



VouchedFor 2026 Top Rated Financial Adviser Guide

Giving you firm foundations to build your future



Era of rapid change makes financial experts invaluable

From tax increases to global instability, Britons are finding plenty to feel unsettled about – in this environment, taking control of your money is more vital than ever

David Prosser

It's almost the new tax year, but the same financial challenges remain – and then some. Not least, the cost-of-living crisis continues to bite, with inflation remaining stubbornly high and essentials such as food and energy particularly expensive. Almost half of Britons saw their household finances deteriorate last year, according to research from

YouGov, with fewer than one in ten noting an improvement. Britons are also getting to grips with a string of changes announced in the budgets the government has unveiled over the past 18 months. These have included extending the freeze on income tax thresholds, increases in taxes on many savings and investments, and reforms of pensions taxation. Add in the uncertainties of the broader economic outlook, as the world tries to second-guess what the US president, Donald Trump,

Crossroads: a professional can steer your finances in the right direction

might say or do next, and it's not hard to explain why so many Britons feel anxious. More than half are worried about their current financial situation, recent research from Ipsos reveals. Against this backdrop, high-quality financial advice has never been more valuable. Well-qualified and expert financial advisers can provide their clients with a roadmap through current crises – along with important reassurance that they are handling their finances in the right way.

“Advisers play a vital role in helping individuals navigate their personal circumstances, as well as an increasingly complex savings and investment landscape. This empowers them to make the most of what they have,” says Heather Christie, head of UK adviser and platform sales at asset management firm BlackRock. Importantly, there doesn't have to be a specific trigger for seeking out a financial adviser for the first time. Often, people don't get round to seeing an adviser until they have a specific need – following a change in job, for example, when they've had children or when a particular fiscal challenge presents itself. But financial advice has benefits at any time, says Jessica Cook, a chartered financial planner who runs her own company. “An adviser can bring structure and perspective,” she says. “Many people have finances spread across different policies and investments but no clear strategy. Advice helps organise what is already there, set priorities and align money with timescales and goals. It can also

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An adviser is an objective sounding board, helping people avoid kneejerk reactions

show how today's decisions may play out over time, helping people to understand whether they are on track and where they may need to make adjustments.” The goal should be to build a close working relationship with an adviser who can help you achieve your financial ambitions and leave you feeling more confident about the choices you're making. “Big financial decisions are emotional,” says Cook. “Markets fall, headlines unsettle people and life rarely goes to plan. But a financial adviser acts as an objective sounding board, helping people avoid costly kneejerk reactions while also giving them confidence to act when it matters.”

Financial advisers point out that no two clients are the same. Everyone has different life goals and priorities – and everyone's current circumstances vary. The adviser's role is therefore to find out what matters most to each client and then to help them get to where they want to be from where they are today. Some people may already have made a start with savings and investments, or enjoy an income that leaves spare cash to put towards future goals. But advisers also work with many clients whose financial position today is more challenging – and potentially includes borrowing that needs to be dealt with. Their role is to help each client develop a financial plan that's appropriate and realistic for them. “We know that financial advice makes a difference – and, in particular, to those who are less well off,” adds BlackRock's Christie. “A recent survey by the International Longevity Centre found that those taking advice can be anywhere from 11 per cent to 60 per cent better off compared with those who do not.” In most cases, the plan will evolve over time. Financial advisers work with their clients on an ongoing basis, checking in regularly to assess their progress and to find out what may have changed in people's lives. Getting regular support with your finances – even in the form of a quick financial health check – can help you stay on track and provide critical reassurance. Equally, while financial advisers will discuss products that might help you achieve your goals – tax-efficient plans, such as individual savings accounts (ISAs) and private pensions, perhaps – it's important to see these as a means to an end. Advisers may recommend certain products but they will also suggest other courses of action, which could include changes to your financial behaviour or more effective tax planning, that will help you make progress. The key is to have an expert in your corner – a specialist with the expertise to help you put your finances on the right course, to keep you on track and to take away the financial anxiety that so many people currently feel.

REALITY CHECK ON THE LIMITS OF AI

Artificial intelligence is a potentially useful tool in financial advice, but can an algorithm replicate personal connection and emotional intelligence?

Leah Milner

Like it or loathe it, artificial intelligence is becoming a prominent player in our everyday lives. From customer service chatbots to AI summaries at the top of Google searches, it is difficult to avoid whenever you venture online. Used wisely, AI can boost productivity by tackling boring tasks quickly, saving you time and effort. When it comes to finance, it can help you draw up a budget, explain complex investment jargon and even suggest how to build a portfolio. A natural extension of all this might be to think that your new AI assistant can replace a financial adviser completely. But there are huge risks in typing sensitive personal information into tools if it is not clear how that data is going to be used or whether it is safely stored. On top of this, the answers AI provides are not always correct, as experts frequently warn. “AI has been known to hallucinate or to take data that is not true because it has used an unreliable source,” says Sharad Champaneria, an independent financial adviser at Accomplished Financial Solutions, based in Leicester. When you deal with a regulated financial adviser, there are many layers of protection and

accountability. They have to adhere to strict regulations to ensure their advice is suitable, and they must hold insurance cover in case they make any professional errors. They must be properly qualified and the advice they provide is covered by the Financial Services Compensation Scheme. This means that, even if the company goes bust, you can still make

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Most of the job is talking – not just about money, but what's going on in clients' lives too

a claim for compensation if you were given inappropriate guidance. “Clients want to know who they are dealing with, who is responsible for the advice and to be able to pick up the phone to someone when they need to,” says Champaneria. With AI, he warns, it can be difficult to spot when it has made a mistake. “If you do encounter problems, you are not going to have any recourse because there is no one to sue.” Chatbots might sound reassuringly human, but real emotional intelligence is difficult to replicate. “Financial advice is

Face to face: for now, at least, AI looks like being a complement to human planning

about behaviour and psychology, not simply about numbers,” says Jyles Allen, a Bristol-based financial planning consultant at Quilter. “Even if someone is very clued up about investment, emotions can still cloud their judgement.” Champaneria agrees. When the stock markets plummeted during the pandemic, he provided his clients with reassurance to stop them from cashing out of their investments at the worst possible time in the cycle. “A lot of my conversations around that time were just saying, ‘Hold tight, we'll get through this,’” he says. “Very quickly markets recovered and went higher.” That does not mean advisers are resisting the advance of technology. Both Allen and Champaneria believe AI can be used to improve the quality of advice by reducing their administrative tasks and freeing up time for deeper conversations with clients. However, tools must be secure and properly vetted. “AI is fantastic if it can take away all the things that make processes long and complicated,” says Allen. Champaneria agrees, adding that transcription software allows advisers to focus fully on what clients are saying rather than on note-taking and paperwork. “Most of my job is talking to clients, not just about money, but about everything that is going on in their lives,” says Champaneria. That trusted relationship developed over time gives clients peace of mind that their finances are in good hands, he says. Allen agrees – an algorithm is no substitute for that kind of partnership. “AI can complement good advice but not replace it,” he says. “The whole point of a financial planner is to go alongside you on that journey, to get to know your family, your hopes for the future and what you need to protect.”



WHAT HAPPENS WHEN YOU MEET AN ADVISER?

The early chats you'll have when seeking fiscal guidance are as much about building a relationship as crunching numbers

For anyone who's never consulted a financial expert, the first appointment can sometimes feel daunting. But advisers are at pains to put new clients at ease – their job is to get to know you and to understand your current position, so they can identify the best ways to help you work towards the goals in your life that require some financial planning. Spend some time in advance of your first meeting thinking about what help you need and pulling together as many

details of your current finances as you can provide – from any debts you have to the savings and investments you may hold. But also remember that you're starting a relationship here and that it's important to feel comfortable with your adviser. You may even want to talk to two or three before deciding which one to go with. “The initial meeting is generally about the adviser and client getting to know each other,” explains Scott Turton, a director of financial

adviser Rowley Turton, based in Leicester. “The client should be happy to explain their situation, what their concerns are and what they are looking to achieve or need help with. The adviser should explain how they work, any restrictions that apply and the costs of advice.” Once you've decided to go ahead, your adviser will conduct a fact find, aimed at really understanding where you currently stand. They may want to take some time to carry out research into your existing financial commitments – any terms and conditions they should be aware of, for example – before coming up with a detailed way forward. “That's followed by a meeting to discuss the recommendations, and sometimes a subsequent meeting to agree on and implement the next steps,” Turton adds.

Advisers work hard to give you as much information as possible. This can include forecasts of your future income and spending needs, as well as examples of different scenarios you might work towards. Their job isn't to tell you what to do; rather, it is to help you make the best choices given your priorities. Think about how you want to work with your adviser on an ongoing basis. Some people prefer face-to-face meetings – whether in person or online – but phone consultations can work too. Advisers' use of technology can be important. Many now make the most of digital resources to keep you in the picture and help you make informed decisions. That can bring everything together, so you get a full view of all your finances in one place.

Plan now to pass on more

Pension savings will fall further under the remit of inheritance tax from next year. Here’s how to reduce your liability

David Prosser

Financial advisers report a surge in inquiries from families worried about how to protect private pension savings from inheritance tax (IHT). That reflects the government’s plans for a major shake-up of the IHT rules on pension cash, which take effect from 2027 and could result in big bills for many families.

Currently, most savings held in private pension funds – built up at work or through individual arrangements – can be passed on to children with no IHT to worry about. Any savings remaining in your pensions when you die will fall outside the value of your estate for IHT purposes.

From April 2027, however, pension savings will fall within the IHT net. If your remaining pension cash, plus the value of the rest of your estate, exceeds the IHT threshold – £325,000, or £500,000 including the value of your home – your beneficiaries will owe IHT on the excess.

IHT is usually payable at 40 per cent, so the bill could be substantial. If you’re right up to the threshold and you pass pension assets of £250,000 to your heirs, for example, they would owe £100,000 to the taxman. And IHT bills must normally be paid within six months of death, leaving families with the headache of liquidating pension scheme investments quickly to



settle what they are left owing.

“People feeling this most acutely are the ‘accidental millionaires’,” says Daren Wallbank, co-founder and lead adviser at London-based Ginkgo Financial. “There are couples who have done nothing flashy, but find themselves sitting on a family home worth £800,000 and pension pots they’ve diligently built over decades.”

However, it’s not all bad news. Private pensions remain highly tax efficient – when you’re building up savings and when you’re making withdrawals. Your children may also be able to set income tax payments due on inherited pension assets against the IHT bill.

Moreover, points out Wallbank,

a good financial adviser will help you plan ahead to mitigate IHT risk. The key is not to leave it until the last minute. “The ideal time for planning is in your fifties or sixties, when you have clarity about what you need to live on, confidence you won’t outlive your money and the runway to make meaningful gifts,” he says. “Leave it until your eighties and the options narrow drastically.”

The simplest way to tackle a potential IHT liability is to reduce the value of your estate. You can do that by giving away wealth: making gifts of up to £3,000 a year with no tax implications at all, and further gifts that will fall out of your estate for IHT purposes as long as you survive for seven years after

making them. You can also make “gifts out of income” of any size, if you can show your income consistently exceeds your needs.

“For couples who own property jointly, we often look at something called ‘tenants in common,’” adds Wallbank. “Instead of owning the whole house together, you each own half; on the first death, that half can pass to the children while the surviving spouse keeps living there, which uses up one person’s allowances sooner and takes future growth out of the estate.”

Another option might be a life insurance policy, written in trust. You could buy cover that pays out on your death, providing your inheritors with a windfall to help

settle some or all of the IHT due. “Something else that clients often seem to overlook is that the interspousal transfer remains in place,” says Chris Hulse, group head of customer voice and marketing at UK-wide financial advice network Amber River.

“A spouse can still inherit a pension free of IHT,” he explains. “Subject to the age of the spouse on death, the inherited fund may also be free of income tax, opening up some planning opportunities.”

Still, all IHT planning needs to be approached carefully – the rules are complex and it’s easy to fall into traps such as making ineligible gifts. That’s why good financial advice is so valuable in this area.

Importantly, an adviser will help you to look at IHT planning in the round, rather than thinking only about how your pension assets affect your family’s position.

One question to consider is how to run down your savings in retirement if they’re spread across a mixture of pension schemes, ISAs, bank and building society deposits, and other assets.

In the past, advisers would have suggested taking money out of non-pension assets first, leaving the IHT-free pensions for later on and preserving their value. Now that approach may need to change.

“For some clients, it might be that starting to draw on their pension from 2027 makes sense, and they use their other assets for IHT planning,” says Hulse.

Advisers can also help you explore other tax-efficient investments that come with IHT benefits. For example, shares in the Enterprise Investment Scheme (EIS) may be exempt from IHT once you’ve held them for two years. But this is a risky type of investment, offering exposure to early-stage small businesses, so it makes sense to take expert advice on whether the EIS is suitable for you.



‘THIS CAN HAVE A MASSIVE IMPACT’

Inheritance rules are set to become even more complex – and the cost of doing nothing could run to hundreds of thousands. But one adviser has found ways to stay ahead of the game

Next year pensions will undergo a major change, and advisers are preparing their clients early to avoid a substantial tax hit.

Until now, pensions were often used in legacy planning as a way for families to pass on savings tax-free to their beneficiaries, but this avenue is closing. From April 2027, most unused pension funds will form part of an individual’s estate for inheritance tax (IHT) purposes, meaning a potential 40 per cent charge.

Financial advisers such as Seán Standerwick of MLP Wealth in Banstead, Surrey, are making sure their clients are prepared for this shift. He says: “I’m discussing this with a lot of my clients as it can

have a massive impact.” But with some careful planning, Standerwick says he is able to help clients make use of other reliefs so they can still pass on as much of their wealth as possible to their loved ones rather than the taxman.

Pension tax rules are complex and it can be difficult to understand whether or not you are affected by the reforms. Those with final salary or defined benefit pensions, which pay out a set amount per year over the course of retirement, are not impacted by the rule change because they would not usually be able to pass on their pension at death – although a spouse or dependent child might continue to receive a proportion of their income.

The same applies to any pension that has been converted into an annuity to

Seán Standerwick of MLP Wealth

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For many, the real push comes in their fifties – that’s when they must maximise contributions

total pension contributions, including from the employer, of around 8-10 per cent of your income in your early career, rising towards 12-15 per cent or more in mid to late-career where affordable,” says Cook. “For some people – particularly those starting work later, that have career gaps or are aiming to retire earlier – higher rates may be needed.”

The short answer to the question that every financial adviser is asked? There’s no single right response – because every client is different. That’s why personalised advice from a professional is so valuable.



Effect of inheritance tax changes

Example by way of illustration of a couple, Alice and Michael, from 2027

Assets	Value	What’s in scope for IHT now and from April 6, 2027?	
		Now	From April 2027
HOUSE	£950,000	£950,000	£950,000
CASH AND ISAs	£208,000	£208,000	£208,000
MICHAEL’S PENSION	£1,000,000	£0	£1,000,000
ALICE’S PENSION	£220,000	£0	£220,000
TOTAL ESTATE VALUE FOR IHT		£1,158,000	£2,378,000
ALICE AND MICHAEL’S EXEMPTIONS:			
NIL-RATE BAND X 2		-£650,000	-£650,000
RESIDENCE NIL-RATE BAND X 2		-£350,000	-£161,000*
TOTAL AMOUNT EXEMPT FROM IHT		-£1,000,000	-£811,000
TOTAL LIABLE TO IHT		£158,000	£1,567,000
TOTAL IHT TO PAY (AT 40%)		£63,200	£626,800

Source: MLP Wealth

*Because their total estate for IHT purposes will exceed £2m once their pensions are included, Alice and Michael will also be impacted by the tapering away of the residence nil-rate band for estates over this threshold.

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Ensuring the right structure for investments can lower the tax bill

provide an income for life. However, any pension pot left over after buying an annuity will be in scope for death duties from next April.

Most families will not be liable for IHT even after the changes, but the government’s forecasts suggest that, in the first year following the reforms, 38,500 estates will pay more than they would have done under previous rules. It says the average IHT liability is expected to increase by around £34,000 when pension assets are included.

However, the cost of doing nothing could run to hundreds of thousands of pounds in the worst examples, warns Standerwick. A couple with a combined pension pot of £1.2 million, a house worth £950,000 and ISA investments worth £208,000, would see their IHT bill jump by £563,600 overnight, from £63,200 to £626,800.

Standerwick is using a variety of planning tools to help his clients safeguard their savings for their children and grandchildren. One such strategy takes advantage of business relief, which allows up to 100 per cent of a company’s assets to be passed on to successors without paying IHT. It is designed to help businesses continue trading after the death of one of the owners. Standerwick has helped several clients find appropriate investments, so they can use this relief as part of their inheritance planning.

He says: “In cases like these, we can show that by putting in place the right structure for their investments at the outset, we can save clients thousands of pounds in taxes further down the line.”

Keys to a comfortable retirement? It depends

Start saving early is the normal theory – but as these money experts explain, there’s no single right answer as everyone’s different

David Prosser

How much should you be saving for retirement? It’s one of the questions that financial advisers are asked all the time.

The automatic enrolment system – requiring employers to offer all staff a pension scheme and to contribute on their behalf – could provide a good starting point.

The minimum contribution under auto-enrolment is 8 per cent of earnings, split between employees, employers and the tax relief provided by

the government. However, Pensions UK, the pensions industry body, says 12 per cent is a better target to aim for to achieve a comfortable retirement.

The longer you leave it to start saving, the more you’ll need to pay in, warns Scott Gallacher, a director of Leicester-based financial adviser Rowley Turton. “Saving earlier is better because it gives your money more time to grow – starting your pension contributions as soon as you begin work is ideal, though people also have other priorities, and those matter too,” he says.

“For many people, the real push comes in their fifties when

earnings are often higher, mortgages may be nearly paid off, and children are becoming more independent. That’s usually when people need to maximise contributions – and when they realise that leaving it too late makes things much harder.”

To underline the point, a 25-year-old paying in £300 each month could expect to build a pension pot worth between £500,000 and £700,000 by the time they’re 67, assuming annual investment returns of 4-6 per cent. If you don’t start saving until you’re 35, you would need to contribute almost twice as much each month to achieve the same amount, while a 50-year-old would need to find monthly contributions of about £2,000.

In practice, most people find events get in the way of saving consistently throughout their working lives. Jessica Cook, a chartered financial planner who runs her own financial advice firm, says advisers work to general principles, but adapt these to the specific needs of each client.

“As a broad illustration, many planning frameworks work on



How can we close gender wealth gap?

With first-hand insight into our financial journeys, female advisers are driving results

Holly Thomas

A woman’s financial journey is different to that of a man’s. Department for Work and Pensions data shows that, on average, women earn less and have smaller pensions, so they face a greater challenge to become financially resilient.

However, by seeking professional advice about growing their wealth, as well as inheritance planning and tax matters, women can take control of their financial future, says Rakhee Wood at Butterfly Financial Planning.

“There’s still a legacy in the UK of traditional gender roles in the household, with finances falling into the man’s remit,” she explains. “But women are living longer than men, and the likelihood is that household finances will be, at some point in their lives, their sole responsibility. If this is later in life, it can be stressful and, without the right help, leave them exposed to making poor decisions.”

While a large proportion of women want to take control of money matters, research from the Financial Services Compensation Scheme – the government safety net for when authorised financial

firms fail – showed that women are less likely than men to seek professional advice.

More women today are becoming financially independent than in previous generations, particularly with the current high level of employment. The proportion of women in work was 71.8 per cent in 2024, according to the latest data from the Office for National Statistics – up from 55.5 per cent in the early Seventies.

Getting professional help will prove crucial for beneficiaries of the “great wealth transfer”, with up to £7 trillion expected to be passed from baby boomers to their offspring over the next 30 years.

A huge amount of assets could be transferred into the hands of women in the coming decades, making timely financial planning all the more critical.

THE RIGHT TIME TO START

Women climbing the career ladder and wanting long-term confidence would benefit from setting sound planning habits early. Wood says: “Our youngest client is 28 and a highly aspirational entrepreneur who wants to start off with the right foundations. It’s great to seek advice as soon as possible, yet most people do so when there’s a change that requires planning: they want to



work less or switch career, or their personal circumstances change, such as a divorce or inheritance.”

Women often need to account for career breaks when planning ahead. Many also find themselves with caregiving responsibilities for ageing parents, while still supporting grown-up children and potentially grandchildren. For this so-called sandwich generation, the need to put a robust plan in place is even

It pays to set out a financial strategy early

greater. The prospect of retirement can add another layer of anxiety, but it’s also an opportunity to thrive if money concerns are alleviated, notes financial planner Jessica Cook.

“Longevity makes it even more important for women to seek advice,” she says. “Women are more exposed to the risk of outliving their assets, and many will have long, active years beyond traditional retirement. Financial plans increasingly need to

accommodate personal reinvention as well as security. For many women, later life is not a wind-down but a new phase of independence.”

TRUST IS KEY

When choosing an adviser, trust, communication and representation are important factors. VouchedFor data shows female clients tend to build stronger relationships with female advisers. They typically speak with them more frequently, feel more comfortable making contact outside scheduled meetings, and are more open about discussing personal challenges and life changes.

Long-term advice relationships can be valuable for women because their financial lives often follow a unique rhythm, Cook says.

“Earning patterns, career trajectories and financial responsibilities do not always move in straight lines,” she explains.

“And the points where money decisions matter most are often tied to major life changes, such as a woman returning to work in her forties, worried she has fallen behind on her pension, or perhaps a business owner after selling up, suddenly responsible for investing substantial proceeds.”

Cook believes continuity is more effective than seeking advice only



Longevity makes it important to seek advice – there’s the risk of outliving your assets

for one-off transactions. “It also removes some of the mental weight,” she adds.

“Decisions do not have to be faced alone and financial questions do not become another quiet source of stress. At its best, long-term advice gives women more than a financial plan. It gives them clarity, reassurance and the confidence that comes from feeling in control of their financial future.”

One barrier is women feeling that they don’t have enough money to start off with. Research from Fidelity International, a global investment management company, found more than one in three women felt they didn’t have enough wealth to warrant speaking to a financial adviser.

“The purpose of financial advice is to grow wealth from any starting point,” Wood says. “You don’t need to be wealthy to seek advice.

“As the end of the tax year approaches and with taxes in the UK at an all-time high, there’s no better time to get your money matters looked at to make sure you’re being as tax-efficient as possible.

“With the help of an adviser, women can build their wealth and improve their financial security for the future.”

This year’s Top Rated Guide features 579 female advisers. Turn to page 14 to find one in your area.

Time to take stock

A job change and a landmark birthday led Jo to seek financial advice – and realise that she had never really thought about the lifestyle she wanted in retirement



Jo Chetwynd decided to get financial advice when she reached milestones in both her career and her life.

Jo, who lives in the East Midlands, left an employer she had been with for 30 years, just as she was approaching her 50th birthday.

“It felt like a pivotal moment had arrived and I realised I had never really taken stock of what I have, what I might need in the future and what tax-efficient measures there might be that I’m not taking advantage of,” says Jo, who is head of commercial for her current employer.

“I’ve always been reasonably sensible about finances, but it’s by no means my area of expertise. I decided it was right to finally invest some time in getting my money matters in order.”

Jo – who is married to Paul and has two children, Isabel, 23, and Oliver, 21 – followed a recommendation from a trusted colleague and approached a female adviser in her area to see how she might be able to help.

“Finding the right person was really important to me. I needed to feel comfortable being in front

of someone and openly discussing my financial affairs and my plans for the future. Fortunately I found the right person straight away and we hit it off.”

She sought advice from Jessica Cook, who was able to structure investments for her as well as providing advice on tax and estate planning.

“Jessica was great,” says Jo. “After an initial chat I had some work to do in rounding up my affairs, which included what I have in terms of assets and my outgoings. It took time to complete this but it was a worthwhile exercise going through everything.”

“Once it was all laid bare for Jessica to see, the things we discussed – including priorities for the future and the kind of lifestyle I would like in retirement – got me really thinking about these things for the first time.”

One thing Jo highlighted was that, apart from maternity leave, she has always worked full-time, even once she had children.

“Part-time wasn’t an option for my type of role when the kids came along. So I wanted to make sure that I was investing for growth to give me options when it comes to

Jo Chetwynd received guidance on investment, tax and estate planning



My money is working hard and I can speak to my adviser any time

retirement. There’s so much talk about having to work longer and longer, I wanted to know where I stand.”

Having been through the advice process, Jo now says she has the confidence and comfort that at some stage in the future she will be able to stop work and be comfortable.

“I also know that my money is working hard. I have an annual review, but I can speak to my adviser any time to ask questions or review a new situation should one arise.

“I’m so glad I got in touch with Jessica after a few years of procrastinating about getting professional financial advice.”

MAKING CASH WORK

Savings offer security but too much sitting idle can erode wealth – it’s best to strike a balance

Holly Thomas

Reliable returns, a valuable safety net.... a mixture of both? How you value holding cash in the bank often depends on what stage of life you’re at and the amount of risk you’re prepared to take.

It’s commonly accepted that a cash savings buffer is a cornerstone of any financial plan, giving peace of mind and financial resilience against unexpected expenses and life events.

What if you lost your job or fell ill and your income dried up? Redundancy payouts or insurance might make up the shortfall for a while, but being forced to sell assets – such as investments or property – rather than choosing to do so might mean maintaining cashflow at the expense of future gains.

What does a good cash buffer look like? The rule of thumb is to have enough in an easy access account for three to six months’ worth of essential expenditure.

This should at minimum cover rent or mortgage payments as well as household bills, but ideally other living costs too.

UK banking offers the security that your deposits are protected, thanks to the Financial Services Compensation Scheme. This guarantees reimbursement of

up to £120,000 per person (£240,000 for joint accounts) per institution if a provider goes bust.

But having too much in savings carries risks. Cash may be less volatile than the stock market, but any returns – the interest on your deposits – must outpace inflation, otherwise your true spending power erodes over time.

Barclays’ latest Equity Gilt Study compares returns on various assets and shows that over longer periods shares have significantly outperformed cash. According to the report, US shares delivered returns of 6.8 per cent a year on average over the past 50 years, while UK stocks paid 5.4 per cent. Cash yielded just 0.7 per cent.

That said, cash still has its place and remains valuable at specific times, which is where advisers can help, as Malcolm Steel from the financial advice firm Mearns & Company explains.

“Holding large amounts of cash is important for cautious clients with shorter-term goals,” he says.

“But those looking at the longer term need to think about higher levels of risk to mitigate inflation and to access the potential of higher growth, especially when it comes to putting money away for your retirement.

“Advisers can help balance certainty with growth by working out the right mix of cash and investments for your circumstances.”



WHY KEEP A SAVINGS BUFFER?

● **Emergency fund** Cash is instantly accessible in the event of redundancy, illness or unexpected bills, and may mean you don’t need to sell investments at a bad time.

● **House deposit** If you need to use the money within a couple of years, cash protects against market swings before an investment is drawn down.

● **Approaching retirement** Holding more cash can help to cover

day-to-day spending in the first years of retirement, so you’re not forced to sell investments if markets fall just as you stop working.

● **Receiving a lump sum** Keeping the money in cash initially gives you breathing space to plan, rather than rushing into investment decisions.

● **Uncertain or irregular income** Cash provides flexibility and stability if your earnings fluctuate, helping to cover costs during quieter periods.



CHART A PATH: FEES TO EXPECT

The cost of financial advice varies across the industry – and according to the product or service – so it’s important to research and crunch the numbers before you commit

Uncertainty over costs should not be a barrier to seeking financial advice. Before a financial adviser goes ahead with any work, they must be clear and upfront about their charges. This means you should feel comfortable that you understand exactly what you are paying and what you are getting in return.

There are different pricing structures across the industry. A recent industry survey by consultancy NextWealth found that around 70 per cent of financial advisers charge fees based on a percentage of a client’s assets. Fixed fees are the second most common structure, used regularly by 29 per cent of advisers.

All fees are typically split into an upfront charge for getting a financial plan set up, followed by an ongoing charge for advice and managing money.

For pensions and investments, initial advice costs between 1 and 3 per cent of the amount being invested, with ongoing advice charged at around 0.5 to 1 per cent a year, according to MoneyHelper, a free guidance service backed by the government.

On a £100,000 portfolio, that could mean an upfront fee of £1,000 to £3,000, followed by £500 to £1,000 a year for reviews, adjustments and long-term planning. Other advisers may charge a fixed fee or an hourly rate, particularly for more focused or one-off pieces of work, according to MoneyHelper. Fees for financial advice typically range from £100 to £350 an hour.

