoM	Hoxton	N
Peter Nash	Loupe Financial	36	L	Kings Langley	N
Graham Gibson	Fortis Financial Planning	70	L	Leatherhead	Y
Paul Newman	One Financial Solutions*	26	WoM	Leatherhead	Y
Ben Harrington	Trinity Finance	39	WoM	Lewisham	N
Sarah Creek	Blue Heron Financial Services	18	L	Liverpool Street	Y
Stephen Baldwin	Evelyn Rose Financial Solutions	39	L	Mayfair	N
Shahinul Islam	Abode Brokers	42	L	Moorgate	Y
Giang Carrere	Ambasna Wealth Solutions	16	L	Moorgate	N
Jamie Chapman	CMG Advisers	415	WoM	Moorgate	Y
Adrian Davies	Constantia Wealth and Finance	66	L	Moorgate	N
Matt Newman	Fairstone	16	WoM	Moorgate	Y
Vincent Corcoran	Gordon Blair	92	WoM	Morden	N
Jonathan Smith	Trinity Finance	116	WoM	Orpington	Y
Jo Jingree	Mortgage Confidence	66	WoM	Penge	Y
Mark Brazier	Constantia Wealth and Finance	38	L	Pimlico	N
Dilip Kandaiah	AFP Pinner	136	WoM	Pinner	N
Viral Patel	Custodia Estate Planning	36	WoM	Pinner	Y
Gary Molden	GHL Direct	49	WoM	Potters Bar	N
Abdul Karimjee	Arigal Consulting	19	WoM	Queensbury	N
Sekkappan Alagu	Nachu Finance	128	WoM	Queensbury	Y
Anil Malik	One Financial Solutions*	106	WoM	Queensbury	Y
Bhavesh Lalji	Prosper Home Loans	14	WoM	Queensbury	N
Ade Abiose	Medical Family Finance	14	WoM	Regent's Park	N
Ashley Ellis	Bear Finance	62	L	Romford	N
Roshan Vitharanage	BVS Mortgages & Financial Services	139	L	Romford	Y
Tony Treble	GHL Direct	20	WoM	Romford	Y
Charlie Wade	Charles Wade Finance	236	WoM	St James's	Y
Ged O'Sullivan	AFP North London	135	WoM	Stoke Newington	N
David Mallett	The Centre Court Partnership	25	L	Streatham Hill	N
James Kurian	GHL Direct	37	WoM	Surbiton	N
Chirag Patel	Reliance Wealth Management	39	L	Tower Hill	N
Errol Hall	Thomas Oliver UK	43	L	Waltham Cross	N
Chris Layzell	Bigmore Associates	54	WoM	Walton on Thames	Y
Ellie Macdonald	S & J Mortgage Services	55	WoM	Watford	Y
Lisa Ingram	Trinity Finance	26	WoM	Welling	N
Jonathan Treliving	Peartree Home Finance	14	WoM	Wimbledon	N

## NORTHERN ENGLAND

Lauren Bond	Fairstone	12	WoM	Accrington	Y
Rob Wyke	Fairstone	29	WoM	Accrington	Y
James Walker	Fairstone	26	WoM	Accrington	Y
Gerard Potts	Elite Financial Planning Consultants	34	L	Altrincham	Y
Stefan Stimpson	Entire FS	141	WoM	Altrincham	N
James Foster	JF Financial Solutions	86	WoM	Altrincham	Y
Mark Ellis	Sandringham Financial Partners*	22	WoM	Barnsley	N
Christopher Kennaugh	Just Mortgages	47	L	Bolton	N
Paul Kenyon	Just Mortgages	35	WoM	Bolton	Y
Chris Atherton	PIA Financial Solutions	96	WoM	Bolton	N
Jocelyn Done	JCD Mortgage Solutions	15	WoM	Bootle	N
Nic Jones	Green Beans Financial	22	WoM	Bradford	Y
Marie Price	Burlington Financial	35	WoM	Bridlington	N
Chris Terry	Just Mortgages	32	WoM	Brighouse	Y
Ben Shirliff	Banks Lane Finance	146	WoM	Cheadle	N

Sharif Muhashash	Green Door Mortgages	39	WoM	Chester	Y
Daniel Jackson	PIA Financial Solutions	46	L	Colne	Y
Colin Barwick	Foster Denovo	99	WoM	Cramlington	N
Lauren Frame	The Mortgage Dog	10	WoM	Crook	N
Duncan Moore	Limetree Mortgage Solutions	101	WoM	Doncaster	N
Katie Crosby	313 Financial	33	WoM	Durham	Y
Christine Parkin	Durham Mortgage Solutions	125	WoM	Durham	Y
Lyndsay Fairhurst	Midavlyn Mortgages	60	WoM	Glossop	N
Rachel Davidson	DDM Financial	36	L	Grimby	N
Chris Flanagan	Woodhall Mortgages	94	WoM	Halifax	Y
James Green	Green & Green Mortgage and Protection	76	WoM	Hessle	Y
Paul Kozyra	PK Finance	69	WoM	Holmes Chapel	N
Olivia Flanagan	AFH Wealth Management	12	WoM	Hull	N
Chrissy Towse	Mortgage Advice Bureau	30	L	Hull	N
Chris Needham	B R Needham	121	L	Leeds	N
Andrea McNicholas	Mortgage Advice Bureau	35	L	Leeds	N
Andrew Quinn	Response Mortgage Services	110	WoM	Leeds	Y
Simon Horsfall	Vista Financial Management	136	WoM	Leeds	Y
Matthew Castle	Castle Financial & Mortgage Services	157	WoM	Leyland	Y
Jonathan Holmes	Tarleton Mortgage Centre	16	WoM	Leyland	Y
Ian Gartside	Just Mortgages	62	WoM	Liverpool	Y
Alexandra Gregory-Chialton	Newman Street Financial Services	42	WoM	Liverpool	N
Steven Thomas	Just Mortgages	120	WoM	Lymm	N
Marc Bennett	The Mortgage Factory	45	WoM	Lytham St Annes	Y
Hannah Renshaw	PK Finance	11	L	Macclesfield	N
Christopher Barker	Manchester Money	31	WoM	Manchester	N
Jack Brewer	Sedulo Wealth Management	26	WoM	Manchester	N
Simon Walton	GHL Direct	64	WoM	Maryport	Y
Joe Marshall	Fairstone	32	WoM	Nelson	Y
David Spoor	Greendoor Mortgage and Life	34	WoM	Newcastle upon Tyne	Y
Paul McDaid	Paul McDaid Financial Services	33	WoM	Newcastle upon Tyne	Y
Kay Brown	Gale and Phillipson	37	WoM	Northallerton	N
Mike Gall	Mortgage Experience	15	WoM	Ormskirk	N
Andrew Brierley	Right Mortgage	82	WoM	Otley	Y
Emma Hutchinson	West Yorkshire Money	48	WoM	Pontefract	N
Adele Forbes	West Yorkshire Money	38	WoM	Pontefract	N
Liam Coker	LTC Mortgages	154	WoM	Prescot	N
Barry McCarthy	Just Mortgages	33	L	Preston	Y
Carol Smith	Carol Smith Mortgage Services	31	L	Runcorn	N
Andy Jones	Irlam Estates Financial Services	25	L	Salford	Y
Elizabeth Davis	Zen Mortgages	38	WoM	Sandbach	Y
Bob Riach	Riach Financial Advisers	199	L	Scunthorpe	Y
Faye Rowland	Holmefield Financial Solutions	31	WoM	Selby	N
Brian Beech	Fairstone	151	WoM	Sheffield	N
Ian Christlo	MortgageLine Services	151	WoM	Sheffield	Y
Stephanie Whiting	Source My Mortgage	36	WoM	Sheffield	N
Alex Napier	SSRE Group	23	WoM	Sheffield	N
Carol Galvin	Mortgage Experience	21	WoM	St Helens	Y
Lisa Jackson	Integrity Mortgage Solutions	111	WoM	Stafford	Y
Tandi Fellows	Probity Mortgage Services	104	WoM	Stafford	Y
Paul Good	Good Mortgage Solutions	108	WoM	Stockton on Tees	N
Keeley Oliver	TIME Mortgage Experts	25	WoM	Stockton on Tees	Y
Karl Lawton	GHL Direct	464	WoM	Stoke on Trent	Y
Lydia Fallows	IronMarket	14	WoM	Stoke on Trent	Y
Jose Thomas Palayithayil	Lilac Financial	31	L	Stoke on Trent	N
Steven Lyons	The Mortgage Pride	67	WoM	Stoke on Trent	Y

## VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

Jane Jackson	Just Mortgages	14	WoM	Stone	Y
Pam Stockdale	Just Mortgages	109	L	Uttoxeter	Y
Chris Law	Navigation Wealth Management	52	L	Wakefield	Y
Neil Fraser	Your Home Mortgages	66	L	Wakefield	Y
Lindsey Fernley	Home Financial	40	WoM	Warrington	N
Paul Critchley	Home Financial	41	WoM	Warrington	N
Ross Jones	Home Financial	50	WoM	Warrington	N
John Glendenning	Fairstone	36	WoM	Washington	Y
Helen Ferneyhough	Just Mortgages	26	WoM	Wigan	N
Robert Allen	Just Mortgages	48	WoM	Wigan	N
Josh Taylor	Mortgage Experience	27	WoM	Wigan	N
Tanya Cilia	Mortgages Explained	50	WoM	Wigan	Y
Joanne Kay	GHL Direct	57	WoM	Worksop	Y

## NORTHERN IRELAND

Julie Hansen	Armstrongs Mortgage Services	50	WoM	Belfast	Y
Sheena Lalsingh	The Mortgage Clinic	44	WoM	Belfast	Y
Helmut Eistner	The Mortgage Clinic	141	WoM	Belfast	Y
Caolan Coyle	The Mortgage Clinic	34	WoM	Craigavon	Y
Kyna Cupples	Fairstone	12	WoM	Lisburn	Y
Wanda Moore	Fairstone	81	WoM	Lisburn	Y
Neil Allan	The Mortgage Centre (NI)	29	WoM	Londonderry	Y

## SCOTLAND

James McQuistin	Bespoke Home Finance	188	WoM	Edinburgh	Y
Anthony Wilson	Cornerstone Asset Management	80	L	Edinburgh	Y
Dionne Ford	Dionne Ford Mortgages	19	WoM	Edinburgh	N
Will Townsend	Mortgage Force	26	WoM	Edinburgh	Y
Neil Bonnar	PIA Financial Solutions	42	WoM	Edinburgh	N
Bede Pratt	Your Mortgage Broker	55	WoM	Edinburgh	Y
Adrian Howard	Financialshield Group	84	WoM	Fraserburgh	N
Paul McCaughey	Merchant City Mortgages	275	WoM	Glasgow	N
Beth Stevenson	The Glasgow Mortgage Company	108	WoM	Glasgow	Y
Matt Smith	MacLeod & MacCallum Wealth Management	25	L	Inverness	Y
Douglas Low	One Financial Solutions*	24	WoM	Lanark	Y
Graham McComb	Money Advice & Planning	65	WoM	Livingston	N
Derek McGill	McGill Mortgages	34	WoM	Meirose	Y
Ross Stisi	Stisi Group	178	WoM	Musselburgh	Y
Moirá Ness	Fairstone	53	WoM	Nairn	Y
Laura Gilligan	Just Mortgages	24	WoM	Newmarket	Y
Peter May	Jigsaw Money	18	WoM	Paisley	Y
Jillian Young	2plan Wealth Management	24	WoM	Pathhead	Y
Liz Cunningham	Affinity Financial Planning	48	WoM	Perth	Y
Alasdair Devine	Property Investment Finance	74	WoM	Stirling	Y
Gurvinder Gill	123 Mortgage and Protection Advice	15	WoM	Wick	N