Mortgage advice is generally cheaper than far-reaching advice that covers every aspect of your finances. Some mortgage brokers charge a fee of between £300 and £1,000, or a percentage of the loan amount. Others do not charge the borrower a fee at all as they rely solely on commission from the lender.

Advice on life insurance, critical illness cover or income protection is usually paid for via commission, meaning there is no upfront cost. Equity release advice is more complex and typically costs between £500 and £2,000.

Matthew Walne, a chartered wealth planner and managing director of Santorini Financial Planning in Rothley, near Loughborough, says: “You should always be given a breakdown of how you will be charged and what each stage covers. If anything isn’t clear, don’t be afraid to ask.”

Jamie Pearson, partner and financial adviser at London-based Westminster Wealth Management, agrees: “Clients should know exactly what they are paying for, and why.”

TYPE OF FINANCIAL ADVICE	HOW FEES ARE USUALLY CHARGED	TYPICAL UPFRONT COST	TYPICAL ONGOING COST	NOTES
PENSIONS & INVESTMENTS	Percentage of assets, fixed fee or hourly rate	1-3% of amount invested	0.5-1% a year	Covers setting up a financial plan, investment selection and reviews. Some advisers may instead charge fixed or hourly fees.
ONE-OFF OR FOCUSED ADVICE (eg retirement planning, investment review)	Fixed fee or hourly rate	Varies by scope	None	Rates typically range from £100 to £350 an hour. Suitable for targeted advice rather than ongoing management.
MORTGAGE ADVICE	Fixed fee, percentage of loan, or commission	£300-£1,000, or sometimes £0	None	Some brokers do not charge the borrower directly, instead relying on lender commission.
PROTECTION ADVICE (life insurance, critical illness, income protection)	Commission from provider	£0	None	The adviser is usually paid by the insurer, meaning no direct upfront cost to the client.
EQUITY RELEASE ADVICE	Fixed fee	£500-£2,000	None	Typically more complex and regulated, reflecting the higher cost.

Source: MoneyHelper

Good for the planet – and the pocket

Ethical investing aims to align your finances with your values – so what does it look like in practice, and how do the returns stack up?

Holly Thomas

The next generation of investors are more environmentally and ethically conscious than ever before. A report last April by Morgan Stanley found that, while 88 per cent of all investors express interest in sustainable investing, that rises to 97 per cent for millennials and 99 per cent for Gen Z.

But how do you know when you’re investing environmentally and ethically – and can the returns match, or even beat, investments that are less picky about where your money goes?

ESG investing focuses on purchasing shares in companies that are managed according to sound ethical principles.

The E stands for environment, meaning a business needs strong credentials in cleaner energy, more sustainable transport or reducing plastic waste, for example.

S is for social, focusing on a company’s treatment of staff and suppliers, and to what extent it upholds labour and human rights.

The G relates to governance, which includes ensuring fair leadership of the business, matters of executive pay and its stance on shareholder rights.

ESG investing allows you to choose investments based on personal values and preferences, whether that’s looking after the planet, improving society or stamping out boardroom greed.

HOW ADVISERS ASSESS ESG SUITABILITY

As with any other investment, your adviser will talk to you about your goals, objectives and preferences for sectors to exclude or prioritise.

Mark Chicken, financial adviser at The Private Office, says: “Some investors take a light approach to ESG investing and just want to exclude, say, oil, gas and tobacco, whereas others prefer to target specific themes such as water or clean energy.”

As well as broad funds that include a wide range of companies aligning with certain principles, you can find more specialist funds

targeting one theme. An example is Ninety One Global Environment, which only invests in companies contributing to the decarbonisation of the world economy.

Ido Eisenberg, head of responsible investing at Quilter, says: “‘Ethical investing’ means different things to different people. There is no right or wrong way to look at a company – it is down to your own values.

An alternative way to think about it is by asking which companies are managing their ESG risks well. Look for firms with genuinely diverse, independent boards; companies that measure their carbon impact and have credible plans to cut it; businesses that avoid harming the environment, and employers that treat their customers, workers and communities fairly. Those are the firms managing their risks – and your money – more responsibly, and ensuring their long-term viability as well as the planet’s.”

BALANCING ETHICS WITH RETURNS

While investors might like the idea of putting their money into companies that are working to look after the planet and society, the

‘I’M INVESTING IN SOCIETY’

For solicitor David, maximising returns is less important than backing companies that are making a positive impact. As he neared 60, he sought expert advice to allow him to do that effectively

David Hunter, a solicitor from Bristol, has been investing sustainably for several years. He feels passionately about committing to helping to protect the planet for the sake of generations to come.

David, 60, said he first dipped his toe in with a stocks and shares ISA from Triodos Bank.

He said: “The Triodos ISA was a good start. I knew my money was backing a range of pioneering businesses that are contributing to social and environmental change – from organic farms and wind farms to social housing projects and community centres.

“Anything that is having a bad impact on the environment and society, such as oil and gas companies, is a no-no.”



David Hunter has found ways to invest sustainably at a lower cost

As he approached his 60th birthday, David realised that he wanted some professional advice on accessing other ESG investments, as well as gaining more of an all-round picture of his finances.

“While I was happy with my sustainable ISA and some other investments I had made, I knew I could do with more structure to my financial affairs,” he says. “I also realised I didn’t know what I didn’t know about investing with this focus.

“I sought an adviser to help give me a serious financial plan on making sure my money was in the right places in terms of my principles, as well as being tax efficient. I needed a bigger picture view of my finances.”

Due to the myriad investment options in the marketplace, most people want to find a firm whose worldview aligns with theirs

goal is also strong returns – and ESG investments won’t always offer the highest.

Since many ESG-focused strategies exclude certain sectors, they might miss out if, say, oil stocks go north. Financial adviser Chicken explains: “There’s some investment returns trade-off to be made with certain ESG portfolios.

But an adviser can strike the right balance for each client.”

Your adviser can talk you through the options for investing in ESG and together you can find the investments in areas you feel passionate about. Part of their job will also be to ensure you don’t fall foul of greenwashing.

This is where investment companies add ESG buzzwords such as “sustainable” or “responsible” to a fund’s name to increase its marketing appeal.

INVESTING IN THE RIGHT VALUES

To clamp down on this, in 2024 the Financial Conduct Authority introduced four investment labels that categorise funds based on specific goals: Sustainability Focus, Sustainability Improvers, Sustainability Impact, and Sustainability Mixed Goals.

Mark Chicken adds: “The benefit of having an adviser who specialises in ESG investment is that they will be well versed in the selection of investments that are right for each individual.”



MILESTONE PLANNING

At key life moments, financial advice can be crucial. Here’s when money management really matters

Working with a professional adviser can sharpen your focus on financial goals, but they will also help you prepare for the unexpected.

No matter how carefully you plot a roadmap, life seldom follows the trajectory you expect. Often priorities shift and your finances need to adapt accordingly.

“At these vulnerable moments in life, clients need to know how they can ensure their family is well looked after,” says Ola Abdul, founder and CEO of investment platform Fundment, which is used by advisers to help manage their clients’ investments.

“Speed and certainty matter when it comes to major family decisions, as any delays can erode trust in the advice given.”

These are the five key moments in life when you might want to seek financial advice.

1. STARTING A FAMILY

Having children can change your priorities overnight, and a good adviser will ensure that your financial plan keeps up. It can feel overwhelming to suddenly become responsible for feeding and housing another person, when you are used to only needing to take care of yourself.

Advisers are there to respond calmly and decisively when emotions are running high

Expenses increase at a time when household income will most likely fall due to one parent taking leave. Advice at this stage can help you think through scenarios you might not have considered, from putting in place insurance to protect your income and home, to investing for future costs such as university.

“Whether it’s saving into a junior ISA or buying protection-linked investments, an adviser can help make sure implications are properly understood and financial plans are well designed,” Abdul says.

2. BUYING A HOME

Getting on the property ladder brings a sense of security, particularly if you have navigated the challenges of the rental market. But it is also the biggest financial commitment you are likely to make. A specialist adviser can guide you to save a deposit, find a mortgage that is affordable and make sure your credit file is in order ahead of your application.

They will also highlight the importance of protecting your income to keep your home should the worst happen.

Abdul explains: “If you have investments to use towards a deposit, an adviser will help manage cashflow and timing. They will look at debts and assets together, not in isolation.”

3. CHANGING CAREERS

Switching jobs, retraining, relocating or taking time off to consider your options can all cause financial disruption. You might not be aware of the benefits you are losing when moving from one company to another or you might need to access investments to

smooth the transition. “Career changes can bring uncertainty,” Abdul says. “But advisers increasingly act as financial stabilisers during those transitions, helping clients assess cashflow and make adjustments when the portfolio they had before is no longer right for that moment in life.”

4. PREPARING FOR RETIREMENT

As retirement approaches, investment strategies tend to shift from growing wealth to making sure that funds will last as long as they are needed. It is a complex process and timing is key. An adviser will help you manage risk, work out when to draw income and explain how to make the most of tax-free cash.

“Precision matters, to ensure that you do not run out of money in old age,” Abdul says. “Advisers help match drawdown plans to lifestyle and expected longevity, because no one knows how long they are going to be around.”

5. CARING FOR AGEING PARENTS

For the so-called “squeezed middle”, it can feel like financial demands are coming from all angles. Many families are providing handouts to children well into adulthood, whether that is to get a foot onto the housing ladder or get established in a career. At the same time older relatives might need help with care costs or managing their own finances.

Abdul says: “Advisers are there to respond calmly and decisively, helping families access funds, reallocate assets and get support in place when emotions are running high.”

Commitment to debt deserves specialist direction

When it comes to securing a mortgage, going it alone can be tempting, but expert input is invaluable to optimise your options

Leah Milner

Whether you are looking to buy your first home, take a step up the property ladder or refinance, securing the right mortgage is key. While it is possible to go it alone using online tools, seeking advice from a mortgage adviser could save you tens of thousands of pounds. Brokers can unlock deals that are not available to customers who apply directly, which could be the difference between landing your dream home and missing out. “A mortgage is probably the biggest outgoing you will ever have and the longest financial commitment, so it is not an area of life where you want to cut corners,” says Naomi Robinson, mortgage adviser at Naomi Financial in Holmfirth, near Huddersfield. “Getting it right can save so much money, stress and disappointment.” Comparison sites and mortgage calculators can be a useful starting point to get to grips with your finances and build confidence.

a one-off. Robinson says she sees cases like this on a weekly basis. Borrowers may find it difficult to determine the true cost of a mortgage deal without help from an expert. “A very low rate could look incredibly attractive,” Robinson says, “but it rarely tells the full story.” Mortgages can come with a host of additional charges, such as arrangement fees and exit penalties, as well as incentives like cashback or free valuations. Advisers calculate what a deal will actually cost over the fixed or discounted period, whether that is two years, five years or more. “That’s where advice from a broker adds real value,” says Robinson. Selecting the right repayment term for your mortgage is another decision that should not be taken lightly. A mortgage adviser will explain that paying your loan back over 25 years will mean higher upfront costs, but a lower bill over the lifetime of the loan. Conversely, a longer repayment term of 35 years or more will keep your monthly costs down, but will mean you ultimately pay back more. An adviser will show how you can make adjustments to plan for the future. Keeley Macaulay, a mortgage and protection adviser at Mortgage 1st, who is based in Stockton-on-Tees near Middlesbrough, says: “Some borrowers might want to keep the repayment term long initially and then reduce it as they get older, if their salary increases.” Applying directly for the cheapest deals you spot online is a risky strategy. All lenders have their own rules and restrictions on particular types of property, how long you have been employed, your credit history and other factors, many of which are not made public. But advisers have in-depth knowledge of different lenders’ criteria to help you target the ones with which you have the greatest chance of success. This is significant because multiple



It can be a long road from finding a dream home to getting the keys

Getting it right can save so much money, stress and disappointment

mortgage rejections can be damaging. “When you submit a full mortgage application, the lender will do a credit search and too many of those can impact your score,” says Macaulay. A lower credit score gives potential lenders less confidence in your ability to repay borrowing, further reducing your chances of landing a deal. Over recent years, lenders have been repricing their products and updating their rules often and with little notice. “Interest rate changes and lending criteria changes have made it increasingly difficult for somebody to arrange their mortgage alone without an adviser,” says Robinson. Advisers keep on top of all the changes and are ready to adapt when needed. They can also switch borrowers on to cheaper rates if these become available before a mortgage completes. Professional advisers will talk to their clients about the importance of life insurance, critical illness and income protection policies. “A mortgage is about buying a home, but protection is about keeping it,” Robinson says. “These policies can help families keep a roof over their heads if they suffer a serious illness, bereavement or loss of income.” Technology is a great place to start your mortgage journey, the advisers say. But it is a long way from replacing their role. “Digital tools and comparison sites don’t step in if interest rates fall or a better deal becomes available,” Robinson says. “They can’t speak to lenders, chase solicitors, or talk to estate agents if issues arise.” It is hard to predict the stumbling blocks that can occur throughout the homebuying or remortgage process, but in times like these, it can be a real benefit to have an adviser fighting your corner.

Persistence pays

After being turned down for a mortgage, one young couple would have given up on their homeownership dream had their broker not urged them to try other lenders

Getting on to the housing ladder felt like a distant dream for Grace Buffery and Tom Robinson. But when the couple from Stafford realised that rising house prices could soon leave them priced out of homeownership altogether, they decided to seek advice from a mortgage broker just in case. “We thought we were years away from buying,” says Tom, 25, who works at the University of Birmingham. “But rent was taking up so much of our income that we decided to look into whether it was feasible.” Both had managed to save by working part-time jobs while they were students and together they had amassed a £49,000 deposit. However, they knew that they could not save enough each month to keep pace with rising house prices, particularly with rent increases eroding their income. Despite having a healthy deposit, meeting lenders’ earnings requirements was another challenge. Grace, 23, is studying for a PhD and receives a quarterly stipend towards her living costs rather than a monthly salary. “Some of my

colleagues warned me that because of this, there was no way I would get a mortgage,” she says. But Tom’s brother recommended a broker, Naomi Robinson of Naomi Financial, who reassured the couple that there were lenders worth trying. In the meantime, she helped make sure they did everything necessary to get their finances and paperwork in order before applying for a mortgage. “There were lots of little things we wouldn’t have thought of, like making sure our addresses matched across all accounts as we had moved a lot during our student years,” says Grace. The couple found a Victorian terraced house in Stafford for £180,000, but the first lender they tried rejected the property after a valuation, because it was built with a single layer of bricks rather than a cavity wall. “If it hadn’t been for Naomi, we would have just assumed that was the end of the story and given up hope of buying that house,” says Tom. “But she knew of other lenders we could try.” The broker explains: “While mortgage advice often requires a great deal of problem-solving to find the right lender, I remain on hand throughout the process to

“ She managed to explain everything so that we fully understood

provide guidance and support.” Grace and Tom have now had their mortgage approved and are going through the final stages of property checks before their purchase completes. They are set to pay £726 per month for their mortgage, a saving of £74 compared to their current rent of £800. “Not only are we saving money each month, but we will be investing in something that we own instead of paying our landlord’s mortgage,” says Grace. “We don’t know anyone else our age who has bought a home, so having Naomi’s help was really reassuring,” she adds. “She managed to explain everything so that we fully understood, but without being patronising.”

Grace Buffery and Tom Robinson set on a Victorian terraced house



HOW THE EXPERTS MANAGE RISK

Before investing your money, advisers will look at your personal tolerance for exposure, consider a blend of active and passive funds, and weigh up ESG credentials

Leah Milner

For anyone new to investing, information overload can often lead to decision paralysis. “Doing nothing at all is the worst thing,” says Jennifer Armstrong, financial adviser at Medical & General Financial Solutions. She is used to meeting clients who are overwhelmed

and helping them build a tailored plan for their money. “The value of coming to a financial adviser is that we have a robust process with discipline behind it, which is repeatable,” she says. “So not everyone ends up with the same funds but they go through the same process.” After answering questions, clients are then placed on a scale from one to ten, where ten is the highest tolerance for risk. But Armstrong will also discuss whether that level of risk feels appropriate for that particular investment. “People are happy to take different risks with different pots,” she says. “Someone might be more comfortable taking risks with an ISA than with their pension, or vice versa.” She also talks through capacity for loss, or how a client would cope if markets fell, as well as the intended time horizon for the investment. “A lot of ISA money is for medium to long-term goals, like helping children with university, but some clients also want the flexibility to use that pot as extra income in retirement,” she says. Once those foundations are set, Armstrong typically recommends a blend of active and passive funds.



Jennifer Armstrong, financial adviser at Medical & General Financial Solutions

“ I’d love to reach a point where all funds are ethically governed, but we’re not there yet

“We do believe there is merit in some elements of active fund management,” she says, “but charges are important, particularly when someone is investing a relatively small amount.” That is where funds such as BlackRock’s MyMap range can form part of the solution. MyMap is a range of actively managed, multi-asset funds that invest across a broad mix of assets including equities, bonds and alternatives, with different versions designed to suit different risk profiles. The funds are volatility managed, meaning the level of fluctuation in returns is kept within defined limits. “If someone comes out as a five out of ten on the risk scale, I want to be confident that the fund they are invested in actually behaves like a five,” Armstrong says. The structure

of the MyMap funds helps ensure portfolios do not drift into significantly higher or lower risk territory over time, while still offering broad geographic diversification. Armstrong points to strong independent ratings, competitive charges and solid long-term performance. The funds also include an active management overlay. She also highlights the growing prominence of environmental, social and governance (ESG) factors for clients who want to make sure their investments align with their principles. The MyMap ESG option is one that Armstrong often uses in client portfolios. “I’d love to get to a point where we don’t even need to mention ESG because all funds are ethically and socially governed, but we are not there yet,” she says. In the meantime, having ESG funds that perform in line with mainstream alternatives represents significant progress. “Years ago, if a client wanted an ESG fund, you would have had to warn them that it is probably not going to perform as well as others in that space, but there’s not that kind of penalty now,” Armstrong says.

How cover softens life’s hardest blows

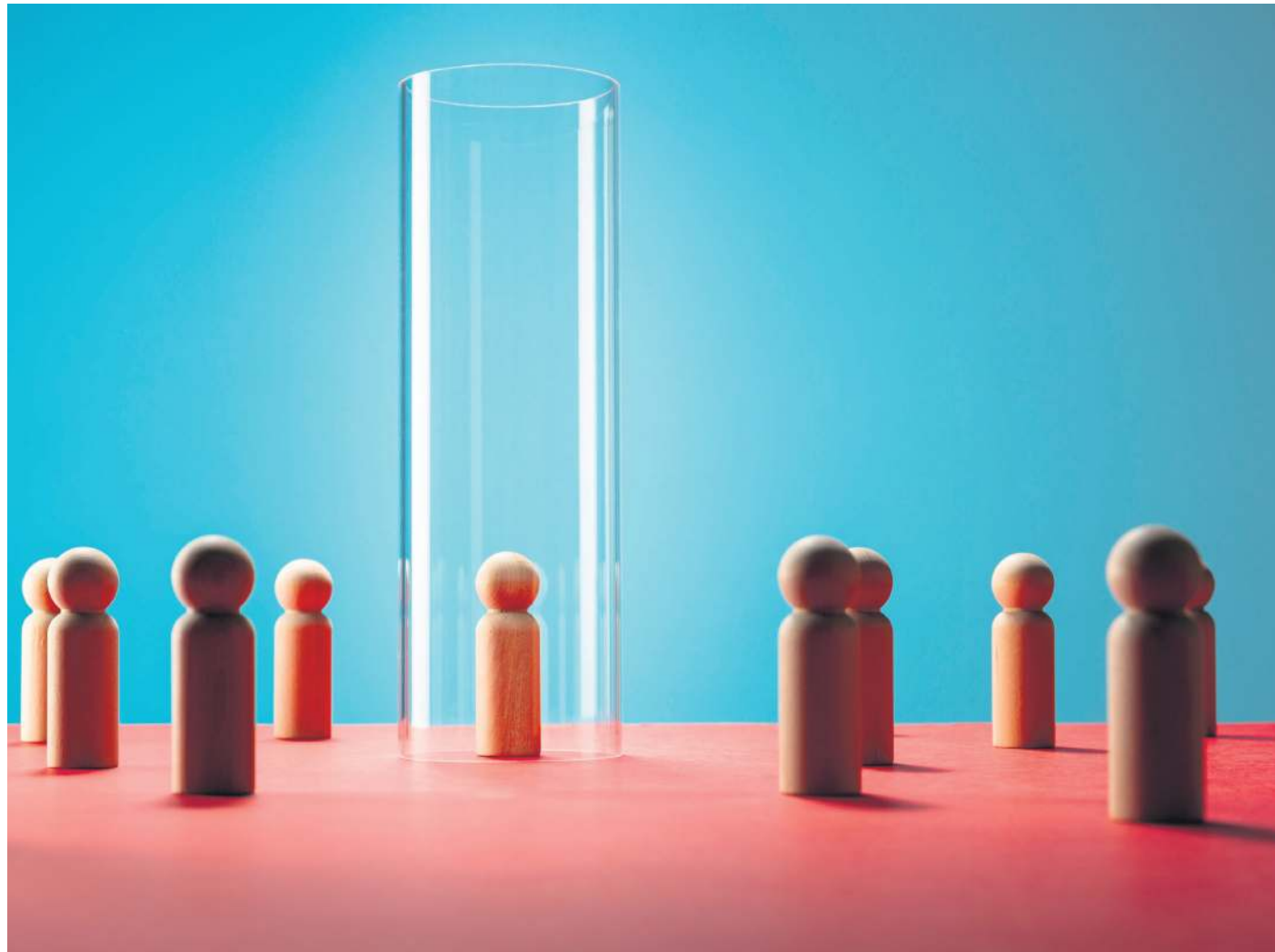
Half of us don’t have personal insurance but experts say it has a vital role if redundancy, sickness or tragedy strike

Leah Milner

Millions of families have no protection in place to safeguard their home and income in the event of the death, illness or unemployment of one of the main earners. The Financial Conduct Authority has found that 58 per cent of UK households don’t hold a protection policy, even though many could benefit – and this is a gap that it’s urgently looking to close. “Financial planning is not just about building wealth. It’s about making sure the plan survives real life,” says Robyn Caffell, an Exeter-based financial planner at Intelligent Pensions. “Saving and

investing help clients move towards their goals, but protection is what keeps those goals achievable when life doesn’t go to plan.” Protection products include life insurance, designed to pay out on death to help your loved ones; income protection, which replaces earnings if illness prevents you from working; and critical illness cover, which provides a lump sum following diagnosis of certain serious conditions. Using planning software, Caffell shows clients how vulnerable they could be in what-if scenarios. For example, she might demonstrate the impact of a sudden loss of income on a 48-year-old due to illness, when the mortgage and family lifestyle require funding for another 25 years. “Seeing that

Taking out protection can keep cash reserves and investments safe



operation, his recovery took almost a year. “Because we had income protection in place, we could continue meeting our bills while he focused on rehabilitation. You’re often only truly grateful for protection when you actually need it.” Paul Barker, a senior financial planner at Fidelius in Bath, has witnessed how life insurance can give families time to adjust and grieve without the threat of losing their home. “One of my clients sadly lost her husband, but due to his life cover, she was able to take a year off from work to be with her children. It was an awful time, but made a little easier because they could afford to huddle together as a family and support one another.” Advisers say clients’ discomfort over thinking about traumatic events means that life insurance is often overlooked. “It involves situations that people hope will never happen to them,” Caffell says. She adds that many clients are more comfortable concentrating on investments, as they feel more positive and tangible. Cost is another barrier when clients are focused on their monthly outgoings, adds Barker. “One of the key junctures at which clients start to think about protection is when they have a lot of competing financial commitments, such as when they are buying a home or taking out a mortgage. I explain the cost of cover in the context of the value it provides – those extra pounds per month could provide total financial security.” Sometimes it takes an emotional trigger before clients understand where their vulnerabilities lie. “It can be something awful happening to a friend or family member that makes them reflect on their own position,” Barker says. Without protection, consequences can be severe. Caffell explains: “Cash reserves are used up, investments have to be accessed early, pension contributions stop, and retirement may need to be delayed for many years. A plan designed to last decades can start to fall within years or even months.” While bereavement, job loss or illness will inevitably take a huge emotional toll on those affected, protection can remove a layer of financial worry for those at their most vulnerable.



Mel and Stuart Adamson wanted to show their children that you ‘face cancer together’

Marketing material.

MyLife.

Whatever the plan, our ready-made funds make investing for it simpler.

MyMap. Ready when you are.

Capital at risk. The value of investments and the income from them can fall as well as rise and are not guaranteed. Investors may not get back the amount originally invested.



BlackRock

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shortfall visually shifts protection from being a product to being the safety net that keeps life on track.” She’s seen what happens when that safety net is needed. One of her clients, a teacher, couldn’t work for several years following a neck injury. Her husband was already off work due to chronic health conditions. “Without income protection replacing her earnings, the financial pressure would have been overwhelming. Instead, their household remained financially stable, which made an enormous difference to their wellbeing.” Caffell herself has relied on a safety net. When her husband needed hip surgery and suffered complications that led to a second

POLICY DECISIONS: WHAT WOULD YOU CHOOSE?	
Life insurance Pays a lump sum to your family if you die during the policy term, helping cover living costs, debts or future plans.	Relevant life cover A tax-efficient life insurance policy arranged by an employer to provide a death-in-service benefit for an individual employee or company director.
Critical illness cover Pays out a lump sum if you’re diagnosed with a specified serious illness, such as cancer, a heart attack or stroke.	Private medical insurance Covers the cost of private healthcare treatment, helping you access faster diagnosis and treatment.
Income protection insurance Replaces a portion of your income if you’re unable to work due to illness or injury – usually until recovery or retirement.	Accident, sickness and unemployment cover Provides short-term payments if you’re unable to work due to accident or illness, or are made redundant.
Family income benefit Provides a regular tax-free income to your dependants for the remainder of the policy term if you die during it.	Business protection insurance Covers risks such as the death or illness of a key employee, helping protect a company’s finances, and continuity.
Mortgage protection insurance Designed to help repay or contribute towards your mortgage if you die, become critically ill or can’t work.	Over-50s life insurance A life policy, with guaranteed approval, aimed at older individuals, which typically provides a smaller fixed payout.

‘YOU THINK YOU’RE INVINCIBLE’

A devastating diagnosis left Mel and her husband wondering how they would cope. Then their critical illness plan came to the rescue – sorting bills, clearing the mortgage and paying for a Disney break with the kids

When mother of two Mel Adamson was told she had bowel cancer, it came as a complete shock. “As soon as you hear the C word, you go into panic mode,” says Mel, 50, a civil servant from Telford. “All you think about is your kids.” There were no obvious symptoms until Mel was left in excruciating pain one night in April 2023 after a takeaway, which prompted a trip to A&E. Further medical investigation – including blood tests and scans – followed. Then a colonoscopy revealed a cancerous tumour. On the drive back from the hospital, Mel and her husband Stuart agonised over what to say to their daughters, who were just 12 and 15 at the time. “In the end we decided to be completely honest and tell them it was cancer,” says Stuart, 55, also a civil servant. “We felt that they were old enough to understand. We wanted to show them that, as hard as it was, you can’t give up. It’s something you face and deal with together.”

During one of her hospital visits, Mel was given a pamphlet from Macmillan Cancer Support, which reminded the couple to check if they had insurance. With all the stress of the diagnosis, Mel and Stuart had forgotten the critical illness policy they had taken out years earlier with their mortgage. They called their financial adviser Claire Dentith, of Shropshire-based CD Financial. She put the wheels in motion for their claim, while they focused all their attention on Mel’s treatment. After surgery to remove the tumour in August 2023, doctors confirmed the cancer had been caught relatively early, at stage two, and chemotherapy wasn’t needed. Even so, cancer turned their lives upside down. “I had five months off work, for the surgery and then for the physical and psychological recovery,” remembers Mel. She got sick pay during this time, so the couple’s outgoings were covered in the short term. But their mortgage deal was coming to an end the following year and they were likely to face a big jump in payments. When their insurance policy paid out it was enough to clear their mortgage completely. It also meant they could treat the girls to a trip to Walt Disney World in Florida to make positive memories together after such a difficult period in their lives. Looking back, the Adamsons are so grateful that their financial adviser encouraged them to take out the cover. Stuart says: “You think you’re invincible, until the day you discover that you’re not. The peace of mind that cover gives you is priceless.” For Claire Dentith, real-life experiences such as Mel’s help bring home the importance of protection when speaking to her clients. It’s also rewarding to see the benefits good financial planning can provide. She says: “After everything that Mel and Stuart have been through, it’s great to see them now living mortgage free and enjoying life with their daughters.”

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THE GUIDE'S MISSION

As households continue to adjust to higher mortgage costs, rising living expenses and long-term retirement pressures, financial decisions have rarely felt more significant.

For many people, the question is not whether financial advice would be valuable, but how to find an adviser they can trust.

The VouchedFor 2026 Top Rated Financial Adviser Guide makes that decision clearer.

VouchedFor was founded to bring greater transparency to financial advice. In 2025, our consumer site had 278,799 active users and 1.85 million page views. And with 411,180 verified reviews, it offers insight into real client experiences.

In 2026, 2,784 advisers have qualified as Top Rated. To be included in this guide, advisers must receive a minimum number of recent client reviews, maintain consistently high ratings, hold the appropriate regulatory permissions and remain fully verified members of VouchedFor.

However, the importance of the guide goes beyond simply recognition.

Across our platform in the past 12 months:

- 98.9 per cent of clients said they would recommend their adviser.
- 86.4 per cent of clients said they understand the fees they are paying.
- 97.3 per cent of clients indicated an understanding of risk.

These are meaningful indicators. They reflect advisers who communicate clearly, explain risk appropriately and support clients in making informed decisions.

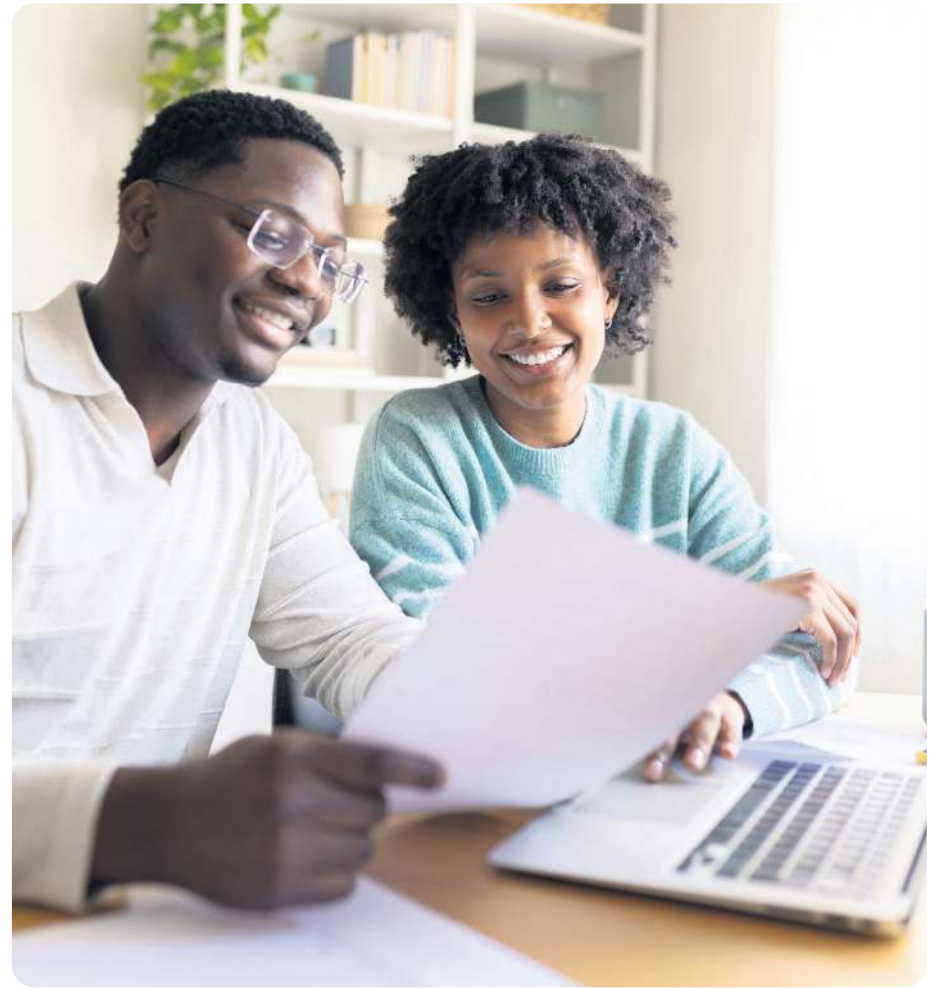
Every adviser featured in this guide has been independently verified. At VouchedFor, we check permissions with the Financial Conduct Authority and monitor client feedback on an ongoing basis. Increasingly, firms use this data not only as recognition, but as a tool to improve client outcomes and strengthen accountability.

In a period where financial decisions carry greater weight for many families, clarity and trust matter.

We hope the VouchedFor 2026 Top Rated Financial Adviser Guide helps you make one of the most important financial decisions of your life with confidence, supported by measurable client experience.

Harriet Spurrell

Harriet Spurrell
Head of customer success
VouchedFor



HOW TO USE THE GUIDE

The Top Rated Financial Adviser Guide showcases advisers who have achieved Top Rated status through verified client feedback. All advisers included in this guide have a paid-for public profile on VouchedFor, and have demonstrated consistent, high-quality service. However, identifying the right one for you will depend on your needs, goals and preferences.

Here are six tips to help you choose:

1 UNDERSTAND DIFFERENT ADVISER TYPES

Some advisers specialise in pensions and retirement planning. Others focus on mortgages, protection, investments or holistic financial planning. Look at what services each one offers and whether they match what you are looking for.

2 READ CLIENT REVIEWS CAREFULLY

Reviews not only tell you whether or not clients are happy: they also show you why. Look for comments about clarity around fees, understanding of risk, confidence in achieving goals and ongoing communication. If you see language that resonates with your own priorities, that is a strong signal that the adviser will be a good match.

3 LOOK FOR CONSISTENCY

One positive review is encouraging. Dozens of consistent reviews over time is powerful. Top Rated advisers maintain strong feedback year after year, not just once.

4 CHECK EXPERIENCE AND QUALIFICATIONS

Financial advice is regulated in the UK, and you can be confident that every adviser in this guide is authorised and verified. To view their professional qualifications, areas of specialism and years in practice, check their VouchedFor profile.

5 CONSIDER LOCATION – BUT DON'T BE LIMITED BY IT

Many advisers now work via video and phone meetings. If you prefer face-to-face advice, you will

probably want to choose someone local, but being flexible about how you talk to your adviser will open up more options.

6 ARRANGE A CONVERSATION BEFORE CHOOSING

Most advisers offer an initial consultation. Use it to explain your goals, ask about fees, understand how they are paid and get a feel for whether you will be comfortable working together. Trust and clarity are key.

If you need help, visit VouchedFor.co.uk to explore full adviser profiles, read more reviews and compare options. Choosing financial advice should not feel like guesswork. With transparent client feedback and clear information, you can make your decision with confidence.

Still unsure?

We'd love to help – please contact us on
customer_service@vouchedfor.co.uk or call 020 3111 0580

Top Rated Financial Advisers

These advisers received the highest volume of positive 2025 client reviews on **VouchedFor.co.uk**. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have the necessary permissions to practise from the Financial Conduct Authority, and also undergo several other checks and ongoing monitoring.

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS CENTRAL ENGLAND						
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Jason Harris	88 Capital Wealth Management	I	84	N	Alcester	6
Andrew Whitehead	Honeycroft Wealth Management	R	73	N	Alfreton	5
Oliver Wrighton	Ashwood Law Wealth Management	R	39	N	Anstey	1
Hannah Cowell	2plan Wealth Management	I	299	N	Ashby-de-la-Zouch	8+
Chris White	Three Financial Planning	I	194	N	Ashby-de-la-Zouch	2
Sharon Burton	Ashwood Law Wealth Management	R	91	N	Ashby-de-la-Zouch	1
Robert Boland	Cotswold IFS	I	74	N	Atherstone	2
Adam Thompson	Castlegate Financial Management	I	19	N	Attenborough	1
Dale Lucas*	Ryley Wealth Management	R	10	N	Attenborough	1
Harvey Jones*	Ryley Wealth Management	R	10	N	Attenborough	1
Olivia Bell*	Ryley Wealth Management	R	10	N	Attenborough	1
Claire Watson	Quilter Financial Advisers	R	34	N	Banwell	2
Adam Rendall	Consequential Planning	I	66	Y	Bewdley	5
Caroline Laudren	Consequential Planning	I	65	Y	Bewdley	2
Jon Darley	Consequential Planning	I	63	Y	Bewdley	3
Michael Farrance	Consequential Planning	I	30	N	Bewdley	3
Chris Guttridge	True Potential	R	337	Y	Birmingham	7
Thomas Dickson*	Wealthwise	I	277	Y	Birmingham	8+
Paul De Vries*	Ascot Lloyd	I	188	Y	Birmingham	2
Laura Salter*	Forvis Mazars	I	144	N	Birmingham	6
Gem Durham	Whitebeam Independent Financial Advice	I	137	Y	Birmingham	8+
Kira Sehmbi	True Potential	R	108	Y	Birmingham	8+
Martin Brown*	Wealthwise	I	101	Y	Birmingham	4
Ranjit Virk*	Wealthwise	I	100	N	Birmingham	3
Daniella Campbell*	Forvis Mazars	I	74	N	Birmingham	2
Daniel Cornish*	Wealthwise	I	50	N	Birmingham	2
Steve Fairweather*	Ascot Lloyd	I	42	Y	Birmingham	1
Paul Tracey	Provest Wealth Management	R	36	N	Birmingham	3
Matt Lima	Quilter Financial Advisers	I	33	Y	Birmingham	1
Adil Shahzad	Ashwood Law Wealth Management	R	26	N	Birmingham	1
Rob Venvil*	Sedulo Wealth	I	21	N	Birmingham	1
John Spencer	Crowe Financial Planning UK	I	17	Y	Birmingham	1
Simon Baldwin	High House Wealth Management	R	192	N	Bromsgrove	5
Stephen Baker*	Ascot Lloyd	I	168	Y	Bromsgrove	3
Darren Mason*	Ascot Lloyd	I	150	Y	Bromsgrove	3
Tom Morgan	Orca Wealth	I	117	Y	Bromsgrove	2
Nicola Whateley	Whateley Wealth Management	I	58	N	Bromsgrove	2
Gurveer Atwal	Whateley Wealth Management	I	48	N	Bromsgrove	2
Steve Mineham	Mineham Mortgage Services	R	45	N	Bromsgrove	1
Mandy Lewis-Brammer	AFH Wealth Management	I	41	N	Bromsgrove	2

James Walford*	Radiant Financial Planning	I	28	N	Bromsgrove	1
Clare Farrell	True Potential Wealth Management	R	67	N	Burbage	2
Shane Fox	Principle Financial Services	I	212	Y	Coalville	6
Daniel Sperber	Coleshill Wealth Management	I	69	Y	Coleshill	4
John Stimpson	Perspective (Central & East)	I	16	N	Corby	2
Stuart Plows	Perspective (Central & East)	I	15	N	Corby	1
Benjamin Clay	Clay Wealth Management	R	134	N	Coventry	5
Craig Bonsor	Jalapeno	I	90	N	Coventry	6
Adrian Middup	Jalapeno	I	86	Y	Coventry	6
Naomi Fielder	Cotswold IFS	I	11	N	Coventry	1
Dhruv Vyas	Serenity Wealth Management	R	48	Y	Daventry	2
James Pillinger	Profusion Wealth Management	I	166	Y	Derby	8+
Paul Harman	Profusion Wealth Management	I	123	Y	Derby	8+
Jo Highton	Hoyl Independent Advisers	I	69	N	Derby	3
Rachael Graham	Blossom Financial Planning	R	62	N	Derby	2
John Tucker	Chrysalis Wealth Management	R	24	N	Derby	2
Jane Newman	Jane Newman Financial Planning	I	258	Y	Droitwich	8+
Emily Newman	Jane Newman Financial Planning	I	166	Y	Droitwich	6
Dale Gough	Prosser Knowles Associates	I	95	N	Droitwich	5
Rachel Robb	Prosser Knowles Associates	I	76	Y	Droitwich	5
Martyn Davies	Mindful Financial Planning	I	50	N	Droitwich	3
Nick Broughton	Prosser Knowles Associates	I	35	N	Droitwich	2
Thomas Caldwell	Form Financial Clarity	R	28	N	Droitwich	2
Robert Blount	Portcullis Financial Planning PFP	I	22	Y	Droitwich	1
James Preston	Amber River Midlands	I	12	N	Droitwich	1
Peter Aylward*	Charles Stanley	R	50	N	Edgbaston	2
Andy McGowan*	Charles Stanley	R	45	Y	Edgbaston	2
Matt Topples	Quilter Financial Advisers	R	13	N	Ellesmere	1
Karl Thorpe	AFH Wealth Management	I	62	Y	Evesham	2
Becky Womble	Castlegate Financial Management	I	60	N	Grantham	5
Ewan Duncan*	RetireInvest	R	26	N	Grantham	1
Craig Allan*	RetireInvest	R	15	N	Grantham	1
Simon Foley*	Charles Stanley	R	47	N	Harborne	2
Dan Baylie	Amber River Midlands	I	12	N	Harborne	1
Declan Kirby	Evelyn Partners Financial Planning	R	12	N	Harborne	1
Simon Redhead	Amber River Midlands	I	12	N	Harborne	1
Kelly Russell	Amber River Midlands	I	11	N	Harborne	1
Ian MacVarish	Amber River Midlands	I	10	N	Harborne	1
Matthew Lendon	Amber River Midlands	I	10	N	Harborne	1
Kirsty Tyler	Wyfield Wealth Management	R	174	N	Hereford	5
Mark Young	Padstone Financial Management	I	28	N	Hereford	2
Jordan Marlowe	Principle Financial Planning	I	13	Y	Hereford	1
Tom Donativo	Tom Donativo Financial Planning	I	10	N	Hereford	1
Mark Farrell	True Potential	R	67	N	Hinckley	3
Claire Markham	F H Manning Financial Services	I	230	Y	Horncastle	7

Cole Mills	F H Manning Financial Services	I	37	N	Horncastle	3
Stephanie Smith	Stephanie Smith Financial Planning	R	43	N	Houghton on the Hill	2
Alastair May	Alastair May Financial Planning	R	44	N	Ibstock	2
Brian Flindall	Credencis	I	287	Y	Ilkeston	6
Alan Crowley	Financial Design	I	167	Y	Kenilworth	8+
Charles Westrope	Bridgegate Wealth Management	R	52	N	Kenilworth	3
Sophie Guttridge	Edwards Wealth	R	24	N	Kenilworth	1
Rachel Kerr	Albert & Mae Wealth Management	R	13	N	Kenilworth	1
Conor O'Sullivan	O'Sullivan Financial Planning	I	64	N	Kettering	3
Baljinder Mann	True Potential	R	38	N	Kettering	3
Nicholas Lue	JPA Financial Services	I	137	Y	Kingswinford	5
Scott Saxby	JPA Financial Services	I	130	Y	Kingswinford	4
James Marston	Marston & Co Financial Services	R	120	Y	Leamington Spa	3
Rav Ghuman*	Beaufort Wealth Management	I	106	N	Leamington Spa	2
Craig Saxton	Saxton Financial Planning	R	55	N	Leamington Spa	5
Scott Gallacher*	Rowley Turton	I	444	Y	Leicester	8+
Gary Metcalf	Gemini Wealth Management	I	249	N	Leicester	8+
Alan Turton*	Rowley Turton	I	149	N	Leicester	6
Bharat Chudasama	Tudor Franklin	I	116	N	Leicester	8+
Martin Stanley*	Rowley Turton	I	108	Y	Leicester	5
Matthew Pearson	Cobens Wealth Management	I	97	N	Leicester	3
Nilesh Patel	Positive Solutions	R	95	N	Leicester	6
Adam Geddes	Paul Geddes Wealth Management	R	79	N	Leicester	5
Nathan Smith	Mattioli Woods	R	58	N	Leicester	3
Aimee Hogg	Furnley House	I	48	N	Leicester	2
Sharad Champaneria	Accomplished Financial Solutions	I	33	Y	Leicester	2
Matt O'Hara	Mattioli Woods	R	30	N	Leicester	3
Edward Willday	Willday Wealth Management	R	20	N	Leicester	1
Keeley Upton	O'Connor Wealth Management	R	20	N	Leicester	2
Aaron Dexter	2plan Wealth Management	I	18	N	Leicester	1
Sophie Wreford	Willday Wealth Management	R	18	N	Leicester	2
Rohit Prajapati	RTP Management	I	12	N	Leicester	1
Sara-Jane Weir	Throgmorton Associates	R	11	N	Leicester	1
Phil Mottram	Paul Geddes Wealth Management	R	10	N	Leicester	1
Peter Simpson	MME FS	I	38	N	Leicester	2
Kristian Vind	Chapter House Wealth Management	I	159	Y	Lichfield	6
Rory Menmuir*	Charles Stanley	R	71	N	Lichfield	2
Lee Kirven	True Potential Wealth Management	R	53	Y	Lichfield	1
Gregory Palethorpe	Bowbrook Financial Planners	R	46	Y	Lichfield	2
James Espin	IQ Financial Advice	I	137	N	Lincoln	2
Kyle Penn	Wealth Transfer Specialist	I	135	Y	Lincoln	3
Paul Boutle*	RetireInvest	R	130	N	Lincoln	6
Tom Olsak*	Forrester Boyd Wealth Management	I	88	N	Lincoln	4
Will Stokes	New Age Financial Services	R	39	N	Lincoln	1
Lucy Guinness	Castlegate Financial Management	I	27	N	Lincoln	2
Oliver Skinner	TNS Financial Services	R	25	N	Lincoln	1
Russell Bruce	Flying Colours Advice	I	13	N	Lincoln	1
Adrian Davies	St. James's Place	R	21	N	Llanfyllin	1
Robert Lallo*	Sandringham Financial Partners	I	154	N	Loughborough	7
Jordan Elcock	Ashwood Law Wealth Management	R	40	N	Loughborough	1
Frances Bryan	Frances Bryan	R	22	N	Loughborough	1
Alexander Munn*	Forrester Boyd Wealth Management	I	141	N	Louth	4

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS CENTRAL ENGLAND						
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Gavin Smart*	Forrester Boyd Wealth Management	I	111	N	Louth	4
Alan Curtis	True Potential	R	90	Y	Louth	8+
Simon Dendle*	One Financial Solutions	I	51	Y	Louth	1
James Slowey	Gransha Financial Services	R	276	N	Lutterworth	8+
Paul Urmston*	Fresh Approach Financial Planning	I	244	Y	Malvern	7
Maria Danielle Slack	M D Slack Wealth Management	R	103	N	Mansfield	4
Martin Grundy*	Fidelius	I	80	N	Mansfield	3
Ian Kells	Stepping Stones Financial Planning	I	55	N	Mansfield	4
Matt Pike	Opal Financial Planning	R	44	N	Mansfield	3
Andrew Surtees*	Park Hall Financial Services	I	39	N	Mansfield	2
Philippa Bown*	Park Hall Financial Services	I	37	N	Mansfield	2
Samantha Webzell*	Park Hall Financial Services	I	21	N	Mansfield	1
Paul Eason	RMI Independent Financial Advisers	I	82	Y	Market Harborough	6
Jake Clarkson*	Radiant Financial Planning	I	27	Y	Market Harborough	1
Emma Thompson	Sovereign Wealth	R	12	N	Market Harborough	1
Mark Rodgers*	Ascot Lloyd	I	128	Y	Matlock	3
James Broad	Broad & Co Wealth Management	I	44	N	Melton Mowbray	1
Callum Tindall	Castlegate Financial Management	I	27	N	Melton Mowbray	1
Simon Green	Ashwood Law Wealth Management	R	53	N	Newbold Verdon	1
Natalie Norman	BlakeBrooke Financial Advice	R	56	N	Newthorpe	3
Keith Brace	Brace Financial Wellbeing	R	222	N	Northampton	5
Joe Davison	Maitland James Financial Planning	I	202	N	Northampton	5
Marc Dicks-Jones*	Insight Wealth Financial Advisers	I	164	N	Northampton	4
Jason McConkey*	Insight Wealth Financial Advisers	I	150	N	Northampton	4
Lijo George	Sterling Street	R	132	Y	Northampton	6
Dane Cooper*	Insight Wealth Financial Advisers	I	16	N	Northampton	1
Keali O'Neill	Bob Gibbs Financial Planning	I	11	N	Northampton	1
John Crichton	Grange Estates Wealth Management	I	290	Y	Nottingham	8+
Tracy Yeomans*	Ryley Wealth Management	R	210	N	Nottingham	5
Will Diggins*	Ryley Wealth Management	R	155	N	Nottingham	5
Rebecca Aldridge*	Balance: Wealth Planning	I	146	Y	Nottingham	4
Peter Frogson	One Four Nine Wealth	I	131	N	Nottingham	2
Paul Waites*	Ryley Wealth Management	R	122	N	Nottingham	5
David Ryley*	Ryley Wealth Management	R	84	N	Nottingham	5
Roger Milner	BlakeBrooke Financial Advice	R	79	N	Nottingham	5
Mark Pennington*	Ryley Wealth Management	R	77	N	Nottingham	4
Chris Hanbury	Hanbury Financial Planning	R	75	N	Nottingham	5
Peter Haigh	One Four Nine Wealth	I	71	N	Nottingham	2
Gabriella Witek-Morgan*	Ryley Wealth Management	R	53	N	Nottingham	3
Liam Bray	One Four Nine Wealth	I	47	N	Nottingham	2
Alex Chamberlain	One Four Nine Wealth	I	44	N	Nottingham	1
Tom Meeks	One Four Nine Wealth	I	39	N	Nottingham	1
Hina Desai*	Forvis Mazars	I	24	N	Nottingham	2
Matthew Tucker	Altitude Financial Solutions	I	16	N	Nottingham	1

Jonathan Chan*	Ryley Wealth Management	R	10	N	Nottingham	1
Kane Callaghan*	Ryley Wealth Management	R	10	N	Nottingham	1
Johnathan Ritchie*	Sandringham Financial Partners	I	13	N	Nuneaton	1
Kris Amliwala	Designer Wealth	R	72	Y	Oadby	5
Stephen Hunt	Raven Wealth	I	122	Y	Oakham	8+
Tobias Colton	Tobias Colton Wealth Management	R	31	N	Oakham	2
Sophie Wilkins	Bow Wood Financial Planning	R	64	N	Ombersley	4
David Grigg	Hampton James Financial Associates	R	40	N	Ombersley	2
Rhys Chaloner*	HCI Chartered Financial Planners	I	123	N	Oswestry	2
Alasdair Courts-Britton	Una Vita Financial Planning	I	37	Y	Oswestry	3
Emma Wilcock	Accession	R	25	N	Oundle	2
Joe Moricca	Accession	R	24	N	Oundle	2
Steven Corrigan*	Sandringham Financial Partners	I	118	N	Pershore	3
Andy Williams	Attivo	I	24	N	Pershore	1
Richard Meats	Tudor Franklin	I	114	N	Ratby	4
Alex Richardson	S J Bettridge Financial Planning	R	68	N	Redditch	5
Tina Wright*	Woodwards of Ripley	R	54	N	Ripley	1
Kirstie Dean*	Woodwards of Ripley	R	52	Y	Ripley	1
Tristan Renfree	Charterhouse Portfolio Management	I	92	N	Ross-on-Wye	2
Liz Tucy	Elizabeth Tucy	R	196	N	Rothley	4
David Grasham*	Viva Retirement Solutions	I	96	Y	Rothley	6
Matthew Walne	Santorini Financial Planning	I	82	Y	Rothley	1
Anthony Ward	Blackstone Financial Management	I	67	Y	Rowington	3
Lloyd Richards	LPR Mortgage Services	I	427	Y	Rugby	8+
Daniel Martin	MDM Wealth	I	106	Y	Rugby	1
Kunal Chauhan	Trowlock Wealth Management	R	13	N	Rugby	1
Matthew Harrison	Tower House Wealth Management	R	47	N	Rushden	4
Leanne Tolley	C D Financial	R	45	Y	Shifnal	3
Claire Dentith	C D Financial	R	43	N	Shifnal	3
Verity Corbett	Croft & Oakes	I	38	Y	Shifnal	1
Paul Carpenter	Beaumont Wealth	I	114	N	Shrewsbury	2
Mark Evans	Beaumont Wealth	I	108	Y	Shrewsbury	3
Kate Evans	Exhale Financial Planning	I	81	Y	Shrewsbury	3
Ollie Hill	Quilter Financial Advisers	R	63	N	Shrewsbury	2
David Jamieson	2020 Financial Advice	I	40	Y	Shrewsbury	1
James Gardner*	MKC Wealth	I	36	N	Shrewsbury	1
Nicholas Davies	Henry Davies Wealth Management	I	22	N	Shrewsbury	1
Steven Rowe*	Lucent Financial Planning	I	267	Y	Solihull	8+
Paul Glover*	Ernest Grant	I	140	Y	Solihull	2
Natalia Lingiah*	Sandringham Financial Partners	I	121	Y	Solihull	3
Luke James*	Lucent Financial Planning	I	116	N	Solihull	4
James Richards*	Ernest Grant	I	96	N	Solihull	7
Darren Houlcroft	Houlcroft Wealth Management	R	88	N	Solihull	5
Paul Rihal	PSR Wealth Management	R	79	N	Solihull	3
Liam O'Neill	O'Neill and Co Wealth Management	R	60	N	Solihull	2
Derek Mills	Derek Mills Wealth Consultancy	R	53	Y	Solihull	2
Scott Kennedy*	Westminster Wealth Management	I	51	N	Solihull	3
Sharon Butter	Ashwood Law Wealth Management	R	50	N	Solihull	1
Christopher Craske	Craske Wealth Management	R	38	N	Solihull	1
Keely Woods*	Lucent Financial Planning	I	37	N	Solihull	2
Matthew Warren	Warren Wealth	I	27	N	Solihull	2
Spencer Kite*	Ernest Grant	I	25	N	Solihull	2

Jon Andrews	True Potential	R	23	N	Solihull	2
Richard Hall*	Ernest Grant	I	16	N	Solihull	1
Ellie Pemberton*	Lucent Financial Planning	I	15	N	Solihull	1
Dawn Elkington	Shackleton Advisers	I	133	Y	Southam	4
David Murden	Sense Financial Solutions	I	272	Y	Southwell	6
James Morris	Paton-Feaver Chartered Financial Planners	R	23	N	Stafford	2
Ash Desai*	IronMarket Wealth	I	319	N	Stoke-on-Trent	5
Wes Wilkes*	IronMarket Wealth	I	93	Y	Stoke-on-Trent	3
Lukasz Tomczyk	Reffiness	I	44	Y	Stoke-on-Trent	2
David Dean	2plan Wealth Management	I	43	Y	Stoke-on-Trent	2
Neil Dawson	True Potential	R	41	Y	Stoke-on-Trent	3
Rob Heath*	IronMarket Wealth	I	34	N	Stoke-on-Trent	1
Cliff Moyo	Evergreen Financial Planning	R	12	N	Stoke-on-Trent	1
Danny Hattersley	Hattersley Financial Planning	R	12	N	Stoke-on-Trent	1
Richard Hollington	Fairstone	I	230	Y	Stone	8+
Steven Hendry*	Stonegate Wealth Management	I	216	Y	Stone	8+
Olivia Williams*	Stonegate Wealth Management	I	55	N	Stone	4
Jack Noot*	Meriden Financial Planning	I	284	N	Stourbridge	5
Simon Davies	Beals Mortgage and Financial Services	R	403	N	Stourport-on-Severn	5
Michael Harvey	Charters Private Wealth	I	98	N	Stratford-upon-Avon	1
Martin Brennan	Ethical Adviser	I	122	Y	Sutton Coldfield	7
Ross Foxall	Warwick Wealth Management	I	78	N	Sutton Coldfield	3
Simon Stanley	AFH Wealth Management	I	28	N	Sutton Coldfield	2
Karen Hagan	Four Oaks Financial Services	R	46	N	Sutton Coldfield	1
Lee Millard	Key Financial Planning	I	44	N	Sutton Coldfield	1
Mark Johnson	Integritas Financial Planners	I	195	Y	Swadlincote	8+
Chris Parker	Argentis	I	97	N	Swadlincote	3
Nicholas Oliver	AFH Wealth Management	I	66	N	Swadlincote	5
Adam Alden	Integritas Financial Planners	I	48	Y	Swadlincote	4
Ian Laker	Bosworth Wealth Management	R	136	Y	Tamworth	4
Matthew Naylor	White Stone Financial Planning	I	39	Y	Tamworth	3
Marc Derbyshire	Croft & Oakes	I	98	N	Telford	1
Jessica Shukie	Croft & Oakes	I	90	Y	Telford	4
Rikesh Bhatt	8 Financial Planning	I	83	Y	Telford	2
Chris Hough	Hough Financial	R	34	N	Telford	2
Richard Peters	Perspective (Central & East)	I	57	Y	Towcester	1
Simon Francis	RBA Wealth Management	R	43	N	Uttoxeter	3
Helena Lindley	Brace Financial Wellbeing	R	58	N	Warwick	1
Nick James	NewRoad Financial Planning	I	54	N	Warwick	5
Frazer Laird*	Beaufort Wealth Management	I	48	N	Warwick	2
Tony Ross	Velocity Financial Planning	I	35	N	Warwick	3
Stephanie McMahon	AFH Wealth Management	I	27	N	Warwick	2
Ben Siddons	Amber River Midlands	I	12	N	Warwick	1
Ray Coker	Attain Financial Planning	R	78	N	Wellingborough	7
Alan Moran	Interface Financial Planning	I	104	N	West Bromwich	1
Evan Roberts	Roberts Wealth Management	R	57	N	Wigston	5
Alexander Thomas	GP3 Financial Solutions	I	40	Y	Wigston	3
Dan Humphreys	Cotswold IFS	I	10	N	Wigston	1
Kaylan Holmes	PSA (Financial Services)	I	10	Y	Wigston	1
Tony Thursfield	Thursfield & Co	I	55	N	Willenhall	3
Jason Barefoot*	Ascot Lloyd	I	167	Y	Wolverhampton	3
Gary Singh	Sigma Wealth Partners	I	124	N	Wolverhampton	6
Mark Davies*	Charles Stanley	R	114	Y	Wolverhampton	2
Sam Brueton	Bank House Financial Planning	I	99	Y	Wolverhampton	4