## SOUTH EAST OF ENGLAND

Erin Rigault	Peppermint Mortgage Services	67	WoM	Abingdon	Y
Ian Butt	Prospect Tree Mortgages</				



**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	
Hugh Bowden	Montahue Financial	10	WoM	Dorchester	N	
Sam Hyslop	Just Mortgages	27	WoM	Exeter	Y	
Julie Woodgates	Premier Financial Planning	20	WoM	Exeter	Y	
Richard Dalgleish	Premier Financial Planning	46	WoM	Exeter	Y	
Rick Joyce	Red Sky Finance	11	WoM	Gloucester	Y	
Barrie Evans	Your Ideal Mortgage	23	WoM	Liskeard	N	
Greg West	Your Ideal Mortgage	242	WoM	Liskeard	Y	
Catherine Collar	Collar Mortgage Services	15	WoM	Lydney	Y	
Jason Whitehead	Vitality Mortgages	101	WoM	Lydney	Y	
Kit Peterson	Wise Mortgages	34	L	Melksham	N	
Amy O'Shaughnessy	Wise Mortgages	52	L	Melksham	Y	
Laura Smith	TFA - Trusted Financial Advice	66	WoM	Padstow	N	

Kerry Woodcock	Horizon Mortgages and Protection	17	L	Par	Y	
Samantha Bickford	Ocean Mortgages	12	WoM	Plymouth	Y	
Nathan Steele	Heritage Financial Consultancy	74	WoM	Radstock	N	
Suzanne Gore	Not Only Mortgages	115	WoM	Royal Wootton Bassett	Y	
Simon Muirhead	Premier Financial Planning	44	WoM	Saint Columb	Y	
Adam Nanson	Your Mortgage Expert	77	WoM	Salisbury	N	
Ross Hampton	GHL Direct	107	WoM	Stroud	Y	
Sian Hewson	Future Planning Mortgages	41	WoM	Swindon	N	
Danielle White	Gary Price Mortgages	116	WoM	Swindon	N	
Gary Price	Gary Price Mortgages	73	WoM	Swindon	Y	
Jamie Stringer	Sequence	71	L	Swindon	N	
Mark Weymouth	1st Financial	151	WoM	Taunton	Y	
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	

WALES						
Phil Fisher	MAB Weston	22	WoM	Weston super Mare	N	
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	
Phillip 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	Y	
Huw Martinson	DCS Financial	37	WoM	Porthcawl	N	
Scarlett Johns	The Right Broker	21	WoM	Swansea	N	

**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**

Manu John	Owl Financial	20	L	Alfreton	
Sivasenthanan Rasaiya	Owl Financial	27	L	Corby	
Pirathath Kanesiah	Owl Financial	50	L	Coventry	
Bel Ufodike	Owl Financial	80	L	Coventry	
Marcela Barincova	Owl Financial	29	L	Derby	
Georgiana Liku Oyak	Owl Financial	12	L	Halesowen	
Ananda Haputhanthirige	Owl Financial	12	L	Harborne	
Katarzyna Sek	Owl Financial	15	L	Mansfield	
Piotr Pomorski	Owl Financial	11	L	Newark	
Elena Severin	Owl Financial	11	L	Northampton	
Michal Machyna	Owl Financial	20	L	Nottingham	
Harkamal Biran	Owl Financial	22	L	Nottingham	
Divia Raj	Owl Financial	17	L	Rugby	
Daniel Jones	Owl Financial	24	L	Solihull	
Maija Ziemele	Owl Financial	12	L	Telford	

**EAST OF ENGLAND**

Stephen Obiade	Owl Financial	29	L	St Neots	
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**GREATER LONDON**