Cameron Fox	Bank House Financial Planning	I	71	N	Wolverhampton	4
Lee Waterfall	Purity Financial Services	R	69	Y	Wolverhampton	4
Matthew Freemantle	Bank House Financial Planning	I	39	N	Wolverhampton	1
Hannah Garratt	Bank House Financial Planning	I	38	N	Wolverhampton	2
Euan Aston	Newstead Clark Financial Services	I	17	Y	Wolverhampton	1
Paul Trahearn	Bank House Financial Planning	I	11	N	Wolverhampton	1
Matthew Williams*	Ascot Lloyd	I	318	Y	Worcester	6
Steve Perera*	Britannic Place Financial Management	I	209	Y	Worcester	5
Simon Mansell	Temple Bar IFA	I	177	N	Worcester	1
David Huntbatch*	Kind Wealth	R	96	Y	Worcester	2
Andrew Rankin*	Westminster Wealth Management	I	27	Y	Worcester	2
Dean Poulson*	Britannic Place Financial Management	I	24	N	Worcester	1
Nabil Kazi	Truly Independent	I	23	N	Worcester	1
Paul Dovey	New Path Financial	I	21	N	Worcester	2
EAST ENGLAND						
Mark Wright	Hoyl Independent Advisers	I	140	Y	Attleborough	6
Paul Davis	Clear Financial Advice	I	269	N	Billerica	8+
Andrew Skinner	Andrew Skinner Wealth Management	R	99	N	Billerica	5
David Robertson	Robertson's Wealth Management	I	58	Y	Billerica	2
Luke Adlum	Attivo	I	41	Y	Billerica	3
Ian Falder	RL Wealth Management	I	40	N	Billerica	1
Matthew Cornell	360 Financial Services	I	37	N	Billerica	2
Jakob Payne	Crocus Wealth	I	35	Y	Billerica	2
Sheetal Jain	Advance Wealth	I	49	N	Bishops Stortford	4
Emma Layton	Salmon Financial Planning	R	20	N	Bishops Stortford	1
Samuel Duff	TNS Financial Services	R	145	N	Boston	1
Nigel Skinner	TNS Financial Services	R	121	N	Boston	1
Joshua Fletcher	TNS Financial Services	R	46	N	Boston	1
Matthew Taylor	TNS Financial Services	R	46	N	Boston	1
Leon Pycock	TNS Financial Services	R	36	N	Boston	1
Will Elliott	TNS Financial Services	R	11	N	Boston	1
Gary Hall	Hall Financial Strategies	R	20	Y	Bourne	1
Peter Beck*	Ascot Lloyd	I	136	Y	Braintree	3
Stacey Sail	Oakfield Financial Services	I	27	Y	Braintree	2
Steve Green*	Steven Green Financial Planning	I	138	N	Brentwood	7
Garry Johnson	Garry Johnson Wealth Management	R	114	N	Brentwood	6
Dan Constable*	Broom Consultants.	I	113	N	Brentwood	2
Sophie Pearcey	Attivo	I	57	Y	Brentwood	1
Tom Allen*	Broom Consultants	I	38	N	Brentwood	1
Jeff Watson*	Broom Consultants	I	36	N	Brentwood	1
Andy Johnson*	Broom Consultants	I	22	N	Brentwood	1
John Broom*	Broom Consultants	I	16	N	Brentwood	1
Gianpaolo Parodi*	Broom Consultants	I	15	N	Brentwood	1
Fred Digweed*	Broom Consultants	I	14	N	Brentwood	1
Leah Williams*	Broom Consultants	I	14	N	Brentwood	1
Adam Shamil	Aviva Financial Advice	R	12	N	Brentwood	1
Dominic Savill*	Broom Consultants	I	12	N	Brentwood	1
Charles Bailey	Motte & Bailey Financial Planning	R	65	N	Burnham-on-Crouch	6
Samuel Waterson	SDG Wealth Management	R	53	N	Bury St Edmunds	3
Martin Scowcroft	Quilter Financial Advisers	R	35	N	Bury St Edmunds	1
Henry Metcalf	Golden Oak Wealth Management	I	101	Y	Cambridge	8+

Nick Farnden*	Fidelius	I	84	N	Cambridge	3
David Philpott	DP Financial Solutions	I	80	N	Cambridge	2
Jeremy Farrant	JF Wealth Management	R	27	N	Cambridge	2
Rebecca Lucas	Liora Wealth	I	23	Y	Cambridge	2
Richard Fearn	Betterment Wealth	I	16	Y	Cambridge	1
Daniela Attenborough	Continuum	I	15	N	Cambridge	1
Sean Foster-Johnson	Wealthy Steps Financial Planning	R	11	Y	Cambridge	1
Tommy Hong	Evergreen Financial Planning	R	10	N	Cambridge	1
Chris Clark	Advance Wealth	I	201	N	Chelmsford	3
Colin Fletcher*	Fidelius	I	134	N	Chelmsford	3
Carlton Hall*	Fidelius	I	108	N	Chelmsford	3
Penny Speller*	Ascot Lloyd	I	94	Y	Chelmsford	2
Gavin Johnson	Solus Financial Planning	I	81	N	Chelmsford	4
Paul McCaffrey	Advance Wealth	I	65	N	Chelmsford	3
James Taylor	Taylor Financial Management	I	56	N	Chelmsford	4
Stephen May	Advance Wealth	I	54	N	Chelmsford	1
Miriam Lucia Murphy	Miriam Murphy Wealth Management	R	22	N	Chelmsford	2
Bright Varghese	Vsure Financial	I	16	N	Chelmsford	1
Alefa Bwalya	Bainlye Drake Wealth	I	10	N	Chelmsford	1
Peter Hewett	AFH Wealth Management	I	119	N	Clacton-on-Sea	7
Thomas Lock	Quilter Financial Advisers	R	11	N	Clacton-on-Sea	1
Peter Emery	Amber River East Anglia	I	270	N	Colchester	2
Paul Sweeny	Sweeny Wealth Management	I	151	Y	Colchester	7
Ellie Reed	Monteagle Wealth Management	R	24	N	Colchester	2
Charles Kench	Mortimer Rose Wealth Management	R	15	N	Colchester	1
Frankie Gray	Parallel Wealth Management	R	13	N	Colchester	1
Andrew Lee*	Walden Capital	I	94	Y	Cranleigh	3

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS EAST ENGLAND						
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Carl Gibson	Highfield Wealth	R	50	N	St Albans	5
Michael Yuille	Hoxton Wealth	I	10	N	St Albans	1
David Lawrence	David Lawrence Financial Planning	R	49	N	St Neots	3
James Anderson*	Westminster Wealth Management	I	120	N	Stamford	3
Stephen Dean	CMIS IFA	I	53	Y	Stamford	5
Sonia Charles	Charles Wealth Management	R	74	N	Stansted	6
Susie Laws*	Fiducia Wealth Management	I	109	N	Stowmarket	4
Kevin Kent	Brightside Wealth Management	R	48	N	Stowmarket	2
Paul Price	St Peters Financial Planning	R	126	N	Sudbury	5
Mark Weeks	Argentis	I	43	N	Witham	1
Matthew Odell	Atlas Personal Wealth Management	I	14	Y	Witham	1
Toby Mann*	David James Wealth	R	180	N	Woodbridge	7
Nico Williams	Pearson Wealth Management	I	88	N	Woodbridge	6
GREATER LONDON						
Kam Bains*	Sandringham Financial Partners	I	77	N	Abbots Langley	2
Tom Bostock*	Intelligent Pensions	I	55	N	Addlestone	2
Nade Khan	Nade Khan	R	52	N	Aldersbrook	4
Ross Speedie	InterestMe Financial Planning	I	249	Y	Aldgate	8+
Jonathan Kinch	Fairstone	I	167	N	Aldgate	8+
Adam Rideout	Foster Denovo	R	114	N	Aldgate	8+
Jamie Pearson*	Westminster Wealth Management	I	234	Y	Aldwych	3
Henry Tonks	Bradbys Wealth Management	R	209	N	Aldwych	5
Lisa Conway-Hughes	LCH/WEALTH	I	193	N	Aldwych	3
Howard Tingley*	Tingley & Cooper	I	181	Y	Aldwych	5
Dan Dando*	Westminster Wealth Management	I	152	Y	Aldwych	4
Gary Meloy	Enver Wealth Management	R	144	N	Aldwych	6
Kevin Kennard*	David James Wealth	R	143	N	Aldwych	5
Shabeer Ahmed	Opulence Wealth Management	R	138	N	Aldwych	6
Daniel Bloomfield	Daniel Bloomfield Wealth Management	R	126	N	Aldwych	7
Lucy Atthis*	David James Wealth	R	119	N	Aldwych	4
Lawrence Bearman*	Westminster Wealth Management	I	95	Y	Aldwych	2
Aryan Chopra	Bedrock Private Wealth	I	91	Y	Aldwych	6
Marc Norris	Twelve Wealth Management	R	83	N	Aldwych	3
Max Pieters*	Westminster Wealth Management	I	71	Y	Aldwych	4
Ardian Cela	Cela Asset Management	R	64	N	Aldwych	1
Banty Bhojraj*	Westminster Wealth Management	I	62	N	Aldwych	2
Pete Leslie	PJL Wealth Management	R	59	N	Aldwych	2
Michael Morris	Twelve Wealth Management	R	36	N	Aldwych	3
Thomas Quinn	David James Wealth USA	I	34	Y	Aldwych	2
Kai Osinowo	Bradbys Wealth Management	R	30	N	Aldwych	2
Peter Ryan	Bradbys Wealth Management	R	26	N	Aldwych	2
Naomi Cross*	David James Wealth	R	23	N	Aldwych	2
Ketan Measuria	Ketan Measuria	R	20	N	Aldwych	1
Holly Guscott	LCH/WEALTH	I	17	N	Aldwych	1
Cameron O'Hare	Bradbys Wealth Management	R	16	N	Aldwych	1
Jaimee Patel	Twelve Wealth Management	R	16	N	Aldwych	1
Scott Bennett	Bradbys Wealth Management	R	16	N	Aldwych	1
Henrik Bjork	NewRoad Financial Planning	I	36	N	Alexandra Palace	1
James Blackham*	Bloom Financial Consulting	I	88	Y	Archway	1

Riz Din*	Bloom Financial Consulting	I	12	Y	Archway	1
Rabeya Islam	St. James's Place	R	61	N	Arnos Grove	5
Christopher Rayburn	Quilter Financial Advisers	R	31	N	Ashtead	2
Jonathan Attenborough*	Waymark Financial	I	246	Y	Bank	6
Ivan Ivanov*	MKC Wealth	I	173	N	Bank	3
Sarah Priestley	InterestMe Financial Planning	I	159	N	Bank	2
Daniel Mole	InterestMe Financial Planning	I	157	Y	Bank	3
Bobby Phillips	Virtus Financial Planning	R	139	N	Bank	3
Matt Holbrook*	MKC Wealth	I	128	N	Bank	3
Warren Fairchild	Argentis	I	127	N	Bank	3
Daniel Freeman	Freedom Wealth Management	R	124	N	Bank	4
Simon Farrar	Virtus Financial Planning	R	107	N	Bank	4
Gerard Barrientos	InterestMe Financial Planning	I	102	N	Bank	2
Nick Cummins	Nick Cummins Wealth Management	R	101	N	Bank	6
Andrew Rumbles	Prospera Wealth Management	R	100	N	Bank	3
Nouran Moustafa*	Roxton Wealth	I	97	N	Bank	2
Mark Finster	Argentis	I	96	N	Bank	1
Matthew Dickinson*	MKC Wealth	I	95	N	Bank	2
Charlotte Whiteley	Affirma Financial Planning	R	85	N	Bank	2
Dean Foley*	Fidelius	I	83	N	Bank	3
Abolore Awesu	Quilter Financial Advisers	R	79	N	Bank	4
Chris Friel	BlueSky Independent Wealth Managers	I	79	Y	Bank	1
Kevin Keeney*	MKC Wealth	I	79	N	Bank	3
Rebecca Harbrow	Blue Heron Financial Services	R	79	N	Bank	3
Dan Burnham	Argentis Wealth Management	I	78	N	Bank	1
Nick Brown	NB Wealth	R	77	N	Bank	1
Harry Donoghue	Tideway Wealth Management	I	77	Y	Bank	3
Anne McClean	IPS Capital	R	76	Y	Bank	3
Sean Wilkinson	Reliance Wealth Management	R	73	N	Bank	6
Andy Macguire	Shackleton Advisers	I	71	Y	Bank	1
Jack Walmsley	Shackleton Advisers	I	69	Y	Bank	1
Akash Angrish	Fortura Financial Partners	R	68	N	Bank	5
Tudor Stainsby	The Penny Group	R	61	N	Bank	2
Alex Pickersgill	AP Partners Wealth Management	R	60	N	Bank	2
Bhavesht Patel	Quilter Financial Advisers	R	59	N	Bank	1
Michelle Gibbs	Argentis Wealth Management	I	58	N	Bank	1
Ben Hayward	Acacia Wealth	I	57	Y	Bank	5
Sebastien Le Barth	FLM	R	53	N	Bank	1
James Green*	MKC Wealth	I	51	N	Bank	1
Kiran Sidhu	The Penny Group	R	50	N	Bank	2
Gavin Macfarlane	Macfarlane Wealth Partners	R	49	N	Bank	1
Mark Stewart*	MKC Wealth	I	47	N	Bank	2
Teresa Lyde	Argentis	I	47	N	Bank	1
Ian Craigie	AAG Wealth Management	R	41	N	Bank	3
Tuli Ghosh	Consilium Financial Management	R	41	N	Bank	1
Joshua Cook	Foster Denovo	R	39	N	Bank	3
Graham Brenton*	MKC Wealth	I	38	N	Bank	1
Oliver Thorne	Argentis	I	35	N	Bank	1
Tarun Kundi	Vantage Wealth Management	R	35	N	Bank	2
Arthur Hill*	Citygate Financial Planning	I	34	Y	Bank	3
Jonathan Elliott	Jonathan Elliott Wealth Management	R	34	N	Bank	2
Dan Gayle	Quilter Financial Advisers	R	32	N	Bank	1
David Anderson	Fowler Drew	I	30	Y	Bank	1
Mike Edworthy	Freedom Wealth Management	R	30	N	Bank	3
Kashef Reid-Bashir	Quilter Financial Advisers	R	28	Y	Bank	1
Duarte Martins	InterestMe Financial Planning	I	27	N	Bank	1
Marnel Stafford	Foster Denovo	R	26	N	Bank	1
Adrian Hornett	Quilter Financial Advisers	R	25	N	Bank	1

Charlie Carter	Argentis	I	24	N	Bank	1
Minna Panahinejad*	MKC Wealth	I	24	N	Bank	1
Ryan Cumming	St. James's Place	R	24	N	Bank	2
Grace Agnew	Foster Denovo	R	21	N	Bank	2
Joe Hasberry	StoneArch Advisers	R	21	N	Bank	2
Karin Schulte	Manow Wealth Partners	R	21	N	Bank	2
Neil O'Malley	Argentis	I	19	N	Bank	1
Bhavissha Soni	Succession Wealth	I	17	N	Bank	1
Georgina Nettleton	Southover Wealth	R	17	N	Bank	1
Emma Prince	Quilter Financial Advisers	R	16	N	Bank	1
Mike McGregor	Cross Border Financial Planning	I	16	N	Bank	1
Ben Footitt	Argentis	I	15	N	Bank	1
Fred Segers	Argentis	I	14	N	Bank	1
Uday Vartak	Quilter Financial Advisers	R	14	N	Bank	1
Daniel Jordaan	Quilter Financial Advisers	R	13	N	Bank	1
Joanna Bailey*	Sandringham Financial Partners	I	13	N	Bank	1
Steven Sylvester-Ajudua	Quilter Financial Advisers	R	13	N	Bank	1
Sonal Bhudia	Argentis	I	12	N	Bank	1
Lucy Chahil	IPS Capital	R	11	N	Bank	1
Nathan Webster*	Waymark Financial	I	11	N	Bank	1
Takura Mtandari	Quilter Financial Advisers	R	11	N	Bank	1
Tariq Shaikh	Fowler Drew	I	11	Y	Bank	1
Kirill Nikitin	Southover Wealth	R	10	N	Bank	1
Yonas Amine	Macfarlane Wealth Partners	R	10	N	Bank	1
James Annelly*	MLP Wealth Management	I	161	N	Banstead	2
Katie Ross*	MLP Wealth Management	I	56	N	Banstead	1
Charlie Brown	Browns Wealth Management	R	16	N	Banstead	1
Richard Martin-Redman	Spiritus Wealth	R	20	Y	Barnes	2
Filip Slipczek	Slipczek Chartered Financial Planners	I	391	N	Barnet	8+
Andy Springford*	Forvis Mazars	I	115	N	Battersea	4
Lawrence Gold	Gold Wealth Management	R	66	N	Beckenham	6
Matthew Clements	Clarence Place Wealth Management	R	42	N	Beckenham	3
Christopher Wotton	Wotton Wealth Management	R	123	Y	Bexley	8+
Liam Brencher	Lawton Financial Services	R	121	N	Bexley	5
Max Horry	Lawton Financial Services	R	119	N	Bexley	5
Neil Jenkins	Fintegrity IFA	I	106	Y	Blackheath	6
Dylan Wright	Quilter Financial Advisers	R	65	N	Blackheath	1
Louis Glasser	Venn Financial Planning	I	10	N	Blackheath	1
Joanne Bottrell*	Fidelius	I	25	N	Blackwall	1
Joshua Gerstler	The Orchard Practice	I	140	Y	Borehamwood	8+
Ryan Connolly	The Orchard Practice	I	16	N	Borehamwood	1
Jamie Proctor	Skybound Wealth UK	I	32	Y	Borough	1
Paul Harsum	Aretian Wealth Management	I	21	Y	Borough	1
Lanre Oyebanjo	Aretian Wealth Management	I	15	Y	Borough	1
Mike Coady	Skybound Wealth UK	I	14	N	Borough	1
Laura McLean*	The Private Office	I	76	Y	Brockley	5
Graeme Mackay	Foxgrove Associates	I	159	Y	Bromley	8+
Rakhee Wood	Butterfly Financial Planning	I	100	N	Bromley	4
James Stilwell*	Wade Wealth Partners	I	97	Y	Bromley	5
Calam Gallimore	Gallimore Wealth Management	R	36	N	Brompton	2
Elliot Clayton Le Sueur	Compound Wealth Planning	R	27	N	Brondesbury	1
Mojeed Odugbayi	Eminent Financial	R	229	N	Canary Wharf	5
Benny Liu	Riverside Financial Consultants	R	115	Y	Canary Wharf	2
Richard Veal	Pinnacle Wealth Management	R	33	N	Canary Wharf	2
Eloise Cornes	Elderbee Wealth	R	29	N	Canary Wharf	2
Luke Baggs	OneWealth	R	29	N	Canary Wharf	2
Festus Arishe	Eminent Financial	R	42	N	Canary Wharf	1

Martin Card	TBA Wealth Management	I	222	N	Carshalton	5
Christine Tucker*	One Financial Solutions	I	170	Y	Carshalton	8+
Aleksandar Kasabov	Kalon Financial	R	156	N	Chelsea	2
Ninder Dhillon	Manor Wealth Management	R	87	N	Chigwell	4
Ian Penberthy	DGS Chartered Financial Planners	I	61	Y	Chingford	4
Fotis Joannou	Sentient Wealth Management	I	152	Y	Chislehurst	8+
Ronni Cook	Chartwell Financial Planning	R	12	Y	City of London	1
Gary Youssef	GSQ Wealth	R	80	N	Clapham	1
Rebecca Maxwell-Hyslop	Rebecca Maxwell-Hyslop Financial Planning	R	44	N	Clapham	2
Steve Pyne	Holden & Partners	I	36	N	Clerkenwell	2
Michelle Ford*	JML (Financial) Associates	I	174	Y	Cobham	7
Jack Barratt*	The Private Office	I	40	Y	Cobham	2
Liam Wright	Twelve Wealth Management	R	26	N	Cobham	2
Keith Jobson*	RetireInvest	R	185	N	Covent Garden	8+
Jean Carlo Gonzales	Mi Casa Mortgages	I	319	N	Croydon	6
Richard Cotton	Isio Wealth Planning	I	91	N	Croydon	2
Robert Hird	Isio Wealth Planning	I	77	N	Croydon	2
Richard Howard	Macfarlane Wealth Partners	R	59	N	Croydon	2
Eamonn Prendergast	Palantir Financial Planning	I	38	N	Croydon	1
Brian Downton	Downton and Ali Associates	R	127	Y	Dartford	6
David Chambers*	Tetra Financial Planning	R	10	N	Dartford	1
Alun Webster	Audley Wealth	I	118	Y	Dollis Hill	2
David Gruenstein*	The Private Office	I	122	Y	Ealing	6
Ellie Armonson*	MKC Wealth	I	20	Y	Ealing	1
Isla Brown	FirmStone Wealth	R	18	N	Earlsfield	1
Elliot Smith	Wealth Spring	I	38	Y	East Dulwich	2
Ray Martin	Four Seasons Financial Planning	I	183	Y	Epsom	2
Paul Keeley*	One Financial Solutions	I	165	Y	Epsom	7
John Symonds	Talis Financial Advisers	I	44	Y	Erith	2
Ben Ellis	Trowlock Wealth Management	R	26	N	Esher	1
Mark Dodd	Holden & Partners	I	83	N	Farringdon	2
Jason Wood*	The Private Office	I	149	Y	Finchley	6
James Murphy	Rose Associates Financial Planning	R	26	N	Finchley	1
Priory Bazley*	Fidelius	I	22	N	Fitzrovia	2
Ed Brown*	Ascot Lloyd	I	20	Y	Fitzrovia	1
Paul Simmons*	Forvis Mazars	I	163	N	Fleet Street	6
Stephanie Jones*	Westminster Wealth Management	I	120	N	Fleet Street	3
Abby Ivison*	The Private Office	I	81	Y	Fleet Street	4
Jennifer Massey*	Forvis Mazars	I	77	N	Fleet Street	4
Tom Mills*	Forvis Mazars	I	67	N	Fleet Street	3
Jacob Jerome*	The Private Office	I	38	Y	Fleet Street	1
Dharmesh Upadhyaya	Crowe Financial Planning UK	I	21	Y	Fleet Street	1
Nadia Fewlass-Jones*	The Private Office	I	12	Y	Fleet Street	1
Reinaldo Soto-Rosa	RSR Weath Management	R	65	N	Fulham	1
Sandra Corkhill	SC Financial Planning	I	93	N	Gipsy Hill	8+
Neil Sargeant	Holden & Partners	I	56	N	Gipsy Hill	2
James Stokoe	Perspective (Thornton Springer)	I	16	N	Gipsy Hill	1
Yvonne Schrader	Perspective (Thornton Springer)	I	13	N	Gipsy Hill	1
Dimitri Polycarpou	Fornells Wealth Management	I	11	Y	Grange Park	1
Malcolm Snook	MPL Wealth Management	I	78	N	Gray's Inn	3
Reece Biggadike	Holden & Partners	I	56	N	Gray's Inn	2
Tim Cosway	Holden & Partners	I	50	N	Gray's Inn	2
Stefani Williams	Holden & Partners	I	36	N	Gray's Inn	2
Andrew Johnston	Holden & Partners	I	35	N	Gray's Inn	2
Dominic Clark	Holden & Partners	I	27	N	Gray's Inn	2

Craig Young	Holden & Partners	I	23	N	Gray's Inn	2
Andy King	Shackleton Advisers	I	185	Y	Grays	4
Daren Wallbank*	Ginkgo Financial.	R	271	Y	Greenwich	6
Catriona Bryden*	Ginkgo Financial.	R	54	N	Greenwich	2
Nicholas Bickley	Macfarlane Wealth Partners	R	13	N	Greenwich	1
Rachael Childs*	Ginkgo Financial	R	11	N	Greenwich	1
Kanishk Swarup	Compound Wealth Planning	R	84	N	Hampstead	3
Carl Mountain	2plan Wealth Management	I	175	Y	Hampton	6
Amit Mittal	Expert Independent Financial Planning	I	193	Y	Harrow	8+
Craig Crawford	Crawford Dean Wealth Management	R	36	N	Harrow on the Hill	3
Phillip Wrigley	Alpha-Omega Financial Services	R	10	N	Harwich	1
Rachel Lane	Squirrel Financial Planning	I	176	Y	Haslemere	2

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS GREATER LONDON						
NAME	FIRM	STATUS	REVIEWS	FEES PUBL.	LOCATION	YEARS QUALIFIED
Lucie Gee*	Westminster Wealth Management	I	76	N	Raynes Park	2
Matt Campbell	Stadium Wealth	I	48	Y	Regents Park	3
Kirsty Stone*	The Private Office	I	121	Y	Richmond	6
Marco Turrent	Journey	I	59	Y	Richmond	5
James Porter	Shackleton Advisers	I	24	Y	Richmond	1
Bernard Rust	Shackleton Advisers	I	12	Y	Richmond	1
Paul Storer	Severn Financial	R	85	N	Rickmansworth	7
Rajiv Prabhakar	Blue Ocean Wealth Management	R	59	N	Rickmansworth	5
Vishnu Bhagat	Perspective (Home Counties)	I	26	N	Rickmansworth	1
Steffan Alemanno*	The Private Office	I	138	Y	Rochester	3
Fiona Morpurgo	Morpurgo Wealth	I	145	Y	Romford	8+
Nila Mistry	Prosperity Life Planning	I	57	N	Romford	3
Bejal Shah	London Wealth	R	104	N	Ruislip	8+
Alex Shields*	The Private Office	I	143	Y	Selhurst	6
Ravinder Gill	Abacus Associates Financial Services	I	79	N	Snaresbrook	1
Ben Clapham	Shackleton Advisers	I	60	Y	Soho	4
Ryan Nobbs	Evergreen Financial Planning	R	68	N	South Woodford	4
Chloe Dillon-Smith	Dillon-Smith Financial Planning	R	28	N	South Woodford	1
Hailey Roos	Fort Veritas Wealth	R	15	N	Southfields	1
Nisheet Shah	Positive Solutions	R	89	N	Southgate	8+
Moheen Ahmed	Hoxton Wealth	I	46	N	Spitalfields	3
Rohan Sandhu*	The Private Office	I	64	Y	St Albans	3
Sebastian Field	Attivo	I	66	N	St James's	2
Fraser McCaslin	Attivo	I	26	Y	St James's	1
Georgia Gebler	Attivo	I	23	N	St James's	1
Dan Haley	Attivo	I	18	N	St James's	1
Cian Haran	Attivo	I	11	N	St James's	1
Owrang Rahmani	Credius Wealth	R	229	Y	St Paul's	6
James Robinson*	Forvis Mazars	I	107	N	St Paul's	3
Greg Neall	Wake up your Wealth	I	94	Y	Staines-upon-Thames	6
Richard Sheret	Evolution Financial Services	I	96	Y	Staines-upon-Thames	5
Chris Merry*	The Private Office	I	106	Y	Stevenage	3
Emily Brear*	The Private Office	I	87	Y	Stockwell	3
Andy Rowe	Evolution Financial Services	I	59	N	Sunbury-on-Thames	3
Nikki Zammit	Realise Wealth Management	I	48	N	Sunbury-on-Thames	3
Seán Standerwick*	MLP Wealth Management	I	178	N	Surbiton	8+
Dan McGuigan	Vantage Wealth Management	R	35	N	Surrey Quays	3
Simon Wade	Gallimore Wealth Management	R	91	N	Sutton	6
Merve Oral*	The Private Office	I	149	Y	Swiss Cottage	6
Yasuto Arai	Yasuto Arai Wealth Management	R	53	N	Swiss Cottage	5
Jim Anderson	Thormorton Private Capital	I	68	Y	Tadworth	3
Amanda Alexander*	One Financial Solutions	I	13	N	Thames Ditton	1
Gerry Davies	Balance Financial Planning	I	14	Y	Thames Ditton	1
Steven Jerath	SRJ Wealth Management	R	95	N	Tower Hill	6
Jordan Marshall	Perpetua Wealth Partners	R	91	N	Tower Hill	6
Edmund Wilson	The Edmund Wilson Practice	R	82	N	Tower Hill	6
James Parfitt	Castell Wealth Management	R	46	N	Tower Hill	4
Alex Phillips	William Street Wealth Management	R	44	N	Tower Hill	4
Thomas Miller*	Charles Stanley	R	43	Y	Tower Hill	2
William Martin	Southover Wealth	R	74	Y	Tower Hill	1
James Wade*	Wade Wealth Partners	I	153	Y	Twickenham	3
Andrew Connolly	Globe Independent Financial Advisers	I	118	N	Twickenham	3
Mark Johnson	MJ Financial Planning	R	110	N	Twickenham	4
John Pickles	Globe Independent Financial Advisers	I	100	Y	Twickenham	3

David Holland	Globe Independent Financial Advisers	I	96	N	Twickenham	1
Michael Blosse	Globe Independent Financial Advisers	I	84	N	Twickenham	3
George Dott	Riverside Financial Consultants	R	101	Y	Upminster	1
Zohul Malikzada	Royston Fox Associates	R	16	N	Uxbridge	1
Alex Kyprianou*	The Private Office	I	100	Y	Waltham Cross	3
Ketan Shah	Argentis	I	193	Y	Walton-on-Thames	3
Rebecca Slack	Floreat Finance	R	15	Y	Wandsworth	1
Ken Kennison	Quilter Financial Advisers	R	52	Y	Warlingham	2
Jonathan Willis	Future Start	I	152	Y	Watford	8+
Matthew Tumbridge	MTFA	I	39	Y	Watford	3
Danielle Larrieu	King Property Finance	I	83	Y	West Byfleet	2
Takunda Sando	Quilter Financial Advisers	R	99	N	West Wickham	6
Pete Miller	Peter Neal Pensions	I	30	N	West Wickham	1
Scott Pretorius	Pebble IFS	I	19	Y	West Byfleet	1
Michael O'Connell*	Tetra Financial Planning	R	21	N	West Heath	1
Kitty Cao	Kitty Cao Financial Planning	R	10	N	Weybridge	1
Toby Reynolds	Engage Financial Services	I	43	Y	Whetstone	3
Hiral Desai	Pax Mentis Advice	R	10	N	Whyteleafe	1
Martin Rayner	Compton Financial Services	I	158	Y	Wimbledon	6
Simon Ben-Nathan	Arkenstone Wealth Management	I	92	Y	Wimbledon	2
Joshua Mathieson*	MKC Wealth	I	77	N	Wimbledon	2
Gareth Blease*	MKC Wealth	I	48	N	Wimbledon	1
Lauren Ferreira*	MKC Wealth	I	48	N	Wimbledon	1
Craig Meschede*	MKC Wealth	I	30	N	Wimbledon	1
Gary Campbell*	MKC Wealth	I	24	N	Wimbledon	1
Christopher Toulis	Burlington Wealth Management	R	23	N	Winchmore Hill	2
Kwasi Asare Oboor-Asimpoh	The Rock - Financial Management Companies	I	43	N	Woolwich	3
Emma Parla	Shackleton Advisers	I	23	Y	Woolwich	2
Alex Henry	Realise Wealth Management	I	38	Y	Worcester Park	1

NORTH ENGLAND						
William Bedford*	Bedford Wealth	I	99	N	Accrington	3
Richard Wilkinson	Wilkinson Financial Management	R	235	N	Alderley Edge	5
Paul Egan	Dove Stone Financial Solutions	R	14	N	Alderley Edge	1
Andrew Tait*	Newcastle Financial Advisers	R	183	Y	Alnwick	5
David Toner	True Potential	R	133	Y	Alnwick	8+
Rachel Edwards	Thrive Together FP	I	34	Y	Alsager	2
Simon Chalk	Laterliving now!	I	168	N	Alston	6
Garry Robinson	Elite Financial Planning Consultants	R	128	Y	Altrincham	6
Carl Hayes*	MKC Wealth	I	126	N	Altrincham	3
Andrew Wood*	MKC Wealth	I	123	N	Altrincham	3
Nick Bone	Nicholas Bone Financial	R	55	N	Altrincham	4
Michael Hawthorne	Amber River True Bearing	I	40	N	Altrincham	1
Emma Husband	Emma Husband Financial Planning	R	24	N	Ashton-under-Lyne	2
Janine Barron*	Sandringham Financial Partners	I	207	N	Barnard Castle	8+
Matthew Shaw*	Newcastle Financial Advisers	R	34	Y	Barnard Castle	1
James Carr	Stepping Stones Financial Solutions	I	114	N	Barnsley	6
Lee White	Waterbridge Financial Planning	I	31	N	Barnsley	1
Greig Godfrey	Waterbridge Financial Planning	I	23	N	Barnsley	1
Jordan Darwin	Crosby Financial Planning	R	18	Y	Barnsley	2
Tony Clark	Attivo	I	70	Y	Bedale	3

Elliot Tate*	Newcastle Financial Advisers	R	32	Y	Berwick-upon-Tweed	2
Ricardo Da Silva	Linkage Financial Solutions	I	125	Y	Beverley	2
Phil Jones*	Forrester Boyd Financial Management	I	44	N	Beverley	4
Tom Lees	TGL Financial Planning	I	14	N	Beverley	1
Catherine Makin	CMM Wealth Management	I	12	Y	Beverley	1
Mark Eldor	Peak Fifteen Financial Planning	R	91	N	Birkenhead	3
Remco Buckley	Ricketts Financial Planning	R	43	N	Birkenhead	2
Barry Talman	MGL Wealth Management	R	148	Y	Bishop Auckland	7
Rachael Benford*	Newcastle Financial Advisers	R	103	Y	Bishop Auckland	6
James Sanders*	One Financial Solutions	I	11	N	Blackburn	1
Ben Wrigley	Adcas Financial Management	I	188	Y	Blackpool	1
James Cocker	Adcas Financial Management	I	92	Y	Blackpool	1
Daniel Jobert Hasal	Supreme Financial Solutions	R	32	N	Blackpool	1
David Bolam*	Newcastle Financial Advisers	R	141	Y	Blaydon-on-Tyne	6
John Wright	True Potential Wealth Management	R	372	N	Blaydon-on-Tyne	1
Thomas Conway*	Newcastle Financial Advisers	R	28	Y	Blaydon-on-Tyne	1
Chris Atherton	Swan Financial Planning	R	289	Y	Bolton	7
Paul Tuson*	Ascot Lloyd	I	201	Y	Bolton	3
Paul Handford*	Sandringham Financial Partners	I	172	N	Bolton	6
Johnathan Webster	Webster Financial Management	R	90	N	Bolton	7
Katia Ghambaryan	Aitana Financial Services	R	73	N	Bolton	4
John Lyons	Clear Vision Wealth Management	I	67	Y	Bolton	3
Jon Livsey	Jones Regan Financial Planning	R	40	N	Bolton	2
Ross Taylor	Taylor & Taylor Financial Services	I	40	Y	Bolton	2
Paul Ashton*	Sandringham Financial Partners	I	15	N	Bolton	1
Andrew Elson	Berry & Oak	I	164	Y	Boston Spa	5
Bilal Hussain	BH Wealth Management	R	31	N	Bradford	1
Mark Hinchliffe*	Sandringham Financial Partners	I	118	N	Bramhope	3
Dan Seaton*	Ryley Wealth Management	R	50	N	Brigg	3
Joanne Baker	Yorkshire Financial Planning	R	111	N	Brough	5
Caroline Allen	Yorkshire Financial Planning	R	61	N	Brough	5
Craig Dickinson	Elmfield Financial Planning	I	70	N	Burnley	3
Sue Barnes	Elmfield Financial Planning	I	41	N	Burnley	3
Jordan Jeys	Think Wealth	R	34	N	Burnley	2
Paula Hallett	Haworths Financial Services	R	17	N	Burnley	1
Stuart Walker	Haworths Financial Services	R	17	N	Burnley	1
John McGregor	Haworths Financial Services	R	14	N	Burnley	1
Brett Garlick	Bury Financial Advisers	I	500	Y	Bury	3
Matthew Green	Bury Financial Advisers	I	333	N	Bury	6
Jeremy Bostock	Holcombe Wealth Management	I	175	N	Bury	2
Emma Connaughton	Holcombe Wealth Management	I	114	N	Bury	8+
David Parkinson*	KBA FS	R	92	N	Bury	6
Lauren Bailey	Financial Options Group	R	87	N	Bury	4
Sarah Kendell	Financial Options Group	R	83	N	Bury	6
Paul Jones	Mackenzie Financial Planning	I	66	Y	Bury	2
Jenny Loftus	Financial Options Group	R	26	N	Bury	1
Amy Whitehouse	Financial Options Group	R	12	N	Bury	1
David Binder*	Newcastle Financial Advisers	R	164	Y	Carlisle	6
Matthew Slessor	2plan wealth management	I	126	N	Carlisle	1

Chelsea Whittock	Rachael Bell Wealth Management	R	53	N	Carlisle	4
Rachael Bell	Rachael Bell Wealth Management	R	18	N	Carlisle	1
Nadia Enver	Nadia Enver Financial Planning	R	13	N	Carlisle	1
Aimee Watson	7FP	I	94	Y	Castle Eden	6
Matthew Hawksworth	Shackleton Advisers	I	115	Y	Castleford	4
Tom Heaworth	Camargue Chambers	R	144	N	Cheadle	6
Paul Ward	IJP Wealth Management	R	122	Y	Cheadle	1
Adrian Edwards*	Sylvan Financial Management	I	115	Y	Cheadle	5
Jane Patrick*	Sylvan Financial Management	I	114	Y	Cheadle	5
Ed Painter*	Sylvan Financial Management	I	97	Y	Cheadle	5
Andrew Winstanley	Sustainable Financial Planning	I	63	N	Cheadle	4
Chris Brennan	Blackstone Financial Management	I	62	Y	Cheadle	3
Matt Law*	Ascot Lloyd	I	20	Y	Cheadle	1
Matthew Hignett	Beaumont Wealth	I	143	Y	Chester	3
Mark Bird	Chester Financial Wealth Management	I	119	Y	Chester	5
Connor Lovatt	Moneytree Wealth Management	R	115	N	Chester	3
Mark Reidford	Innes Reid	I	101	Y	Chester	8+
Mark Fletcher	Moneytree Wealth Management	R	98	N	Chester	2
Nia Sterio	Beaumont Wealth	I	97	N	Chester	3
Mark Knight	Shackleton Advisers	I	82	Y	Chester	1
Arran Broad	Moneytree Wealth Management	R	50	N	Chester	1
Robbie Pierce	Shackleton Advisers	I	46	Y	Chester	1
Clair Lythe	Shackleton Advisers	I	41	Y	Chester	1
Paul Jenkins	Moneytree Wealth Management	I	37	N	Chester	1
Matthew Testa	Cullen Wealth	I	36	N	Chester	3
Ed Godwin	Illingworth Seddon	R	28	N	Chester	1
Jamie Reed	Moneytree Wealth Management	R	15	N	Chester	1
Tom Wheatley	Shackleton Advisers	I	12	Y	Chester	1
Lee Metters*	Newcastle Financial Advisers	R	87	Y	Chester-le-Street	4
Chloe Rowe*	Newcastle Financial Advisers	R	13	Y	Chester-le-Street	1
Donna Robertson*	Rosewood Wealth Management	I	342	Y	Chesterfield	8+
Shannan Pool-Gorman*	Rosewood Wealth Management	I	163	Y	Chesterfield	7
Suzanne Jeakins	Jones & Co	I	129	N	Chesterfield	6
Ashley Hewitt	Rosedale Financial Management	I	125	N	Chesterfield	2
Neil Smith	Harmony Wealth Management	I	120	N	Chesterfield	6
Steven Sasimowicz*	Charnock & Adlington Wealth Planning	I	154	Y	Chorley	5
Melanie Wray	Anne Wray	I	90	N	Chorley	2
Marc Carpenter	Perspective (North West)	I	64	N	Chorley	2
Marvin Paranjothy	Perspective (Central & East)	I	19	N	Chorley	1
John Addis	Amber River True Bearing	I	14	N	Chorley	1
Sheena Doherty	Sovereign Wealth	R	293	N	Cleckheaton	7
Maxine Chadaj	Trusted Financial Planning	I	74	N	Cleckheaton	5
Rob Simpson	RDS Financial Planning	I	65	N	Cleckheaton	3
Emma Scrivens	Crosby Financial Planning	R	27	N	Cleethorpes	2
Kirsty Bedford*	Bedford Wealth	I	99	N	Clitheroe	1
Haydon Waldek	Good Green Money	I	21	Y	Clitheroe	2
James Curry	Rockwealth Lake District	I	60	Y	Cockermouth	2
Adam Tomlinson	Kingfisher House Wealth Management	R	54	N	Cockermouth	3
Alison Rigg	Kingfisher House Wealth Management	R	47	N	Cockermouth	1
Alex Woollam	Quilter Financial Advisers	R	25	N	Congleton	2
Kate Boon	Lifeplan Financial Management	I	233	Y	Consett	8+

Nick Graham-Hall*	Newcastle Financial Advisers	R	75	Y	Consett	3
Garth Thompson	Emerald Financial Associates	R	64	N	Corbridge	2
Tom Parkin*	Newcastle Financial Advisers	R	192	Y	Cramlington	6
John Wyllie	Perspective (Brighter)	I	35	N	Cramlington	1
Sarah Chandler	Perspective (North East)	I	18	N	Cramlington	1
Andrew Heap	Perspective (North East)	I	11	N	Cramlington	1
Lee Spragg	True Potential	R	58	Y	Crewe	2
Matthew Platt	MLP Financial	R	96	N	Crook	6
Sean McDermott*	LightSide Financial Planning	I	217	N	Crosby	3
Josh Brooks	Markland Hill Wealth	I	77	N	Crosby	2
Paul McGregor	Pursuit Financial Planning	R	120	Y	Dalton-in-Furness	4
Ben Urlotti	Pursuit Financial Planning	R	61	Y	Dalton-in-Furness	2
Kim Warburton	Pursuit Financial Planning	R	37	Y	Dalton-in-Furness	2
Rachel Denham*	Denham & Burd Wealth Management	I	159	N	Darlington	6
Sara Hollingsworth*	Newcastle Financial Advisers	R	141	Y	Darlington	6
Tristan Burd*	Denham & Burd Wealth Management	I	84	N	Darlington	3
David Corner	Attivo	I	62	Y	Darlington	3
Stephen Waite	Attivo	I	52	Y	Darlington	2
Dan Midgley	Acumen Investment and Pension Solutions	I	37	N	Darlington	2
Calum Renfrew	Attivo	I	19	N	Darlington	1
Daniel Gilligan*	HCI Chartered Financial Planners	I	156	N	Deeside	2
Richard Carew*	Enriched Financial Services	I	64	N	Deeside	1
Danielle Evans*	Enriched Financial Services	I	45	N	Deeside	1
Ed Davies*	Enriched Financial Services	I	44	N	Deeside	1
David Abel	Vision Dental Wealth	I	17	N	Dewsbury	1
Andrew Woodruff	Woodruff Hill	R	184	N	Doncaster	4
David Yeardley	Discover Financial	R	111	Y	Doncaster	5
Steven Bell	True Potential	R	96	Y	Doncaster	8+
Maxine Clarke	Flying Colours Advice	I	83	N	Doncaster	6
Michael Savage	Casterdon Financial Planning	R	74	N	Doncaster	2
Nick Beedham	Discover Financial	R	56	N	Doncaster	2
Vikram Kasbia	VK Wealth Management	R	21	N	Doncaster	2
Cathy Smith	Belmayne IFA	I	124	Y	Dronfield	8+
Ryan Neil	Harvest Associates	I	94	N	Dronfield	2
Chris Breward	Wealth of Advice	I	256	Y	Durham	3
Matthew Sinclair	Wealth of Advice	I	95	Y	Durham	5
Joe Phillips	Wealth of Advice	I	14	N	Durham	1
Kurtis Done	Reflect Financial	R	37	N	Ellesmere Port	2
Edward Hill*	MKC Wealth	I	16	N	Ellesmere Port	1
Tim Lynch*	Moneytree Financial Solutions	R	17	N	Frodsham	1
Richard Smith	RWS Financial Planning	I	162	Y	Gateshead	7
Paul Richardson*	Newcastle Financial Advisers	R	121	Y	Gateshead	6
Joe Rogers*	Forrester Boyd Wealth Management	I	134	N	Grimsby	4
Howard Pykett*	Forrester Boyd Wealth Management	I	110	N	Grimsby	4
Chris Gray*	Forrester Boyd Wealth Management	I	88	N	Grimsby	4
Paul Roach*	Forrester Boyd Wealth Management	I	19	N	Grimsby	1
Sophie Wilde*	Forrester Boyd Wealth Management	I	14	N	Grimsby	1
Oliver Beckett*	Forrester Boyd Wealth Management	I	11	N	Grimsby	1
Toby Turner	IFT Wealth Management	I	117	N	Halifax	5
Carl Hasty	Shackleton Advisers	I	160	Y	Harrogate	4
Mark Chandler	Shackleton Advisers	I	155	Y	Harrogate	4
Susan Tait*	The Private Office	I	130	Y	Harrogate	6
Ian Pine	Argentis	I	119	N	Harrogate	2
Lauren Codd	Attivo Financial	I	111	Y	Harrogate	1

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS NORTH ENGLAND							
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED	
Lewis Hames	Premium Financial Planning Services	R	35	N	Hull	2	
Robert Morse*	The Private Office	I	76	Y	Ilkley	3	
Spencer Bennett	Argentis	I	54	N	Ilkley	2	
Michael Breen	HF Wealth	I	36	N	Ilkley	2	
Dan Riley	Bowlcliffe Wealth Management	R	31	N	Ilkley	3	
George Hicks*	The Private Office	I	166	Y	Keighley	3	
Damien Scholes	Eccles Greenwood Financial Planning	R	15	N	Keighley	1	
Ian Plant	True Potential Wealth Management	R	90	N	Keswick	3	
Laura Hodgson*	Newcastle Financial Advisers	R	68	Y	Knaresborough	1	
Jen Margison	Ayla Wealth Management	R	48	N	Knottingley	2	
David Smith	Forethought Financial	R	183	N	Knutsford	6	
Justin Heap	Swiftsure Wealth Management	R	76	N	Knutsford	2	
Paul Rowling	Apogee Wealth Management	I	54	N	Knutsford	2	
Louise Pickford	Apogee Wealth Management	I	49	N	Knutsford	2	
James Sinclair	Nice Associates Wealth Strategies	R	46	N	Knutsford	2	
Janine Wilson	Apogee Wealth Management	I	34	N	Knutsford	2	
Nick McCulloch	Apogee Wealth Management	I	34	N	Knutsford	2	
Simon Hardstaff	Apogee Wealth Management	I	33	N	Knutsford	2	
William Kelly	Apogee Wealth Management	I	33	N	Knutsford	1	
James Riley	Apogee Wealth Management	I	30	N	Knutsford	1	
David Clewlow	Apogee Wealth Management	I	25	N	Knutsford	2	
Victoria Ogden	Quilter Financial Advisers	R	13	N	Knutsford	1	
James Larton	Truly Independent	I	81	Y	Lancaster	8+	
Daniel Lea*	The Private Office	I	222	Y	Leeds	5	
Julian Baker	Live Smart Financial Planning	I	157	Y	Leeds	4	
Amy Enright	Sovereign Wealth	R	143	N	Leeds	1	
Martin Archdale	MAP Financial Planning	I	133	Y	Leeds	6	
Natalie Wright*	Forvis Mazars	I	133	N	Leeds	6	
Vinny Lall	VSL Wealth Management	I	114	N	Leeds	2	
Mathew Lamping*	Ascot Lloyd	I	113	Y	Leeds	5	
Phillip Chambers	Chambers Financial Solutions	I	106	Y	Leeds	5	
Christie Tillet*	The Private Office	I	102	Y	Leeds	4	
James Bowers	Sovereign Wealth	R	95	N	Leeds	7	
Joseph O'Shea	Cove Financial Planning	I	93	N	Leeds	1	
Mark Chicken*	The Private Office	I	93	Y	Leeds	3	
Helen Richardson*	Ascot Lloyd	I	86	Y	Leeds	1	
Carl Ward*	Forvis Mazars	I	83	N	Leeds	6	
Adam Green	Inco Financial	I	80	N	Leeds	6	
Richard McKeown	Sovereign Wealth	R	75	N	Leeds	5	
Grace Whalley*	The Private Office	I	61	Y	Leeds	1	
Yasir Al-Din	2plan Wealth Management	I	61	N	Leeds	6	
Ashley McCartney	Hentons Financial Planning	I	59	N	Leeds	1	
Patrick Rowan*	Forvis Mazars	I	59	N	Leeds	3	
Sham Ahmed	Arcus Wealth	I	48	N	Leeds	2	
Tom La Dell*	AAB Wealth	I	47	Y	Leeds	1	
Alan Lazenby*	Lazenby's Financial Services	I	46	N	Leeds	1	
Chris Thorpe	Agile Independent Financial Advice	I	45	Y	Leeds	3	
Bradley Edens*	Forvis Mazars	I	28	N	Leeds	2	
Tom Frane	Cove Financial Planning	I	28	N	Leeds	1	
Jamie Sanderson	WealthConnect Financial Planning	I	24	Y	Leeds	1	
Anny Lian	Fatgreen Wealth	I	20	N	Leeds	2	
Faye Thompson	Sovereign Wealth	R	17	N	Leeds	1	
Emile Murray	EJM Wealth Consultancy	R	15	N	Leeds	1	
Jake De La Cour*	The Private Office	I	15	Y	Leeds	1	
Cindy Morley	Agile Independent Financial Advice	I	11	N	Leeds	1	

Hannah Conwell	Amber River Leodis Wealth	I	11	N	Leeds	1	
Laura Duffield	St. James's Place	R	11	N	Leeds	1	
Lee Glennan	Amber River Leodis Wealth	I	11	N	Leeds	1	
Raz Labaao	Owl Financial	I	10	N	Leeds	1	
Ash Patel	Camargue Wealth	R	155	N	Leigh	7	
Sarah Durham	One Four Nine Wealth	I	18	N	Leyland	1	
Neil Wilson	Amber River True Bearing	I	11	N	Leyland	1	
Kathryn Shepherd	KDS Financial Planning	R	60	N	Littleborough	3	
Chris Lunt*	Chris Lunt IFA	I	387	N	Liverpool	8+	
Alan Worthington	Capstone Financial	R	155	N	Liverpool	6	
Martin Wilcocks	Wilcocks & Wilcocks	I	146	Y	Liverpool	3	
Ian Gartside	Just Mortgages Direct	I	131	Y	Liverpool	6	
Wayne Slater	Spectrum IFS	I	127	N	Liverpool	7	
Sanjay Gambhir	TheWealthPoint	I	106	Y	Liverpool	1	
Sam Inkson	MHW	I	92	N	Liverpool	3	
Philip Edward*	Edward Asset Management	I	84	Y	Liverpool	3	
Ben McCarthy	Attivo	I	59	Y	Liverpool	1	
Michael Carlyle	TheWealthPoint	I	57	N	Liverpool	5	
James Higton*	Sedulo Wealth	I	54	Y	Liverpool	2	
Sam Hulson	First Equitable	I	40	Y	Liverpool	2	
Ethan Tellett*	Sedulo Wealth	I	34	N	Liverpool	2	
Michael Edward*	Edward Asset Management	I	33	Y	Liverpool	2	
Fred Barton	Flying Colours Advice	I	14	N	Liverpool	1	
Kristen Cunliffe	Red Star Wealth Management	I	62	Y	Lytham St Annes	2	
Leo Neal	TNS Financial Services	R	189	N	Macclesfield	1	
Ben Lancaster	The Cosgrove Partnership	I	164	Y	Macclesfield	5	
Chris Marsh	Cullen Wealth	I	52	N	Macclesfield	3	
Dan Dewar	Consilium Financial Services	I	16	Y	Macclesfield	1	
Daniel Foy*	Forvis Mazars	I	154	N	Manchester	6	
Jeremy Agorom	Whitfield Wealth Management	R	134	Y	Manchester	3	
Ben Preston*	Suttons	I	132	Y	Manchester	5	
Sarah Hogan*	KBA FS	R	116	Y	Manchester	6	
Carl Shropshire*	Newcastle Financial Advisers	R	101	Y	Manchester	1	
Jamie Lowe	True Self Wealth	R	89	N	Manchester	3	
David Shepherd	Dragon Wealth	R	80	N	Manchester	5	
Jose Vilchez*	Sedulo Wealth	I	67	Y	Manchester	2	
Thomas Scrupps*	Forvis Mazars	I	60	N	Manchester	3	
Jonathan Fisher*	Sedulo Wealth	I	47	Y	Manchester	2	
Ben McLoughlin	BTM Wealth Management	R	41	N	Manchester	1	
Ed Stubbs	Xentum	I	36	Y	Manchester	2	
Samuel Hartley	True Potential	R	35	Y	Manchester	3	
George Jefferies	Lordstone Financial Planning	R	29	N	Manchester	1	
Kathy Whatmough	One Four Nine Wealth	I	24	N	Manchester	2	
Nikita Phillips	Old Royle Wealth Management	I	20	N	Manchester	1	
Michael Chrystal	Pursuit Financial Planning	R	19	Y	Manchester	1	
Lorraine Clegg*	Depledge Strategic Wealth Management	I	16	N	Manchester	1	
Kieran Harper	Ecclesiastical Financial	I	12	Y	Manchester	1	
Victoria Blagden	Victoria Blagden Financial Planning	R	35	Y	Mexborough	2	
Calum Dearlove*	Newcastle Financial Advisers	R	11	Y	Middlesbrough	1	
Steven Jarzyna	SMJ Financial Planning	R	89	N	Middleton	2	
Darren Hancock*	Sandringham Financial Partners	I	86	Y	Morecambe	3	
Nigel Swan	Shackleton Advisers	I	123	Y	Morpeth	3	
Daryl Brown*	Newcastle Financial Advisers	R	84	Y	Morpeth	4	
Connor Oliver	Olivers Financial	R	40	N	Morpeth	3	
Lauren Tudor	Atherton & Associates Wealth Management	R	71	N	Nantwich	4	
Tom Kennedy	Quilter Financial Advisers	R	68	N	Nantwich	3	
Jamie Hull	Atherton & Associates Wealth Management	R	61	N	Nantwich	5	