Felipe De Sousa Oliveira	Owl Financial	17	L	Archway	
Marian Bonney-Ankrah	Owl Financial	15	L	Bush Hill	
Maresh Chandrarathna	Owl Financial	36	L	Bushey	
Kemmy Lawson	Owl Financial	65	L	Canary Wharf	
Dovile Sostauskaite Rozaitė	Owl Financial	16	L	Chafford Hundred	
Chris Kator	Owl Financial	14	L	Greenhithe	
Siano Perera	Owl Financial	10	L	Harrow	
Angelica Mae Macabangon	Owl Financial	19	L	Kingston Upon Thames	
Ahoussi Djabia	Owl Financial	17	L	Lewisham	
Santhirasegarampillai Santhiramohan	Owl Financial	15	L	Northolt	
Terese Latakaite	Owl Financial	25	L	Upminster	
Lavinia Nicula-Ardelean	Owl Financial	20	L	Upton Park	
Aleksandar Kasabov	Owl Financial	46	L	Walton on Thames	
Frederico Maciel	Owl Financial	11	L	Watford	

**NORTHERN ENGLAND**

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	

**SCOTLAND**

Karolina Woch-Szymajda	Owl Financial	15	L	York	
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**SOUTH EAST OF ENGLAND**

Mariusz Zdybel	Owl Financial	25	L	Aberdeen	
Florentina Limbus	Owl Financial	22	L	Basildon	
Jijo Madukkakuzhy Joseph	Owl Financial	26	L	Basildon	
Kandeean Shanmuganathan	Owl Financial	45	L	Bedford	
Felben Pujanes	Owl Financial	39	L	Crawley	
Argentina Stefanuca	Owl Financial	10	L	Eastleigh	
Veerah Sswamy	Owl Financial	24	L	Luton	
Rosanna Diaz	Owl Financial	11	L	Milton Keynes	
Stuart Mair	TFA - Trusted Financial Advice	16	WoM	Ross on Wye	
Boban Sebastian	Owl Financial	16	L	Woking	
Cornel Teban	Owl Financial	17	L	Wokingham	

**SOUTH WEST OF ENGLAND**

Lijo George Kavukattu	Owl Financial	40	L	Truro	
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**i** Protection advisers take their fee from commission rather than charging an advice fee

**VOUCHEDFOR'S TOP RATED FINANCIAL COACHES**

**CENTRAL ENGLAND**

Stephen Fannon	Hatch Financial Planning	34		Redditch	N
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**GREATER LONDON**

Terence Lapidus	Hatch Financial Planning	75		Lisson Grove	Y
Caspian Paget	Hatch Financial Planning	202		Teddington	Y
Storm Copestake	Hatch Financial Planning	22		Cobham	Y
Toby Collett	Hatch Financial Planning	11		Richmond	N
Sabena Khan	Hatch Financial Planning	53		Wembley	Y

**NORTHERN ENGLAND**

Brenda Okioga	Hatch Financial Planning	17		Oldham	N
Phil Aspden	Hatch Financial Planning	87		Sale	Y

# 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 VouchedFor 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)**