Richard Astbury	Atherton & Associates Wealth Management	R	53	N	Nantwich	4	
Richard Peddie	Atherton & Associates Wealth Management	R	48	N	Nantwich	4	
Hannah Needham*	KBA FS	R	28	N	Nantwich	2	
Christina Clegg	Christina Clegg FPS	I	364	Y	Nelson	8+	
Natalie Turner*	Natalie Turner Wealth Management	R	294	N	Newcastle	5	
Geoff Caisley*	Newcastle Financial Advisers	R	257	Y	Newcastle	6	
David Simpson*	Newcastle Financial Advisers	R	125	Y	Newcastle	6	
Amy Burge	Shackleton Advisers	I	121	Y	Newcastle	4	
Neil Henderson	Mission Financial Planning	I	105	Y	Newcastle	4	
John Hinson*	RetireInvest	R	75	N	Newcastle	2	
Ebie Holmes	Cullen Wealth	I	33	N	Newcastle	2	
Jamie Tocher	Perspective (North East)	I	22	N	Newcastle	2	
Joshua Clark	Perspective (North East)	I	17	N	Newcastle	2	
Mark Brett	TC Group Financial Planning	I	148	Y	Newcastle upon Tyne	4	
Ben Hughes	Doxford Financial	R	143	N	Newcastle upon Tyne	3	
Ryan McGuinness	1894 Private Wealth	R	90	N	Newcastle upon Tyne	4	
Nicola Tempest-Hall	Nth Degree Financial Planning	R	83	N	Newcastle upon Tyne	4	
Wayne Marshall	Newcastle Financial Planning	R	42	N	Newcastle upon Tyne	2	
Stephanie McClarence	Laurel North	I	21	N	Newcastle upon Tyne	2	
Simon Coward	Perspective (North East)	I	10	N	Newcastle upon Tyne	1	
Michael Seery	Michael Seery Financial Planning	R	133	Y	Newcastle upon Tyne	1	
Lee De Redder	Shackleton Advisers	I	39	Y	Newcastle upon Tyne	1	
Kevin Quinn	Adamson Ross	R	41	N	Newton-le-Willows	3	
Alex Turnbull*	Newcastle Financial Advisers	R	101	Y	North Shields	4	
John Wilkinson	Amethyst Independent Financial Advisers	I	85	N	North Shields	3	
Rachael Hall	Seven Stars Private Wealth	I	101	Y	North Tyneside	2	
Derek Dryden	Finli	I	216	Y	Northallerton	8+	
Aidan Liley*	Retirement Solutions (UK)	R	78	N	Northwich	1	
Carla Brown	Oakmere Wealth Management	R	74	N	Northwich	5	
Christopher Jump*	Retirement Solutions	R	67	N	Northwich	2	
Karl Bonworth	Aviva Financial Advice	R	92	N	Oldham	1	
Simon Taylor	Bury Financial Advisers	I	90	Y	Oldham	3	
Michelle Woodward*	Radiant Financial Planning	I	38	N	Oldham	1	
Joseph Stevens	True Potential	R	406	Y	Ormskirk	8+	
Angela Maher	Acumen Financial Partnership	I	143	Y	Ormskirk	8+	
Joanne Mitchell	AFH Wealth Management	I	35	N	Ossett	1	
Thomas Hatley*	Christopher Little & Co	R	164	Y	Otley	8+	
Richard Marshall*	Christopher Little & Co	R	93	Y	Otley	4	
Sean Gilks	Vista Financial Management	I	73	Y	Otley	2	
James Marlow	Priority Wealth Planning	I	61	Y	Otley	5	
Scott McNally*	Newcastle Financial Advisers	R	193	Y	Penrith	6	
Jonathan Cox*	Newcastle Financial Advisers	R	75	Y	Penrith	3	
John Hough*	Newcastle Financial Advisers	R	103	Y	Pickering	6	
Johnny Haram*	Newcastle Financial Advisers	R	44	Y	Pickering	1	
Adele Forbes	West Yorkshire Money	I	150	N	Pontefract	7	
Tom Brookes	Arboretum Financial Planning	I	29	Y	Pontefract	1	
Joanne Hendry*	Newcastle Financial Advisers	R	118	Y	Ponteland	6	
Gary Davies	Shackleton Advisers	I	212	Y	Prenton	4	

Jack Donnellan	Taurus Financial Planning	R	28	N	Prescot	1
Phil Shirley	CAPS Financial	I	27	N	Prestbury	2
Vanessa Townshend	Perspective (Springfield)	I	145	Y	Preston	8+
Gary Ward	Blue Sky Family Wealth Management	I	22	Y	Preston	1
Sarah McDonald	Mulberry House Wealth Management	I	92	N	Retford	5
Jake Millar*	RetireInvest	R	39	N	Retford	2
Greg Boyland	Nordis Financial Planning	R	12	N	Retford	1
Mark Chappell	Octo Financial Planning	I	41	Y	Ripon	1
Dominic Bowers	Farsight Wealth	I	104	N	Rochdale	1
Damion Keyworth	Perspective (Hawley & Wood)	I	201	Y	Rotherham	1
Nik Lambert	AFH Wealth Management	I	49	N	Rotherham	4
Darren Burnett	Burnett & Co Financial Planning	I	315	Y	Sale	8+
Steven Walker*	Suttons	I	138	Y	Sale	5
David Brown	True Potential	R	103	Y	Sale	7
Saf Sulehman*	Suttons	I	93	Y	Sale	4
David O'Connor	iPensions Wealth	I	73	N	Sale	4
Luke Mather*	Suttons	I	71	Y	Sale	5
Mark Galligan	MGT Financial Planning	I	58	Y	Sale	5
Chris Pughe*	Suttons	I	41	Y	Sale	2
Richard Higgs*	Suttons	I	15	N	Sale	1
Ken Whitworth	True Potential	R	127	Y	Salford	2
Joanne Hobson	Quilter Financial Advisers	R	105	Y	Salford	6
David Bell	Retirement Professionals	I	92	Y	Salford	4
Daniel Gordon*	Depledge Strategic Wealth Management	I	43	N	Salford	1
Edward Ainley*	Depledge Strategic Wealth Management	I	11	N	Salford	1
Matthew Canning	MRC Financial Planning	R	10	N	Salford	1
Trevor Shelley	Shackleton Advisers	I	154	Y	Saltburn	4
Richard Booth	Richard Booth Wealth Management	R	286	N	Scarborough	5
Elliot Kuppasamy	Moneyweb	I	274	Y	Scarborough	5
Tina Steele	Steele Aspire Financial Management	R	107	N	Scarborough	5
Luke Dobson	Moneyweb	I	42	N	Scarborough	2
Tom Evans*	Forrester Boyd Wealth Management	I	95	N	Scunthorpe	4
Edward Lane	AFH Wealth Management	I	86	Y	Scunthorpe	3
Irene Mayberry	Jones Regan Financial Planning	R	13	N	Scunthorpe	1
Chris Lambert	Educate Financial	R	76	N	Selby	2
Gregory Cooke	Polaris Wealth Management	I	146	Y	Sheffield	8+
Robert Wilkinson	Fogwill & Jones Wealth Management	I	104	N	Sheffield	3
Stephen Dawson	Gritstone Financial Planning	R	34	N	Sheffield	2
John Moseley	Perspective (North East)	I	30	N	Sheffield	1
Richard Fyfe	Fyfe Financial	I	30	Y	Sheffield	1
James State	Perspective (North East)	I	21	N	Sheffield	1
Stephen Fyfe	Fyfe Financial	I	20	Y	Sheffield	1
Adam Parker	Perspective (North East)	I	18	N	Sheffield	1
Emma Pentelow	Pentelow Wealth Management	R	199	N	Skipton	5
Barry Orr	Barker Sutcliffe and Associates	I	145	Y	Skipton	8+
Alexander Law*	The Private Office	I	104	Y	Skipton	4
Mark Stevens	Stevens Wealth Management	R	98	N	Skipton	5
Andy Conally	Shackleton Advisers	I	75	Y	Skipton	2
Glen Stephenson	True Potential	R	310	Y	South Shields	5
Mark Winship*	Newcastle Financial Advisers	R	149	Y	South Shields	6
David Lloyd	Lloyd & Co.	I	128	Y	Southport	8+
Gary Fletcher*	KBA FS	R	78	N	Southport	5
Antony Anderton	Anderton & Associates Financial Planning	R	48	N	Southport	5
Charlie Sas	Richard Bamber & Company	I	27	N	Southport	2
Joshua Stock-Mooney	Quilter Financial Advisers	R	16	N	Southport	1
Ross McFadzean	Perspective (Brighter)	I	49	Y	Sowerby Bridge	2

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS NORTHERN IRELAND						
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Jonathan Scott*	Platinum Financial Planning	I	70	N	Belfast	3
Will Clow*	Platinum Financial Planning	I	67	N	Belfast	3
Gillian Walsh	IQ&Co	R	64	N	Belfast	5
Jay Price	IQ&Co	R	48	N	Belfast	2
Johanna Rooney*	Platinum Financial Planning	I	47	N	Belfast	3
Matt Greer	Navigate IFA	I	44	N	Belfast	4
Alastair Moore*	AAB Wealth Chartered Financial Planners	I	39	Y	Belfast	3
Gary Dickson	Milecross Financial Solutions	R	38	N	Belfast	3
Michael Geddis*	Platinum Financial Planning	I	31	N	Belfast	3
Debbie Connolly*	AAB Wealth	I	27	Y	Belfast	1
Alex Bakovijev	Newbridge Financial Planning	I	19	Y	Belfast	1
Jennifer Armstrong	Medical & General	I	13	N	Belfast	1
Patrick Macfarlane	Medical & General FS	I	13	N	Belfast	1
Ciaran Scullion	From Acorns Financial Planning	I	99	Y	Cookstown	2
Simon Moore	Aligned Financial Planning	R	69	Y	Holywood	3
Tanya Martin	IQ&Co	R	67	N	Holywood	5
Helen Tweed	Hills Financial Planning	I	67	Y	Larne	1
Jack White	Hills Financial Planning	I	25	N	Larne	2
Neil Allan	The Mortgage Centre (NI)	I	215	Y	Londonderry	1
Laura Collins	Ardent Wealth	R	69	Y	Londonderry	4
Neill Gregson	NG Wealth Management	R	72	N	Moira	5
Diane Pankhurst	IQ&Co	R	50	N	Newtownabbey	4
Des Flanagan	Positive Solutions	R	207	N	Omagh	1
Colin McHugh	Temple Gray	I	49	Y	Omagh	3
SCOTLAND						
Kieran Taylor*	Welsh & Taylor Wealth	I	155	N	Aberdeen	6
Martin Welsh*	Welsh & Taylor Wealth	I	146	N	Aberdeen	6
Alan Rutherford	Alan Rutherford Wealth Management	R	106	N	Aberdeen	2
Rory Craig	Russell Gibson Financial Management	I	101	N	Aberdeen	2
Alan Ball	Russell Gibson Financial Management	I	99	N	Aberdeen	2
Steven Mcknight	McKnights Associates Wealth Management	R	91	N	Aberdeen	2
Tom Hyslop	Russell Gibson Financial Management	I	81	N	Aberdeen	2
Adam Sinclair	Adam Sinclair & Associates	R	74	N	Aberdeen	2
Scott Morrison*	Charles Stanley	R	67	Y	Aberdeen	2
Zyg Krukowski	McKnights Associates Wealth Management	R	58	N	Aberdeen	2
Liviu Bocancia*	Welsh & Taylor Wealth	I	52	Y	Aberdeen	2
Eve Clark-Pyper*	One Financial Solutions	I	34	N	Aberdeen	1
Emma Gibb	Russell Gibson Financial Management	I	29	N	Aberdeen	2
Phil Annand	Thorntons	R	23	N	Aberdeen	1
Hannah Sherriff	Alan Rutherford Wealth Management	R	14	N	Aberdeen	1
Alaina Howie	AC Wealth	I	11	N	Aberdeen	1
Calum Rataj	Alan Rutherford Wealth Management	R	10	N	Aberdeen	1
Stephen McMahon*	One Financial Solutions	I	94	Y	Airdrie	7
Calum Scott*	Libertas Financial Management	I	37	N	Alloa	1
Andre Scotland*	Libertas Financial Management	I	30	N	Alloa	1
Jamie Auchinvole*	Libertas Financial Management	I	25	N	Alloa	1
Allan Moffat	Carron Financial Services	I	135	Y	Annan	6
Cary Stewart	CNS Financial Solutions	R	40	N	Arbroath	3

Mike Rafter	True Potential	R	34	N	Arrochar	2	
Kevin Owens	One50 Financial Planning	I	102	N	Ayr	6	
Craig Trainor*	One Financial Solutions	I	20	N	Ayr	1	
David Charnley	Southern Financial Services	I	125	Y	Bothwell	8+	
Martin Joyce	Brierie Financial Planning	I	108	Y	Bridge of Weir	7	
Darren Watson	Affluent Financial Planning	I	85	N	Bridge of Weir	2	
Mark Paterson	Aviva Financial Advice	R	36	N	Carluke	1	
Clayton Cumming	True Potential	R	445	Y	Clydebank	8+	
Kafai Wong	Key Financial Wealth Solutions	R	197	N	Coatbridge	4	
Linda Cameron	LMC Mortgage Solutions	I	65	N	Coatbridge	1	
Karen Lauder*	Intelligent Pensions	I	22	N	Currie	2	
Keith Roseburgh	Keith Roseburgh Financial	I	86	N	Dalkeith	6	
Andrew Finnie	Border Finance	I	1894	Y	Dumfries	8+	
Andrew Middlemiss	Middlemiss and Associates	R	293	N	Dunbar	6	
Raymond Broomfield	AFH Wealth Management	I	135	N	Dunbar	6	
Lisa Doig	Thorntons	R	73	N	Dundee	1	
Dave Murray	Dave Murray Wealth Management	R	43	N	Dundee	4	
Richard Forde	Thorntons	I	30	N	Dundee	1	
Alan Dunn	Alan Dunn Financial Management	R	26	N	Dundee	2	
Adam Rutter	Thorntons	R	18	N	Dundee	1	
Chris Hardie	Thorntons	R	12	N	Dundee	1	
Will Burns	Carnethy Wealth	R	72	N	Dunfermline	4	
Sarah Miller	Bay Financial Planning	I	62	N	Dunfermline	2	
Jordan Mushet	Pivotal Financial Planning	R	23	N	Dunfermline	1	
Darren McGowan	Manning Gee Investments	I	11	N	Dunfermline	1	
Ian Galston	Zplan Wealth Management	I	124	Y	East Kilbride	3	
Graeme Crooks	Newlands Financial Planning	R	49	N	East Kilbride	2	
Rachel Stewart	Traprain Financial	R	116	N	East Linton	5	
Kathryn Tomlinson	Calton Wealth Management	I	220	Y	Edinburgh	8+	
Graeme Mcnally*	Mearns & Company	I	202	Y	Edinburgh	2	
Katrina Bruce*	Mearns & Company	I	166	Y	Edinburgh	2	
Aurelija Buckute*	Mearns & Company	I	128	Y	Edinburgh	2	
Malcolm Steel*	Mearns & Company	I	116	Y	Edinburgh	2	
Kenny Stevenson*	Forvis Mazars	I	109	N	Edinburgh	4	
Craig Davidson	C Davidson Financial Planning	R	87	N	Edinburgh	2	
Katie Ridland	Ridland Wealth Management	R	83	N	Edinburgh	5	
Sam Cowan*	Charles Stanley	R	83	Y	Edinburgh	2	
Richard Johnston*	AAB Wealth Chartered Financial Planners	I	82	Y	Edinburgh	4	
Adrian Hanger	ADH Wealth Management	R	78	N	Edinburgh	6	
Carley Mearns-Begley	Mearns-Begley Wealth Management	R	74	N	Edinburgh	6	
Simon Boyd	Simon Boyd Financial Management	R	72	N	Edinburgh	4	
Jason Baggott	Tweed Wealth Management	R	68	N	Edinburgh	4	
Casey Crooks	True Potential	R	64	Y	Edinburgh	4	
John Parker*	Sandringham Financial Partners	I	61	N	Edinburgh	1	
Stuart McAdam	Stuart McAdam Wealth Management	R	52	N	Edinburgh	3	
William Hunter	Hunter Wealth Management	I	50	Y	Edinburgh	1	
Alex Hill	Kellyhill Financial Planning	R	38	N	Edinburgh	2	
Angus Kirk	Transfrom Financial Planning	I	38	N	Edinburgh	3	
Louis Murray	Succession Solutions	I	35	N	Edinburgh	2	
Stuart Bouglas	abrdn	R	23	Y	Edinburgh	2	
Aaron Searl	Quilter Financial Advisers	R	19	N	Edinburgh	1	
David Hamilton*	Forvis Mazars	I	14	N	Edinburgh	1	
Sebastian McCallum	Quilter Financial Advisers	R	12	N	Edinburgh	1	
Simon Rounce	Amber River Johnston Financial	I	11	N	Edinburgh	1	

Steve Rowntree	Amber River Johnston Financial	I	10	N	Edinburgh	1	
Tracyann Kneen	Amjen Financial Planning	R	10	N	Edinburgh	1	
Gordon McNaughton	McNaughton Financial Management	R	59	N	Erskine	1	
Vincent Throp	Throp Financial Planning	I	283	Y	Falkirk	6	
Neil Miller	Truly Independent	I	101	Y	Falkirk	7	
Iain Ovens	Hastie Wealth Management	R	20	N	Falkirk	1	
Robbie MacKillop*	17 Wealth Management	I	276	N	Glasgow	6	
David Wright*	Ascot Lloyd	I	240	Y	Glasgow	3	
Nadav Brown*	Ascot Lloyd	I	213	Y	Glasgow	2	
Ray Galt*	Ascot Lloyd	I	201	Y	Glasgow	1	
Iain McCallum*	Ascot Lloyd	I	192	Y	Glasgow	1	
Dhawal Chandan	Just Financial Group.	I	190	Y	Glasgow	2	
Stuart Lamont	WIM Wealth Planning	R	154	N	Glasgow	6	
Alistair Creevy	Spectrum Wealth Group	I	148	N	Glasgow	1	
Andrew Conway*	One Financial Solutions	I	147	Y	Glasgow	7	
Nadeen Watson	Spectrum Wealth Group	I	146	N	Glasgow	4	
Lynn Healy*	Ascot Lloyd	I	132	Y	Glasgow	3	
Jordan Cairney*	Ascot Lloyd	I	125	Y	Glasgow	3	
Colin Campbell*	Forvis Mazars	I	119	N	Glasgow	6	
Alan Knox	Financial Succession	I	115	N	Glasgow	2	
Jonathan Campbell	One Four Nine Wealth	I	109	N	Glasgow	2	
Richard Smith	Westhorne Wealth Management	R	100	Y	Glasgow	1	
Graeme Melrose	One Four Nine Wealth	I	99	N	Glasgow	2	
Vihar Shah*	Forvis Mazars	I	93	N	Glasgow	5	
Renata Cook	Renata Cook Wealth Management	R	90	N	Glasgow	4	
Chris Bain	One Four Nine Wealth	I	83	N	Glasgow	2	
Michael Macadam	One Four Nine Wealth	I	83	N	Glasgow	2	
Angela Proctor	One Four Nine Wealth	I	74	N	Glasgow	2	
Craig Malcolm Bush	Money Advice & Planning	I	68	N	Glasgow	3	
Euan McAuliffe	Riverpark Investments	I	67	N	Glasgow	2	
Lynne Meek	One Four Nine Wealth	I	59	N	Glasgow	2	
Siobhan Mullaney	Independent Financial Advice Centre	I	59	Y	Glasgow	3	
Keith Brooks	Paramount Wealth Management	I	46	Y	Glasgow	2	
Chris Cowan	Cowan Financial Consultants	R	34	N	Glasgow	1	
Alan Turner*	AAB Wealth	I	30	Y	Glasgow	1	
Katherine Diamond*	Forvis Mazars	I	30	N	Glasgow	2	
Cameron Bone*	Forvis Mazars	I	29	N	Glasgow	2	
Ryan Watt*	AAB Wealth	I	29	Y	Glasgow	1	
Sophie Tinney*	Intelligent Pensions	I	24	Y	Glasgow	2	
Lyle Douglas	Kellyhill Financial Planning	R	21	N	Glasgow	2	
Sebastian Szulc	Henderson Stone Asset Management	R	18	N	Glasgow	1	
Stuart MacGregor*	Ascot Lloyd	I	16	Y	Glasgow	1	
Steven Oliver	Henderson Stone Asset Management	R	15	N	Glasgow	1	
Claire Wright*	Intelligent Pensions	I	13	N	Glasgow	1	
Thomas Marshall	KPW Investments	I	207	Y	Hamilton	8+	
Neil Aspinall	Truly Independent	I	135	Y	Insch	6	
Mary MacFarlane	Mary MacFarlane Financial Planning	R	238	N	Inverness	6	
Dan Murdoch	57 North Financial Planning	I	61	N	Inverness	2	
Jake Bernardi	57 North Financial Planning	I	55	N	Inverness	2	
Craig Loney	Advanced Financial Planning	R	80	N	Inverurie	1	
Colin Macdonald	Phoenix Wealth Solutions	I	41	N	Johnstone	2	
Josh Kinning	Phoenix Wealth Solutions	I	40	N	Johnstone	2	
Steven Fraser	Phoenix Wealth Solutions	I	20	N	Johnstone	1	
Mike Baxter*	Radiant Financial Planning	I	102	Y	Kirkcaldy	2	
David Cameron-Harper	Cairn Independent	I	56	N	Kirkcaldy	3	
Michael McLintock	Adelp Financial Solutions	I	122	Y	Lanark	8+	

David Clark	True Potential	R	52	Y	Lanark	2
Dani-Rose O’Ryan	Invest Retire Protect	R	83	N	Larbert	2
Roisin Fulton	McPherson Wealth	R	10	N	Larbert	1
John Maxwell	MX Independent Financial Services	I	289	N	Largs	7
Michael McGinty*	Sandringham Financial Partners	I	91	N	Largs	7
Steven Guthrie	Guthrie Wealth Consultancy	R	88	N	Lasswade	6
Graeme Inglis	Poise Financial Planning	I	197	Y	Linlithgow	6
Martin Heslop	Sutherland Mayfair Financial Planning	R	69	Y	Linlithgow	3
Colin Welsh	Shackleton Advisers	I	164	Y	Livingston	4
Lucy Logan	Calderwood Financial	R	56	N	Livingston	2
Steven Auldjo	Dynamic Wealth Solutions	R	31	N	Livingston	2
Beverley Riddell	Global Advice Group	I	49	Y	Melrose	3
Jean Dawson	More Than Mortgages	I	123	Y	Milnathort	5
Kate Finlayson	Sunlaw Financial Planning	I	12	N	Musselburgh	1
Gavin Middlemiss	Middlemiss and Associates	R	105	N	North Berwick	2
Ranald Hall	Gilson Gray Financial Management	R	58	N	North Berwick	2
Hollie Masson	Independent Financial Advice Centre	I	20	Y	Paisley	1
Marc Treanor	Independent Financial Advice Centre	I	10	N	Paisley	1
Andrew Stewart	A S Wealth Management	R	76	N	Perth	6
Craig Herd*	Radiant Financial Planning	I	32	N	Perth	2
Graham Brodie	Succession Wealth	I	159	Y	Stirling	8+
Sean Gilbert	Select Wealth Managers	I	117	Y	Stirling	7
Craig Aitken*	Lomond Wealth Management	I	64	N	Stirling	1
Derek Fish*	Lomond Wealth Management	I	53	N	Stirling	1
Phil Ginn	Hedley Wealth & Financial Planning	R	12	N	Stirling	1
Susan Lafferty*	Lomond Wealth Management	I	11	N	Stirling	1
Sophie McDonald*	Lomond Wealth Management	I	10	N	Stirling	1
Elaine Clunie	Buchan Wealth Management	R	81	N	Stonehaven	6
Louise Mackenzie	Highlands & Islands Financial Advice	R	32	N	Stornoway	2
Nick Callaghan	Roxburgh Financial Services	I	189	N	Troon	8+
Jacqueline Hillan	Roxburgh Financial Services	I	89	N	Troon	3
Martyn Paterson*	AAB Wealth Chartered Financial Planners	I	138	Y	Westhill	3
Kelly Shek*	AAB Wealth Chartered Financial Planners	I	47	N	Westhill	2
Lisa Tait*	AAB Wealth Chartered Financial Planners	I	46	N	Westhill	3
Peter Hope	Acumen Financial Planning	I	41	N	Westhill	2
Claire Marston*	AAB Wealth Chartered Financial Planners	I	35	N	Westhill	2
Stephen Ooi*	Intelligent Pensions	I	18	N	Westhill	1
SOUTH EAST ENGLAND						
Lawrence Pacey*	MKC Wealth	I	25	N	Abingdon	1
Stuart Davis	Capital Planning Partners	R	17	N	Aldershot	1
Stuart Brown*	Eight Financial Advice	R	236	N	Alton	6
Nick Winter	Oakpath Financial Planning	R	33	N	Alton	3
Keith Smithson	Succession Wealth	I	58	N	Amersham	3
Alan Drysdale	AGILITY Financial Advisers	I	37	N	Amersham	2
Madeleine Sunley	Blueberry Financial	I	101	Y	Ascot	1
Bridget Morrow	Stakes Hill Financial	R	16	Y	Ash Vale	1
Asif Hussain	Asset Wealth Advisory	R	118	Y	Ashford	6
James Cole	Talis Financial Advisers	I	50	N	Ashford	1
Toby Winyard	Lester Brunt Wealth Management	R	48	N	Ashford	4

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS SOUTH EAST ENGLAND						
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Rob Heath*	Eight Financial Advice	R	75	N	Fareham	1
Jack Wilson*	Eight Financial Advice	R	74	N	Fareham	1
Andy McKee*	Eight Financial Advice	R	68	N	Fareham	3
Emma Farmer	AFH Wealth Management	I	64	N	Fareham	5
Dave Tomlinson*	Eight Financial Advice	R	62	N	Fareham	2
Steve Adsett*	Eight Financial Advice	R	61	N	Fareham	1
Robert Peters	David Winter IFA	I	46	N	Fareham	1
Larry Clarke*	Lawrence Clarke	I	44	N	Fareham	2
Susette Bowden*	Lawrence Clarke	I	42	N	Fareham	2
Kelley Duncan*	Lawrence Clarke	I	34	N	Fareham	2
Rob Gibbens*	De Mellow & Co	R	31	N	Fareham	1
Paul Davis*	Lawrence Clarke	I	27	N	Fareham	2
Richard Manston*	Eight Financial Advice	R	27	N	Fareham	1
Scott Turnbull*	Lawrence Clarke	I	27	Y	Fareham	1
Simon White*	Lawrence Clarke	I	27	N	Fareham	2
James Murphy*	Lawrence Clarke	I	26	N	Fareham	2
Mike Osmond*	Lawrence Clarke	I	26	N	Fareham	2
Lelde Kasatkina*	Lawrence Clarke	I	13	N	Fareham	1
Simon Dadd*	Lawrence Clarke	I	12	N	Fareham	1
Alan Wall*	Eight Financial Advice	R	151	N	Farnborough	5
Richard Lake	NJL Wealth	R	60	N	Farnborough	2
Rory Shipton	Shipton Wealth	R	59	N	Farnborough	2
Ed Stenning	Fortura Financial Partners	R	22	N	Farnborough	1
William Cox	Littlewick Wealth Management	R	18	N	Farnborough	1
Richard Gross	Church's Financial Planning	I	70	Y	Farnham	5
James Gill	J G Wealth	R	164	N	Fleet	6
Geoff Day	Wilcox Day Wealth Management	R	156	N	Fleet	7
Andrew Coles*	Ovation Finance	I	91	Y	Fleet	6
Paul Scott	Scott Financial	R	79	N	Fleet	2
Dean Fermie	Beals Mortgage and Financial Services	R	58	Y	Fleet	3
Tracyann Johnson	Johnson Wealth Solutions	R	50	N	Fleet	4
Vincenzo Rosellina	Shipton Wealth	R	26	N	Fleet	1
Heide Swift	Heide Swift Financial Planning	R	162	N	Flitwick	5
Ben Taylor	Consolidare Wealth Management	I	84	Y	Folkestone	3
Trevor Mitchell	Mitchell Private Clients	R	95	Y	Forest Row	6
Chris Alpe	Alpe Wealth Management	R	52	N	Gatwick	1
Alexander Axtell	Quilter Financial Advisers	R	13	Y	Gatwick	1
Jenna Duffett	Shackleton Advisers	I	13	N	Gatwick	1
Nigel Burgess*	Wardour Investments	I	136	N	Gerrards Cross	3
Nimesh Nathwani*	Wardour Investments	I	86	N	Gerrards Cross	2
Phil Adams*	Wardour Investments	I	70	N	Gerrards Cross	3
Sarah Arora	Flying Colours Advice	I	23	N	Gerrards Cross	2
Lee Waters*	Barwells Wealth	I	114	N	Glynde	3
Kevin Gatland	Gatland Wealth Management	R	58	N	Godalming	2
Robin Quirt	Burfields House Financial Planning	R	110	N	Goudhurst	5
Connor Essam	Burfields House Wealth Management	R	75	N	Goudhurst	3
Michael Bains	Burfields House Wealth Management	R	72	N	Goudhurst	2
Sukh Jawanda*	One Financial Solutions	I	93	N	Gravesend	1
Steven Burgess	Fortis Financial Planning	R	138	Y	Guildford	6
Peter Farrant	Argentis	I	45	N	Guildford	3
David Sillars	Quilter Financial Advisers	R	23	N	Guildford	2
Damien Gould	Junction 8 Financial Planning	R	78	Y	Hailsham	6
Dean McSloy*	The Private Office	I	333	Y	Harpenden	7
Brian Abrey	Abrey Private Clients	R	138	Y	Harpenden	6
James Penn	J P Wealth Management	R	54	N	Harpenden	2
David Dodgson*	The Private Office	I	199	Y	Haslemere	8+

Connor Martin	Quilter Financial Advisers	R	21	N	Hassocks	1
Nigel Thornely*	Sandringham Financial Partners	I	96	Y	Hastings	7
Jarrath Cush*	Eight Financial Advice	R	138	N	Havant	5
Chris Poynton	Country Wealth	I	55	N	Havant	5
Andrew Salter	Salter Wealth Management	R	29	N	Hawkhurst	2
Simon Arthur*	Metis Wealth	I	99	N	Haywards Heath	3
Joel Wormald*	Metis Wealth	I	85	N	Haywards Heath	3
George Delaney*	Metis Wealth	I	71	N	Haywards Heath	3
Sean Guirey	The Aspire Partnership	I	45	N	Haywards Heath	4
Michael Smits*	Metis Wealth	I	37	N	Haywards Heath	2
Nathan Faraday*	Metis Wealth	I	28	N	Haywards Heath	2
Jon Ollerenshaw	Aligned Wealth Financial Planning	R	24	N	Haywards Heath	1
Lance Baron	Plan 100	I	23	Y	Heathfield	1
Heta Mehta	Quilter Financial Advisers	R	12	N	Hemel Hempstead	1
Tony Woodward	Quilter Financial Advisers	R	165	Y	Henley-on-Thames	8+
Chris Gallimore	Gallimore Wealth Management	R	157	Y	Henley-on-Thames	3
Lindsay Abery	Perspective (South)	I	52	N	Henley-on-Thames	1
Amly Goodall-Smith	Goodall-Smith Wealth Management	R	40	N	Henley-on-Thames	2
Tom Frizzell	Frizzell Wealth Management	R	30	Y	Henley-on-Thames	2
George Searle	Quilter Financial Advisers	R	26	N	Henley-on-Thames	1
James Tilley	Frizzell Wealth Management	R	26	N	Henley-on-Thames	2
Kim Sprague	Frizzell Wealth Management	R	25	N	Henley-on-Thames	2
Zoe Cashin-Howe	Goodall-Smith Wealth Management	R	11	N	Henley-on-Thames	1
Michelle Sharpe	Pear Tree Mortgages	I	92	Y	Hereford	7
Dom French	Chris French	I	23	N	Herne Bay	1
Scott Atkinson	GPFM	I	186	Y	Hertford	4
Emma Saunders	GPFM	I	68	Y	Hertford	4
Sean Howlett	GPFM	I	16	Y	Hertford	1
Rory Joseph	JLM Wealth	I	123	Y	Hertfordshire	2
Dax Bayley	Origen Financial Services	I	111	Y	Hook	1
Joseph Webster	Webster Associates	R	100	N	Hook	2
Philip Piggins	True Potential	R	93	N	Hook	4
Nick Matthews	Shackleton Advisers	I	108	Y	Horley	1
Michael Sharp	Sharp Wealth Management	R	73	N	Horley	6
Matt Harding	Shackleton Advisers	I	12	Y	Horley	1
Siafra James	Women's Wealth	I	12	Y	Horley	1
Suzan Harding	Shackleton Advisers	I	10	Y	Horley	1
Adam Reeves	Reeves Financial	I	188	N	Horsham	8+
David Tickner	Knight Shaw Finance	I	145	Y	Horsham	6
Douglas Hanbury	Horsham Financial Services	R	84	N	Horsham	5
Daniel Hanbury	Horsham Financial Services	R	73	N	Horsham	5
Mark Andrews	Finance Energy	I	54	Y	Horsham	3
Mike Smith	Beals Mortgage and Financial Services	R	40	N	Horsham	3
Sam Brown	LUCRO Wealth Management	R	13	N	Horsham	1
Humaun Rashid*	Ascot Lloyd	I	173	Y	Hove	3
Eva Ellis	Shackleton Advisers	I	84	Y	Hove	1
Tom Huntington	Shackleton Advisers	I	54	Y	Hove	1
Simon Treadaway*	Sandringham Financial Partners	I	45	N	Hove	3
Ciaran Scanlon	Fornells Wealth Management	I	43	Y	Hove	5
Luke Comerford	Engage Wealth Management	I	40	N	Hove	2
Pete Herdman	Shackleton Advisers	I	40	Y	Hove	1
Jack Skerritt	Shackleton Advisers	I	38	Y	Hove	1
Jim Rixon	Shackleton Advisers	I	38	Y	Hove	1
Govind Kapoor	Shackleton Advisers	I	26	Y	Hove	1
Eloise Jenner	Shackleton Advisers	I	25	Y	Hove	1
Hayden Fisher	Shackleton Advisers	I	24	Y	Hove	1
Joseph Treacher	Shackleton Advisers	I	23	Y	Hove	1
Mark Lloyd	Shackleton Advisers	I	23	Y	Hove	1
Tony Campbell	Shackleton Advisers	I	19	Y	Hove	1

Stuart Terry	Shackleton Advisers	I	13	Y	Hove	1
Peter Dove*	CGC Mortgages	I	42	N	Isle of Wight	1
Laura Whitehead	Sterling & Law	I	36	Y	Lee-on-the-Solent	3
Reuben Homewood	Quilter Financial Advisers	R	17	N	Lee-on-the-Solent	1
Christopher Wall*	One Financial Solutions	I	30	N	Leigh-on-Sea	1
Matt Birch	Arcus Wealth	I	21	N	Leigh-on-Sea	2
Tony Sareen	TDS Financial	R	54	N	Leighton Buzzard	3
Robert Price*	Attain Wealth Management	I	123	N	Leighton Buzzard	1
Gordon Crothers*	Attain Wealth Management	I	105	N	Leighton Buzzard	1
Rory Albon	Albon Financial Planning	I	96	Y	Letchworth Garden City	4
Martin Jackson	Method Financial Planning	I	27	Y	Letchworth Garden City	1
Gavin Foster*	Ascot Lloyd	I	183	Y	Liss	3
Mehran Gharchedaghi	Sequel Financial Planning UK	R	90	Y	Littlehampton	2
Chia Shamsaddini	Clarence Place Wealth Management	R	100	N	Longfield	6
Edward Richardson	Quilter Financial Advisers	R	97	N	Longfield	3
David Bagley*	Tetra Financial Planning	R	15	N	Longfield	1
Alistair Norton	GHL Direct	R	406	N	Luton	8+
Christopher James	Wealth Matters	I	67	N	Luton	6
David Crabbe	Quilter Financial Advisers	R	167	N	Maidenhead	8+
Karan Chandreja	KC Wealth	R	148	N	Maidenhead	2
Vikram Deb	McMillan Wealth Consultants	R	165	N	Maidstone	2
Steve Ivory*	Fidelius	I	158	N	Maidstone	3
James Etheridge	Focused Financial	I	137	Y	Maidstone	6
Ian Painter*	Ascot Lloyd	I	91	Y	Maidstone	1
Matthew Spain-Warner	Footprint Financial Planning	I	66	N	Maidstone	1
Russell Ludwin	True Potential Wealth Management	R	56	Y	Maidstone	1
Julian Hanrahan	Crowe Financial Planning UK	I	36	Y	Maidstone	1
Peter Fulcher	Business & Personal Investment	I	146	N	Marlow	1
Matthew Cole*	The Private Office	I	137	Y	Marlow	6
Lorraine Sellwood*	Eight Financial Advice	R	135	N	Marlow	3
Josh Cardy*	Eight Financial Advice	R	50	N	Marlow	3
Bob Gibbs	Bob Gibbs Financial Planning	I	415	Y	Milton Keynes	8+
Andrew Flowers*	Vizion Wealth	I	279	Y	Milton Keynes	5
Nikki Pipping	Collective Financial Planning	R	160	Y	Milton Keynes	6
Nicholas Hamilton*	Forvis Mazars	I	123	N	Milton Keynes	3
Matthew Brooks	The Cosgrove Partnership	I	107	Y	Milton Keynes	4
Jat Bubbra	Wealth and Tax Management	I	83	N	Milton Keynes	3
Faisal Khan	AFH Wealth Management	I	67	N	Milton Keynes	3
Tom Warren	Warren Wealth Management	I	49	Y	Milton Keynes	3
Teian Hatt*	Vizion Wealth	I	43	Y	Milton Keynes	2
Anna Evans	Quilter Financial Advisers	R	13	N	Milton Keynes	1
Simon Moran	Attivo	I	250	N	Newbury	8+
Mark Sleeman*	Ascot Lloyd	I	182	Y	Newbury	6
Alex Breadmore	Attivo Financial	I	114	N	Newbury	1
Neil Buckingham	Attivo	I	30	N	Newbury	2
Nicola Watts*	Jane Smith Financial Planning	I	193	N	Olney	7
Dale Lee	Twigden Asset Management	I	16	Y	Olney	1
Paul Davidson*	Strategic Vision Wealth Management	I	164	Y	Oxford	7
Adam Gibson	Argentis	I	75	Y	Oxford	3
Mark Barclay	Mark Barclay Wealth Management	R	15	N	Oxford	1
Andrew Norrington	Sterling & Law	I	105	Y	Oxford	6
Tom Line	Line Financial Services	I	67	Y	Oxford	3
Petra Griffiths	Argentis	I	158	N	Peacehaven	8+
Kieran Woods	McMillan Wealth Consultants	R	65	N	Peacehaven	2
Dan Netting	McMillan Financial Advice	R	37	N	Peacehaven	1
Thomas McConnell FPF5	Shackleton Advisers	I	83	Y	Petersfield	5
Gordon Duncan	Duncan Financial Services	I	45	Y	Petersfield	2
Rachael Panteney	Willow Tree Financial Services	R	87	Y	Polegate	4
Joshua Martin	Quilter Financial Advisers	R	35	N	Polegate	2

Jeremy Cornford	Invicta Financial Planning	I	14	Y	Polegate	1
Alexander Bland	Sapphire Financial Planning	R	257	Y	Portsmouth	5
Frankie Davis	Attivo	I	100	Y	Portsmouth	2
David Waters	Quilter Financial Advisers	R	12	Y	Portsmouth	1
Sam Worthington*	Worthington Financial Planning	I	300	Y	Potton	6
Alex Hatfield*	The Private Office	I	207	Y	Princes Risborough	8+
Roger Clarke*	The Private Office	I	174	Y	Pulborough	6
Martin Jeffery	The Ron Jeffery Practice	R	81	Y	Pulborough	1
Rob Winter	London and County Financial Advisors	I	97	N	Ramsgate	6
Ross Lacey	Fairview Financial Management	I	209	Y	Rayleigh	7
Donna Buffham*	The Private Office	I	135	Y	Rayleigh	6
Amanda Holden	Clarity Wealth Management	I	74	N	Rayleigh	1
James Latchford	Argentis Wealth Management	I	74	N	Rayleigh	2
John Aubrey*	Ascot Lloyd	I	259	Y	Reading	6
Allan Perry*	Ascot Lloyd	I	211	Y	Reading	3
Mark Woodruff*	Eight Financial Advice	R	162	N	Reading	2
Richard Elliott	Shinfield Financial Planning	R	158	Y	Reading	1
Martin Harding*	MKC Wealth	I	153	N	Reading	3
Matthew Hall*	Ascot Lloyd	I	124	Y	Reading	3
Dan Barnard	Finli	R	118	N	Reading	3
Matt Grifferty	Wholesome Financial Planning	I	112	Y	Reading	1
Kendra Selzer*	Philip James IFA	I	94	Y	Reading	2
Paula Bicknell	Paula Bicknell Wealth	R	84	N	Reading	5
Andrew Vaughan	Vaughan Wealth	R	83	N	Reading	6
Andrew Hall*	Ascot Lloyd	I	76	Y	Reading	3
Lucy Grifferty	Wholesome Financial Planning	I	60	Y	Reading	5
John Poole*	Sandringham Financial Partners	I	55	Y	Reading	1
Paul McFarlane	2plan Wealth Management	I	47	Y	Reading	2
Miles Clarke	Crowe Financial Planning UK	I	24	Y	Reading	1
Ben Spence	Gallimore Wealth Management	R	23	N	Reading	2
Chris Maguire	Crowe Financial Planning UK	I	21	Y	Reading	1
Phil Smithyes	Crowe Financial Planning UK	I	20	Y	Reading	1
Wayne Griffiths*	One Financial Solutions	I	220	Y	Reigate	8+
Scott Davis	3D Financial Planning	I	119	Y	Reigate	3
Gary Leftley	Shackleton Advisers	I	114	Y	Reigate	3
Carol Munro*	One Financial Solutions	I	91	N	Reigate	1
Oliver Banks*	One Financial Solutions	I	58	N	Reigate	1
Christopher Gillespie	3D Financial Planning	I	56	N	Reigate	5
Andrew Hollyfield*	One Financial Solutions	I	11	N	Reigate	1
Kevin Mugisha	Vantage Wealth Management	R	11	N	Reigate	1
Paul Spencer-Nixon	Fingerprint Financial Planning	I	64	N	Rochester	1
Mark Hidson	Fingerprint Financial Planning	I	19	N	Rochester	1
Chris Mills	Voyage Financial Planning	I	189	N	Romsey	3
Shaun Ramazannezhad	McMillan Financial Advice	R	139	N	Romsey	6
Scott Moody*	Ascot Lloyd	I	125	Y	Romsey	3
Nicholas Frid	Attivo	I	65	Y	Royston	3
Joe Parker	Foxgrove Associates	I	190	Y	Sevenoaks	6
Craig Atkins	C A Financial Services	I	91	N	Sevenoaks	4
Steven Hotham	Strategic Wealth Management	I	67	N	Sevenoaks	3
Rohit Rohela	Finsbridge Financial Planning	I	42	N	Sevenoaks	3
Robin Clarke	Bluecoat Wealth Management	I	32	N	Shoreham-by-Sea	1
David Langley	Bluecoat Wealth Management	I	20	N	Shoreham-by-Sea	1
Sally Thompson	Thompson Financial	R	93	N	Sittingbourne	1
Margarita Miles	Invicta Financial Planning	I	15	Y	Sittingbourne	1
Hassam Shaukat	Shaukat Wealth	R	21	N	Slough	2

David Ruler	David Ruler Financial Planning	I	195	Y	Snodland	8+
Jamie Mallon*	Eight Financial Advice	R	318	N	Southampton	5
James Thompson	NorthStar Wealth Management	I	264	Y	Southampton	8+
Andrew Brown*	Eight Financial Advice	R	242	Y	Southampton	6
Dean Hunt*	Eight Financial Advice	R	225	N	Southampton	3
Lindsay Tucker*	Eight Financial Advice	R	167	N	Southampton	3
Nadine Perry	Attivo	I	146	N	Southampton	2
Henry Lovell*	Eight Financial Advice	R	117	N	Southampton	3
Angela James	Yolo Wealth Management	R	100	Y	Southampton	7
Abilash Padayattil	Blue Stone Financial	R	77	N	Southampton	3
Andrew MacIsaac	MacIsaac Financial Planning	R	16	N	Southampton	1
Tom Atkinson	PJW Wealth Management	R	12	N	Southampton	1
Johanna Bowcher	Truly Independent	I	22	N	Southend-on-Sea	2
Nigel Francis	SNJ Wealth Management	R	97	N	Southsea	4
Jacqueline Wilson*	Sandringham Financial Partners	I	60	N	Southsea	4
James Posnett	Perspective (South East)	I	20	N	St-Leonards-on-Sea	1
Ray Ingleby	Arborheath	I	169	N	Tadley	5
Mark Saunders	Simple Wealth Solutions	R	143	N	Thatcham	3
Robert Mansfield	Rootes Wealth Management	I	60	Y	Tonbridge	2
Martin Snow	Macfarlane Wealth Partners	R	18	N	Tonbridge	1
Catherine Simmonds	Mentmore Financial Planning	R	63	N	Tring	6
Daniel Karim*	One Financial Solutions	I	380	Y	Tunbridge Wells	8+
Richard Hitchell	Hitchell Financial Planning	I	242	Y	Tunbridge Wells	5
James Hitchell	Hitchell Financial Planning	I	189	N	Tunbridge Wells	3
Alec Cameron	Advice2U	I	137	Y	Tunbridge Wells	6
Henry Armstrong	Armstrong Wealth	I	128	Y	Tunbridge Wells	3
Jerric Alcoran	Wealth Transform	R	95	Y	Tunbridge Wells	3
Matthew Forbes	Forbes Financial	R	60	N	Tunbridge Wells	2
Louise Fitzgerald	Sterling & Law	I	58	Y	Tunbridge Wells	3
Richard Cox	Richard Cox Wealth Management	R	56	N	Tunbridge Wells	5
Lynne Gadsden*	Eight Financial Advice	R	44	N	Tunbridge Wells	2
Rachel Pinkstone	FirmStone Wealth	R	24	N	Tunbridge Wells	2
Michael Gadsden*	Eight Financial Advice	R	20	N	Tunbridge Wells	1
Daniel Denham	Denham Wealth Management	R	63	N	Wallingford	1
Peter Cuthbertson	Frizzell Wealth Management	R	47	N	Wallingford	2
Donald Tsang	Frizzell Wealth Management	R	33	N	Wallingford	2
Tasha Mulford	Frizzell Wealth Management	R	30	N	Wallingford	2
Steve Ruane	Frizzell Wealth Management	R	29	N	Wallingford	2
Brett Gardner	Frizzell Wealth Management	R	14	N	Wallingford	1
Neil Anns	Anns and Grange Associates	R	34	N	Wantage	3
Clara Jenkins*	Ovation Finance	I	15	Y	Wantage	1
Alison Tyne*	Intelligent Pensions	I	98	Y	Ware	3
James Nicolson	Potter Financial Partners	R	30	N	Ware	1
Glen Whiston	Whiston Wealth Management	R	22	N	Ware	2
Mark Higgins	Argentis	I	176	N	Waterlooville	3
Matthew Porter	Argentis	I	138	Y	Waterlooville	3
Graham McIntyre	Argentis	I	119	N	Waterlooville	3
Paul Ford	Argentis	I	90	N	Waterlooville	2
Daniel Humphrey	Argentis	I	89	N	Waterlooville	3
Guy Freeman	Argentis	I	81	N	Waterlooville	2
Philippa Cowan	Argentis	I	68	N	Waterlooville	3
Paul Jeffrey	Argentis	I	66	N	Waterlooville	2
Robert Payne	Argentis	I	60	N	Waterlooville	3
David Moore	Argentis	I	59	N	Waterlooville	2
James Burgess*	De Mellow & Co	R	53	N	Waterlooville	1
Jonathan Allen	Argentis	I	42	N	Waterlooville	2
Kate Hinsley	Argentis	I	41	Y	Waterlooville	2
Mark Oughton	Argentis	I	41	N	Waterlooville	1
Chris de Mellow*	De Mellow & Co	R	35	N	Waterlooville	1
Paul Cliff	Active Financial Partners	I	34	N	Waterlooville	1
Richard Polson*	De Mellow & Co	R	34	N	Waterlooville	1
Steve Scrivener	Argentis	I	31	N	Waterlooville	1

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS						
SOUTH EAST ENGLAND						
NAME	FIRM	STATUS	REVIEWS	FEES PUBL.	LOCATION	YEARS QUALIFIED
Rob Starling	Bluesky Chartered Financial Planners	I	95	N	Wokingham	2
Philip Mather	Velarium Wealth	I	74	Y	Wokingham	3
Mike Thompson	Bluesky Chartered Financial Planners	I	34	Y	Wokingham	1
Tracy Andrews	Perspective (Oxon)	I	10	N	Woodstock	1
Angus Willson*	Ascot Lloyd	I	410	Y	Worthing	8+
Amelia (Aitchison) Hunt	Logic Financial Services	I	26	N	Worthing	2
SOUTH WEST ENGLAND						
Richard Walker-Gunns	Orbit Financial Planning	I	38	Y	Amesbury	2
Kate Davis	Kingsmead Wealth	I	184	Y	Andover	8+
Mark Bastable	Templegate Financial Planning	I	176	Y	Andover	3
Andy Pearce	Duchy IFA	I	166	N	Barnstaple	8+
Stuart Brewer	AFH Wealth Management	I	83	N	Barnstaple	2
Adam Neal	Advice Rooms	I	51	N	Barnstaple	3
Rachel Henley*	Fidelius	I	285	N	Bath	3
Dr Markas Gilmartin	RBC Brewin Dolphin	R	159	Y	Bath	1
Nick Twist*	Fidelius	I	154	N	Bath	3
Chris Bence*	Fidelius	I	146	N	Bath	3
Thomas Bartlett*	Ascot Lloyd	I	133	Y	Bath	2
Craig Chapman*	Fidelius	I	130	N	Bath	3
Jason Knowles	Venture Knoll	R	128	Y	Bath	2
Paul Timmins*	Fidelius	I	119	N	Bath	3
David Bowman*	Fidelius	I	110	N	Bath	3
Julian Frere*	The Private Office	I	107	Y	Bath	3
Nathan Lennox*	Fidelius	I	61	N	Bath	3
Andy Strange*	Fidelius	I	60	N	Bath	2
Mark Wellings*	Fidelius	I	56	N	Bath	1
Dane Kerkin*	Fidelius	I	55	N	Bath	3
Paul Barker*	Fidelius	I	49	N	Bath	2
Rupert Barlow	Barlow and Bartlett Wealth Management	R	36	N	Bath	2
Marta Semenowicz	FD Cummins Financial Planning	R	16	N	Bath	1
Jacob Wilson*	Fidelius	I	13	N	Bath	1
Ian Hayes	Matheson Charles	I	12	N	Bath	1
Edward Stockwell	True Potential	R	39	Y	Beer	3
Tony Davies	FIRST Financial Services	R	287	Y	Bournemouth	5
Matthew Dudley	Pocock Sanders	I	259	Y	Bournemouth	6
Matthew Winchester	Pocock Sanders	I	250	N	Bournemouth	2
Mark Clinton*	Clinton Kennard Associates	R	185	Y	Bournemouth	6
Bradley Carter	Affinity Financial Advisors	I	109	Y	Bournemouth	2
Chris Bibb	Chris Bibb IFA	I	99	Y	Bournemouth	6
Arron Clements	Argentis	I	97	N	Bournemouth	3
Jared Brooks	Argentis	I	96	N	Bournemouth	3
Marta Daniel	Argentis	I	63	N	Bournemouth	3
James Suttie	Peter Harding Wealth Management	R	57	N	Bournemouth	5
Mark Freeman	Argentis	I	53	N	Bournemouth	2
Robbie Holman	Peter Harding Wealth Management	R	48	N	Bournemouth	4
Robert Dixon-Gough	Chris Bibb IFA	I	32	N	Bournemouth	1
Marcin Wojcik	Argentis Wealth Management	I	20	Y	Bournemouth	1
Richard French	5 Talents Financial Planning	I	20	Y	Bournemouth	2
Louis Loveless	Andy Cole Financial Planning	R	17	N	Bournemouth	1
Dan Alder*	The Private Office	I	79	Y	Bradford-on-Avon	4
Benjamin Goddard	Attivo	I	73	N	Braunton	1
Stuart Rossiter	Rossiter Wealth Management	I	78	N	Bridgwater	2
Leighton Ballantine	Ballantine Wealth Management	R	56	N	Bridgwater	1
David Ballantine	Ballantine Wealth Management	R	13	N	Bridgwater	1
Daniel Blandford*	The Private Office	I	316	Y	Bristol	7
James Coghlan	Ellis James Financial	I	207	Y	Bristol	6
Matthew Rich	Argentis	I	176	N	Bristol	3

Jamie Jacobs*	Ifamax Wealth Management	I	151	N	Bristol	6			
Simon Law	Simon Law Mortgage Advice	I	128	Y	Bristol	1			
George Cooksley	Argentis	I	116	N	Bristol	7			
Anil Badhan	Assured Wealth Management	I	107	N	Bristol	6			
Michael Blair	Hartsfield	I	104	Y	Bristol	7			
Tom Buss	Finura Partners	I	101	Y	Bristol	3			
Adrian Kidd*	Ovation Finance	I	100	Y	Bristol	2			
Naomi Keith	The Aspire Partnership	I	92	N	Bristol	4			
Martin Strong	Strong Mortgage Solutions	R	91	Y	Bristol	3			
Steve Pine	The Aspire Partnership	I	91	N	Bristol	4			
Ken Hall	The Aspire Partnership	I	83	N	Bristol	4			
Miles Finch	Truly Independent	I	78	Y	Bristol	1			
Adrian Wilkins	Aevum Wealth Management	I	73	N	Bristol	3			
James Mackay	Frazer James Financial Advisers	I	73	Y	Bristol	1			
Ian Larthe de Langladure	The Aspire Partnership	I	70	N	Bristol	4			
Tom Morris*	Ovation Finance	I	66	Y	Bristol	2			
Ben Sloggett*	Intelligent Pensions	I	62	Y	Bristol	3			
Melanie Dolphin	Hartsfield	I	57	Y	Bristol	4			
Joseph Sykes	Stride Financial Advice	I	56	Y	Bristol	1			
Paul McMullan	Succession Wealth	I	44	Y	Bristol	4			
Sarah Dunn	City Wealth Management	R	37	Y	Bristol	1			
Andrew Finn	Truestep Financial Planning	R	34	Y	Bristol	2			
Jyles Allen	Quilter Financial Advisers	R	34	N	Bristol	1			
Graham Bond	Consilium Asset Management	I	25	Y	Bristol	1			
Kimberley Sare	Guided Financial	I	25	Y	Bristol	2			
Ashton Chritchlow*	Ifamax Wealth Management	I	23	N	Bristol	1			
Thomas de Burgh Williams	Purple Fox Financial Planning	I	21	Y	Bristol	1			
Katrina Strothmann*	Ifamax Wealth Management	I	20	N	Bristol	1			
Anthony Holroyd	Holroyd Wealth Management	R	12	N	Bristol	1			
Gethin Richards*	Ifamax Wealth Management	I	12	N	Bristol	1			
Toby Evans	Toby Evans Financial Planning	I	124	Y	Broadstone	4			
David Sheppard*	Eight Financial Advice	R	108	N	Broadstone	3			
Alex Turco*	Positive Wealth Creation	I	217	Y	Burnham-on-Sea	4			
Stephen Elvin	Stephen Elvin Wealth Management	I	124	N	Burnham-on-Sea	8+			
Stephen Sheppard	Perspective (Gould)	I	20	N	Calne	1			
Robin Etherington	Amber River HDA	I	184	Y	Cheltenham	3			
Ben Burgess*	Cheltenham IFA	I	152	N	Cheltenham	3			
Madeleine Hollands*	Cheltenham IFA	I	131	N	Cheltenham	6			
Tara Wood*	Cheltenham IFA	I	108	N	Cheltenham	2			
Joseph Cooper	Paladin Financial Planning	I	99	Y	Cheltenham	1			
Ian Croxall*	Fidelius	I	97	N	Cheltenham	3			
Ryan Wright	Attivo	I	97	Y	Cheltenham	3			
Andrew Mansion*	Cheltenham IFA	I	88	N	Cheltenham	2			
Nicholas Evans	Attivo	I	86	Y	Cheltenham	3			
Jack Manser	Attivo	I	82	Y	Cheltenham	3			
Ben Sheward	Attivo	I	81	Y	Cheltenham	3			
Daniel Ames	Amber River HDA	I	77	N	Cheltenham	3			
Joe Bergin	Attivo	I	66	N	Cheltenham	1			
Barron De Rose	De Rose Wealth Management	R	65	N	Cheltenham	1			
Lee Grimshaw*	Fidelius	I	64	N	Cheltenham	3			
Rob Tiffin	Altior Asset Management	I	57	N	Cheltenham	3			
Genma Underwood	Amber River HDA	I	54	N	Cheltenham	1			
Luke Damagnez	Attivo	I	54	N	Cheltenham	1			
Bradley Laborero	Attivo	I	53	N	Cheltenham	2			
Stuart Hutton	William Highbourne Wealth Management	I	51	Y	Cheltenham	2			
Aron Gunningham	Crowe Financial Planning UK	I	32	Y	Cheltenham	1			
Matthew Kirkham	William Highbourne Wealth Management	I	31	Y	Cheltenham	2			