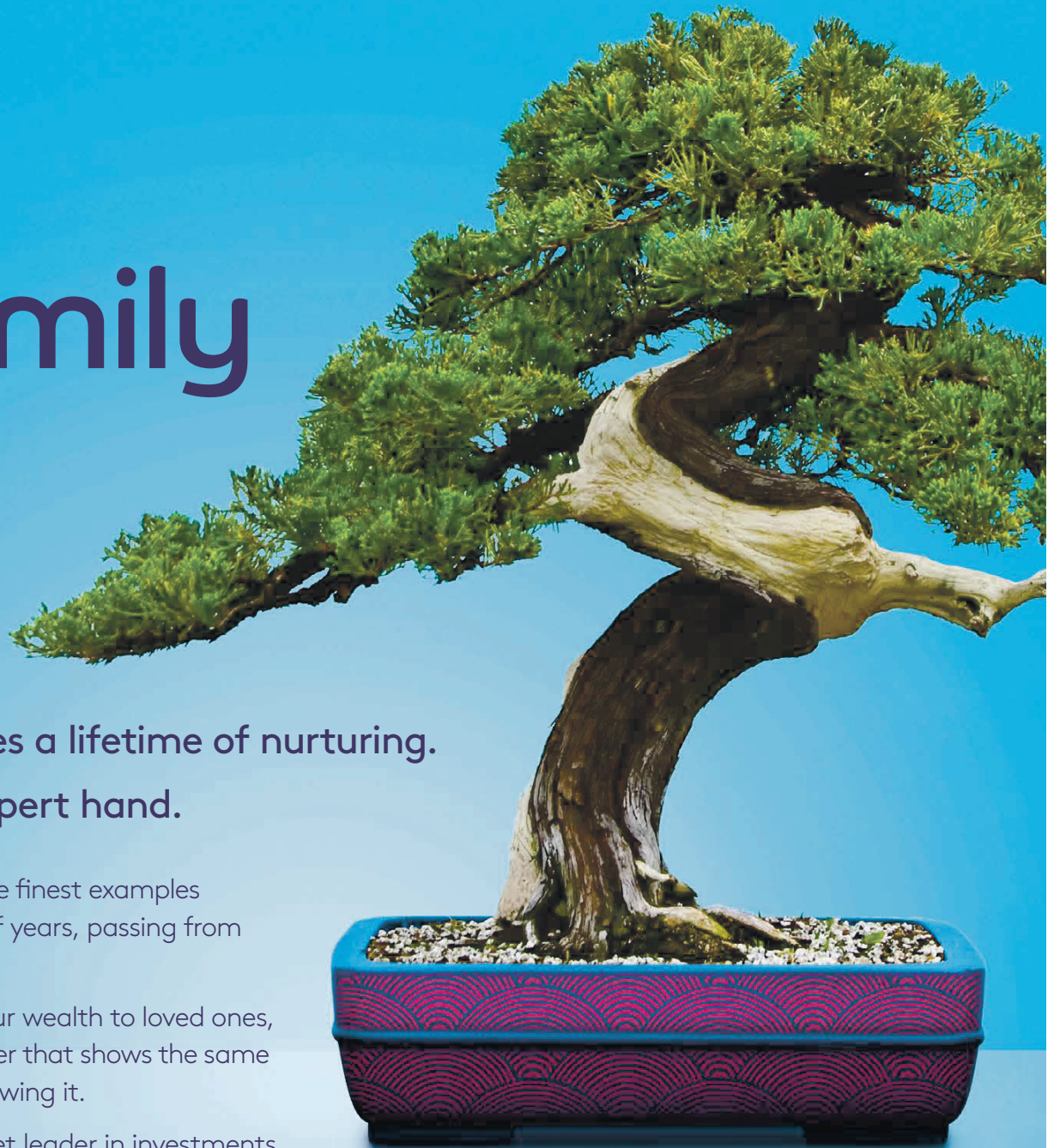
Firm name	Advisers	Reviews	Rating	Location
The Private Office (TPO)	37	1,186	4.8	England
Mazars Financial Planning	23	570	4.8	UK
One Financial Solutions	13	676	5	UK
Viva Retirement	13	175	4.9	England

**• 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.

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

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

**Ask your financial adviser about Octopus Investments.**

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



**Three tax solutions, one expert provider.**  
Find out more by visiting [octopusinvestments.com](https://www.octopusinvestments.com)

<sup>1</sup>By funds under management, Tax Efficient Review, April 2020. Our investments are not suitable for everyone. We do not offer investment or tax advice. We recommend investors seek professional advice before deciding to invest. Investors should only subscribe for shares based on information in the relevant product brochure, which can be obtained from [octopusinvestments.com](https://www.octopusinvestments.com). Issued by Octopus Investments Limited, which is authorised and regulated by the Financial Conduct Authority. Registered office: 33 Holborn, London, EC1N 2HT. Registered in England and Wales No. 03942880. Issued: March 2021. CAM010826-2103.