Diana Cooper	More Wealth Management	R	25	N	Cheltenham	1
Jonathan Hull	Eleven Six Financial Planning	R	51	N	Chippenham	4
Charles Homer	Cross Border Financial Planning	I	27	N	Chippenham	2
Philip Teague	Cross Border Financial Planning	I	26	N	Chippenham	2
Christine Jarvis*	Eight Financial Advice	R	131	N	Christchurch	3
Frances Fawcett	Frances Fawcett Financial Planning	R	12	Y	Christchurch	1
Huw Jones	Proposito Financial Planning	I	41	Y	Cirencester	3
Nicola Carr	Aviva Financial Advice	R	22	N	Cirencester	1
Tom Britton	Ballantine Wealth Management	R	118	N	Clevedon	5
Thomas Harvey	J Edward Sellers	I	21	N	Clevedon	1
Joe Chillingworth	J Edward Sellers	I	14	N	Clevedon	1
Matthew Dixon	Hartsfield	I	196	N	Corsham	4
John White	Hartsfield	I	111	N	Corsham	5
Ian Blanchford	Blanchford Financial Services	R	15	N	Crediton	1
Joseph Stephenson	Ballantine Financial Management	R	114	N	Crewkerne	4
Rachael Jacobs	Ballantine Wealth Management	R	28	N	Crewkerne	1
Karen Cooper	Chadwick Financial Management	I	158	N	Dartmouth	8+
Callum Pye	Chadwick Financial Management	I	58	N	Dartmouth	3
James Dagleish	Premier Financial Planning	I	137	Y	Exeter	8+
Tasha Pullen	Hamilton Pullen Financial Planning	R	115	N	Exeter	3
Chloe Illman	Lifetime IFA	I	88	Y	Exeter	5
Robyn Caffell*	Intelligent Pensions	I	77	Y	Exeter	3
Vasilis Panteli	Succession Wealth	I	69	N	Exeter	6
Anna Gidman	Anna Gidman Wealth	I	33	N	Exeter	2
Alex Pearce	RBC Brewin Dolphin	R	30	Y	Exeter	3
Samantha Townsend	Samantha Townsend Wealth Management	R	12	N	Exeter	1
Adam Field	William Highbourne Wealth Management	I	89	Y	Exmouth	2
Bill Roper	Avocet Wealth Partnership	R	82	N	Exmouth	1
Pieter Burger	William Highbourne Wealth Management	I	42	Y	Exmouth	2
Martin Everson	Quilter Financial Advisers	R	11	N	Fairford	1
David Medland	Octo Financial Planning	I	123	N	Falmouth	6
Benjamin Grimsey	Octo Financial Planning	I	11	N	Falmouth	1
Barbara Smith-Galer	Argentis	I	93	N	Ferndown	3
Karl Ward	True Potential	R	84	Y	Ferndown	5
Jade Soutter-Davies	AFH Wealth Management	I	42	N	Forest of Dean	4
Ben Griffiths	Heritage & Co UK	R	48	N	Frome	1
Paulo Costa	Chalice Financial Planning	R	67	Y	Glastonbury	1
Martyn Norris*	Fidelius	I	122	N	Gloucester	3
Akbar Patel	BBT Group	I	105	N	Gloucester	2
Duncan Smitton	Smitton Wealth Solutions	I	67	N	Gloucester	6
Toby Hines	BetterLife Financial Planning	I	16	Y	Helston	1
Mike LeGassick	Manning and Company	I	277	N	Ivybridge	8+
Charlie Brown	South Devon Financial Planning	I	105	Y	Kingsbridge	5
Paul Chidley*	Kernow Financial Planning	I	108	Y	Launceston	3
Peter Dart	Dart Wealth Management	I	51	Y	Launceston	4
Richard Bateman	Bateman Financial Management	R	129	N	Liskeard	1
Charlotte Cornhill-Graham	Poole Graham Wealth Consultancy	R	25	N	Longhope	1
David Boyce	Bright Future Financial	I	94	N	Lyme Regis	8+
Patrick Van Eady	Vantreo Wealth Management	I	103	N	Malmesbury	1
Chris Hancock	Castle Sundborn	I	16	Y	Malmesbury	1
Ross Perry	Perspective	I	73	N	Marlborough	2

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS WALES						
NAME	FIRM	STATUS	REVIEWS	FEE\$ PUB.	LOCATION	YEARS QUALIFIED
Paul Williams	Commodore Finance	I	265	N	Prestatyn	7
Alec Carpenter	Octopus Money	R	158	Y	Prestatyn	4
Tim Edwards	True Potential Wealth Management	R	24	N	Ruthin	1
Kath Atkin-Bowdler	Kath Atkin-Bowdler Financial Services	I	120	N	Swansea	6
Sarah Nesbitt*	The Private Office	I	84	Y	Swansea	3

Tony Stevens	Secure For Life Wealth Management	I	78	Y	Swansea	2
Paul Lockwood*	Ascot Lloyd	I	42	Y	Swansea	1
Rachel Davies*	Ascot Lloyd	I	28	Y	Swansea	1
Andrew Foligno	Foligno & Co	I	27	Y	Swansea	1
Paul Davies	Davies & Preedy Financial Planning	R	27	N	Swansea	1
Alex Jones*	Ascot Lloyd	I	20	Y	Swansea	1
Sean Davies	Davies & Preedy Financial Planning	R	16	Y	Swansea	1
Gerry Cummins	Cummins Financial Advisers	I	121	N	Wrexham	2

Tom Parmiter	Harken Financial	I	89	Y	Wrexham	6
Dan Tudor-Owen	Chester Financial Wealth Management	I	44	Y	Wrexham	4
KEY						
FIRM * Top Rated Firm (includes trading names of Top Rated Firms). More on p34						
STATUS I Independent financial adviser R Restricted financial adviser						
YEARS QUALIFIED Consecutive years as a Top Rated Adviser						
FEES PUBLISHED N No, this adviser does not display their fees structure on VouchedFor.co.uk Y Yes, this adviser does display their fees structure on VouchedFor.co.uk						

Top Rated Mortgage Advisers

These advisers received the highest volume of positive 2025 client reviews on **VouchedFor.co.uk**. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have the necessary permissions to practise from the Financial Conduct Authority, and also undergo several other checks and ongoing monitoring.

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS CENTRAL ENGLAND						
NAME	FIRM	STATUS	REVIEWS	FEE\$ PUB.	LOCATION	YEARS QUALIFIED
Manu John	Lilac Financial	L	66	Y	Alfreton	2
Dee Mineham	Mineham Mortgage Services	L	17	N	Bromsgrove	1
Jamie Atkin	Mineham Mortgage Services	L	15	N	Bromsgrove	1
Sella De Silva	BVS Mortgages & Financial Services	L	150	Y	Burton on Trent	3
Eliza Skrzypek	Supreme Financial Solutions	L	14	N	Coventry	1
Mark Laban	My Finance Friend	I	415	Y	Derby	8+
Jo Mezzone	Whiteoak Mortgages	I	121	N	Droitwich	7
Steve Mezzone	Whiteoak Mortgages	I	76	N	Droitwich	7
Mark Mackin	Monument Financial Solutions	I	88	Y	Grantham	3
Peter Hunt	Moneywatch Finance	I	219	Y	Halesowen	8+
James Barfoot	Four-Nations Mortgages	L	19	N	Halesowen	1
Hannah Knowles	Concise Mortgages	I	99	N	Kingswinford	1
Daniel Jones	Hayden Kilkelly IFA	I	36	N	Kingswinford	3
Scott Taylor-Barr	Barnsdale Financial Management	L	262	Y	Leicester	8+
Rumi Miah	Rumi Mortgages	I	251	Y	Leicester	2
Rabinder Rai	Venture Mortgages and Protection	I	71	Y	Leicester	2
Mark Haines	Miller Financial Planning	L	22	Y	Leicester	1
Seth Jackson	Spolton Mortgages	L	35	Y	Lincoln	1
Natalia Ialama	Emerald Financial Experts	I	28	N	Long Whatton	1
Jas Khaneja	Titanium Financial Services	I	13	N	Long Whatton	1
Gunaal Souprayal	Titanium Financial Services	I	12	N	Long Whatton	1
Eduard Constantinescu	Titanium Financial Services	I	11	N	Long Whatton	1
Emma Snowden*	Park Hall Financial Services	I	25	N	Mansfield	1
Pauline Johnson	All Kinds of Mortgages	I	28	Y	Montgomery	2
Graeme Kendall	Just Mortgages	L	91	N	Nottingham	3
John Hallam	Spolton Mortgages	I	11	Y	Nottingham	1
Sajid Sheikh	Fine Finance and Protection	I	10	N	Nottingham	1
Bel Ufodike	Medjay Empire	L	170	N	Nuneaton	6
Warren Day	Tom Garvie Mortgage Services	I	39	N	Nuneaton	1
Jill Stanley	GHL Direct	L	136	N	Pershore	5

Sophie Collett	Sophie Collett Mortgage Adviser	I	146	Y	Redditch	6
Angie Smith	Miller Financial Planning	I	493	Y	Rugby	6
Harrison Miller	Miller Financial Planning	L	19	N	Rugby	1
Chris Aubrey	Miller Financial Planning	I	12	N	Rugby	1
Will Mason	Masons IFA	I	99	N	Shrewsbury	2
Nick Spolton	Spolton Mortgages	L	374	Y	Sleaford	7
Christopher Taylor	Four-Nations Mortgages	L	208	N	Sleaford	8+
Aidan Brown	Ernest Grant Mortgages	I	61	Y	Solihull	2
Andrew Wheldon	Ernest Grant Mortgages	I	39	N	Solihull	1
Jason Smith	Ernest Grant Mortgages	I	31	N	Solihull	1
Lisa Jackson	Integrity Mortgage Solutions	I	240	Y	Stafford	8+
Karl Lawton	GHL Direct	L	949	Y	Stoke-on-Trent	8+
Steven Lyons	The Mortgage Pride	I	151	Y	Stoke-on-Trent	8+
Samantha Hendry	Four Oaks Financial Services	L	120	Y	Sutton Coldfield	6
Pam Stockdale*	Zeal Mortgages & Protection Services	I	267	Y	Uttoxeter	8+
Ian Butcher	Anytime Mortgages	I	159	Y	Wellingborough	7
Dave Hornblow	GHL Direct	L	134	N	West Bromwich	1
Tandi Fellows	Probity Mortgage Services	L	216	Y	Wolverhampton	8+
Sally Evans	Integrity Mortgage Solutions	I	68	Y	Wolverhampton	5
Joe Tumelty*	Kind Wealth	I	26	N	Worcester	2

EAST ENGLAND						
Darren Bedingfield	Mortgage Advice Bureau	I	133	N	Beccles	1
Alex Phillips	AP Mortgages	L	59	N	Billericay	3
Amy Greswell	TNS Financial Services	L	14	N	Boston	1
Mohamed Khalafalla	Just Mortgages	L	53	N	Cambridge	2
Jack Wellstead*	CGC Mortgages	L	44	N	Cambridge	1
Jobin Jacob	Sterling Street	L	242	N	Chelmsford	3
Cliff Takem	Just Mortgages Direct	I	18	N	Colchester	1
Billy Dexter	Hoyl Independent Advisers	I	25	N	Cromer	2
Lewis Charles Richardson	IBA Wealth Management	L	105	Y	Dereham	1
Mark Horsfall	Jigsaw Money Management	I	175	Y	Epping	2
Stephen Robinson	Mortgage Advice Bureau	I	140	N	Great Yarmouth	3
Stephen Alger	Mortgage Advice Bureau	I	131	Y	Great Yarmouth	3
Neethu Maria Varghese	Sterling Street	I	15	N	Great Yarmouth	1
Dejal Kalayci	Apex Mortgage & Protection	I	10	Y	Harlow	1
Nadia Vorokhib	New World Finance	I	291	N	High Wycombe	3
Richard Hellery	Roedean Mortgage Solutions	I	163	N	Hullbridge	7
David Houchell	Houchell Mortgages	I	211	Y	Ipswich	8+
Molly Elliss	Jigsaw Money Management	I	101	Y	Ipswich	1

Jackie Bowles	Mortgage Advice Bureau	I	281	N	Lowestoft	3
Laura Gilligan	Just Mortgages	I	95	Y	Newmarket	6
Laurence Evershed	Fort Veritas Wealth	I	21	N	Newmarket	1
Simon Ward	Mortgage Advice Bureau	I	357	Y	Norwich	6
Tom Margitson	Mortgage Advice Bureau	I	224	Y	Norwich	4
Jonathan Kemp	Mortgage Advice Bureau	I	193	Y	Norwich	3
Paul Farrant	Mortgage Advice Bureau	I	163	N	Norwich	3
Oliver Dack	Mortgage Advice Bureau	I	154	N	Norwich	3
Sarah Harman	Mortgage Advice Bureau	I	153	N	Norwich	1
Caren Palmer-Welch	Agentis Financial & Mortgage Solutions	I	116	N	Peterborough	6
Jake Guymer	The Mortgage Merchant	L	65	N	Peterborough	3
Scott Genever	Spalding Mortgage Solutions	L	45	N	Spalding	1
Josh Slade	Miller Financial Planning	I	142	Y	Stamford	3
Callum Coade*	CGC Mortgages	L	48	N	Stansted	1
Naomi King	Stakes Hill Financial	L	103	Y	Wisbech	1

GREATER LONDON						
Matthew Fretwell	A S Financial	I	174	N	Aldwych	4
Farhat Hanif*	David James Wealth	I	58	Y	Aldwych	3
Jamie Chapman	CMG Advisers	I	655	N	Bank	8+
Christopher Lawton	Lawton Financial Services	I	205	Y	Bexley	1
Rachel Lummis	Xpress Mortgages	I	62	Y	Byfleet	3
Kemmy Lawson	Eminent Financial	L	111	N	Canary Wharf	2
Olayinka Cole	Eminent Financial	L	73	N	Canary Wharf	4
Joshua Smith	Lindon-Travers Associates	L	91	Y	Cobham	3
Daniel Ford*	JML (Financial) Associates	I	74	N	Cobham	3
Kate Keeling*	JML (Financial) Associates	I	12	N	Cobham	1
Dinesh De Silva	BVS Mortgages & Financial Services	L	34	N	Colindale	2
Matt Hurren	Novum Mortgage Services	L	154	Y	Dartford	5
Danish Jose Pineda Kamran	Thomas Oliver UK	L	199	N	Enfield	5
Charlotte Skinner	The Surrey Mortgage Company	L	21	N	Epsom	1
Calum Lawson	Ablestoke	L	41	N	Farringdon	3
Sonia Owen	Mortgage, Loan & Equity Release Shop	I	46	N	Fitzrovia	2
Zdravka Stefanova	Home Capital Wealth	I	18	N	Fitzrovia	1
Mohammed Miah	Investa Finance	I	100	Y	Forest Gate	8+
James Dennett	A S Financial	I	241	Y	Gray's Inn	5
Martin Seewoonarain	A S Financial	I	141	N	Gray's Inn	4
Jim Brough	A S Financial	I	126	N	Gray's Inn	5
Sarah Howard	A S Financial	I	107	N	Gray's Inn	5
Asher Kenton	A S Financial	I	105	N	Gray's Inn	5
Yemisi Osu	Tokumbo Osu	I	24	N	Greenhithe	2
Jiten Varsani	FortyOne Money	I	153	N	Harrow	4
Abdul Karimjee	My Local Mortgage Advisor	I	98	Y	Harrow	6

Hamal Patel	Crystal Financial Solutions	I	40	N	Harrow	2
Joshua Brown*	Westminster Wealth Management	I	78	N	High Holborn	2
Bradley Moore	Connect Mortgages	I	88	N	Hornchurch	3
Karl Innes	Finsbury Financial	L	59	N	Hornchurch	1
Kim Spires	Connect Mortgages	I	32	N	Hornchurch	2
Paul Collinson	Brick2Brick Mortgage Solutions	I	99	Y	Hoxton	5
Lavanya Xavier Raj	Best Direct Finance	I	61	N	Hoxton	1
Paul Newman*	One Financial Solutions	I	83	Y	Leatherhead	1
Caron Petsch	Pilgrim Mortgages and Protection	I	12	N	Leatherhead	1
Bulelwa Mfakadolo	Just Mortgages Direct	L	11	Y	Merton	1
Roshan Vitharanage	BVS Mortgages & Financial Services	L	721	Y	Mill Hill	6
Kerry-Ann Ladwa	Jordan International Bank	L	28	N	Moorgate	1
Vincent Corcoran	Gordon Blair Financial Services	I	354	N	Morden	7
Jo Jingree	Mortgage Confidence	I	156	Y	Penge	8+
Pravin Varsani*	One Financial Solutions	I	53	N	Pinner	1
Anil Malik*	One Financial Solutions	I	185	Y	Queensbury	1
Beulah Antonin	Charterhouse Mortgages & Protection	I	96	N	Regent's Park	5
Charlie Wade*	Wade Wealth Partners	I	444	Y	South Bank	8+
Jess Daniels*	Wade Wealth Partners	I	35	Y	South Bank	2
George Thengumtharayil	Lilac Financial	L	56	N	South Croydon	4
Jyoti Chana*	One Financial Solutions	I	46	N	Southall	1
Monika Gudz	Just Mortgages Direct	I	62	N	Sutton	1
Mike Brown	Crystal Clear FS	L	23	N	Teddington	1
Kellye Pilgrim	Pilgrim Mortgages and Protection	I	40	Y	Thames Ditton	2
Errol Hall	Mortgage Broker Services	L	116	N	Waltham Cross	3
Chris Layzell	Bigmore Associates	I	123	Y	Walton-on-Thames	7
Mandip Rudki	Evolution Financial Services	I	42	N	Westminster	1
Josif Galev	JVA Mortgages	I	79	N	Worcester Park	5

NORTH ENGLAND						
Sarah Ward-Novak	Identity Financial Solutions	I	79	Y	Alderley Edge	5
Stefan Stimpson	Bespoke Mortgage Solutions	I	331	N	Altrincham	8+
James Foster	JF Financial Solutions	I	191	Y	Altrincham	8+
Gerard Potts	Elite Financial Planning Consultants	L	135	Y	Altrincham	6
Sofia Shahbaz	Altrincham Mortgages	I	48	N	Altrincham	1
Francesca Lee	Just Mortgages Direct	L	68	N	Barnoldswick	1
Shaun Cryer	Just Mortgages Direct	L	81	N	Bradford	1
Carla Earnshaw	All Things Mortgages	I	84	Y	Bury	1
Brian Sandiford	Financial Options Group	L	78	Y	Bury	1
Andrea Martyn*	MKC Wealth	L	28	N	Buxton	1
Sharif Muhashash	Green Door Mortgages	I	115	Y	Chester	8+
Abigail Denman*	Rosewood Wealth Management	I	30	N	Chesterfield	2

Rachel Ramsay	Ramsay Financial	I	106	Y	Chorley	3
Hannah Worthington	Worthy Mortgages	I	74	N	Chorley	5
Amber Crosby-Craig	Mortgage Advice Bureau	I	324	Y	Congleton	6
Christopher Nelson	Just Mortgages Direct	L	136	N	Doncaster	1
Christine Parkin	Durham Mortgage Solutions	L	336	Y	Durham	8+
Michael Bond	Foster Denovo	I	45	N	Durham	3
Lyndsay Fairhurst	Midavlyn Mortgages	I	256	N	Glossop	8+
Paul Kozyra	PK Finance	L	246	N	Holmes Chapel	4
Naomi Robinson	Naomi Financial	I	210	Y	Huddersfield	3
Vinod Malayil	Vsure Financial	L	111	Y	Huddersfield	6
Leanne Richardson	Pride Protect Life	L	13	Y	Hull	1

Arnie Haq	Durham Mortgage Solutions	L	49	N	Ingleby Barwick	1
Belinda Kempaly	Bee Mortgage Solutions	I	84	N	Keighley	4
Simon Horsfall	Vista Financial Management	I	280	Y	Leeds	7
Andrew Quinn	Response Mortgage Services	I	219	Y	Leeds	6
Marc Bennett	Whitewood Mortgages	I	108	Y	Lytham St Annes	1
Matthew Moralee	First Mortgage	I	108	N	Newcastle	3
Carol Smith	Carol Smith Mortgage Services	L	127	N	Runcorn	7
Ben Horsfield*	Suttons Independent Financial Advisers	I	307	Y	Sale	5
Jagadish Shanmugam	Dream Bricks Financial	I	93	Y	Sale	3
Andy Jones	Irlam Estates Financial Services	L	111	Y	Salford	6
Richard Effio*	Right Choice Mortgages	L	62	N	Salford	2
Dean Bedson	Bedson Financial Solutions	I	78	Y	Sandbach	4
Bob Riach	Riach Financial	L	432	Y	Scunthorpe	8+
Brian Beech	Futures Assured	I	299	N	Sheffield	8+
Ian Christlo	Mortgageline Services	I	215	Y	Sheffield	8+
Emma Allan	Exclusive Mortgage Advice Services	I	55	Y	Skipton	4
Ravinda Ranchagodage Don	BVS Mortgages & Financial Services	L	127	N	St Helens	3
Keeley Macaulay	Mortgage 1st	I	180	Y	Stockton-on-Tees	6
Lee Crichton	Riverside Mortgage Advice	I	44	Y	Sunderland	1
Paul Oldrieve*	Retirement Solutions (UK)	I	54	N	Thornton-Cleveleys	1
Kay Schofield	Just Mortgages Direct	I	54	N	Todmorden	1
Matthew Penszor	White Rose Finance	I	72	N	Ulceby	2
Chris Law	Chris Law Mortgages	I	267	Y	Wakefield	7
Shamma Bhatoye	Chris Law Mortgages	I	29	Y	Wakefield	1
Dave Stringer	MPC Direct	L	17	N	Wakefield	1
Alison Dearman	Chris Law Mortgages	I	13	N	Wakefield	1
Daniel Hindmarsh	Muuvin	I	146	Y	Wallsend	5
David Glass*	Newcastle Financial Advisers	L	29	N	Wallsend	2
Calum Whitfield*	Newcastle Financial Advisers	L	22	N	Wallsend	1

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS SOUTH EAST ENGLAND						
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Kevin Hampton	Hampton Home Finance	I	36	Y	Polegate	2
Matthew Lay	Compound Wealth Planning	L	38	N	Portsmouth	3
Nicola Salisbury	Positive Solutions	I	32	N	Rayleigh	1
Phil Randall	LRG Financial Services	I	74	Y	Reading	5
Scott Austin	Online Mortgage Advisor	I	103	Y	Rochester	1
Lahiri Hettiarachchi	BVS Mortgages & Financial Services	L	64	N	Rochford	2
Alan Finch	MortgagesToGo	I	43	N	Sandown	2
Darren Cronin	Kent Financial Consultants	I	47	Y	Sandwich	2
Paul Steggie	Foxgrove Associates	I	158	N	Sevenoaks	8+
James Wingate	James Wingate	I	153	Y	Shoreham-by-Sea	7
Peter Baldacchino	High Street Mortgages	L	114	Y	Slough	8+
Sheena Young	Encore Mortgages	I	80	N	Snodland	8+
Damien Gath	Just Mortgages Direct	L	44	N	Southampton	1
Michael Nicholls	DFS Financial Services	I	79	N	Southend-on-Sea	5
Lukasz Zurek	Confidence in Finance	I	138	Y	St Leonards-on-Sea	2
Jayne Gray	Topaz Financial Planning	I	93	N	Stanford-le-Hope	2
Robert Freeman	Hitchell Financial Planning	I	85	Y	Tunbridge Wells	5
Liz King	R3 Mortgages	I	56	N	Welwyn	1
Oliver Bailey	Just Mortgages	L	73	N	Welwyn Garden City	2
Carmen Green	Xpress Mortgages	I	53	Y	West Byfleet	3
Darryl Kiy	DK Financial Services	I	95	Y	Winchester	5
Chirag Patel	CKN Mortgages	L	131	Y	Windsor	6
Toby Wheeler	Custom Mortgages & Finance	I	97	N	Windsor	3
Boban Sebastian	Sterling Street	L	158	N	Woking	6
SOUTH WEST ENGLAND						
Keegan Grippio*	Fidelius	I	69	N	Bath	3
Robert Wilson	Top Dog Mortgage Company	I	29	N	Bath	2
James Thorne	Premier Financial Planning	I	128	N	Blandford Forum	8+
Mark Davis	XL Financial Services	I	382	Y	Bridgwater	8+
Sam Whittlesea	Whittlesea Mortgages	I	256	Y	Bridgwater	8+
Adam Wells	Bristol Rose Mortgages	L	190	Y	Bristol	7
Paul Waterfall	WR Ethical	I	150	Y	Bristol	5
Tom Gledhill*	Retirement Solutions	I	112	Y	Bristol	2
Cathy Laity	Just Mortgages Direct	I	25	N	Bristol	1
Jason Madge	Digby Associates	L	10	N	Bristol	1
Russell Birtles	View Finance	I	189	N	Bude	6

Oliver McGeown	Cooper Associates Mortgages	I	112	N	Cheltenham	5
Kirsty Dudek	Lavender Mortgages	L	88	Y	Cheltenham	3
Henry Momber	Cooper Associates Mortgages	I	29	N	Cheltenham	1
Adam Haines	Cooper Associates Mortgages	I	21	N	Cheltenham	1
Beth Martin	Cooper Associates Mortgages	I	19	N	Cheltenham	1
Sam Bate	Cooper Associates Mortgages	I	17	N	Cheltenham	1
Miles Robinson	Home Group Financial	L	67	N	Corsham	3
Joshua Abbott	NxtGen Mortgages	L	63	N	Dawlish	2
Sam Hyslop	NxtGen Mortgages	L	206	Y	Exeter	6
Linda Cleaves	Thompson Jenner Financial Services	I	35	Y	Exeter	2
Sue Gill	Avocet Wealth Partnership	L	58	N	Exmouth	5
Thomas Glendinning*	Kernow Financial Planning	I	115	Y	Launceston	3
Douglas Honey*	Kernow Financial Planning	I	71	Y	Launceston	3
Greg West	Your Ideal Mortgage	I	390	Y	Liskeard	8+
Barrie Evans	Your Ideal Mortgage	I	158	Y	Liskeard	6
Gemma Collins	Your Ideal Mortgage	I	53	N	Liskeard	3
Jason Whitehead	Vitality Mortgages	I	198	Y	Lydney	8+
Jeremy Blair	NxtGen Mortgages	L	80	N	Newton Abbot	1
Kerry Woodcock	Horizon Mortgages and Protection	I	68	Y	Par	6
Shine Jose	Sterling Street	L	43	N	Plymouth	2
Dan McCarthy	GHL Direct	L	170	N	Radstock	6
Adam Nanson	Your Mortgage Expert	I	115	N	Salisbury	2
Adam Trehwella	Simon Karande	I	24	Y	St Columb	2
Sian Hewson	Future Planning Mortgages	I	129	N	Swindon	7
Chelsea Hardie	Chelsea Hardie Mortgage Solutions	L	91	N	Swindon	3
Daniel White	White Financial Services	I	235	N	Taunton	8+
Emma Hamilton	Blackdown Financial	I	107	N	Taunton	5
John Harris	Cooper Associates Mortgages	I	59	Y	Taunton	3
Graham Davidson	Cooper Associates Mortgages	I	52	Y	Taunton	3
Tom Hayman	Cooper Associates Mortgages	L	52	N	Taunton	1
Will Newnes	Cooper Associates Mortgages	I	50	N	Taunton	3

Carla Wells-Burr	Cooper Associates Mortgages	I	48	N	Taunton	3
Oliver Strong	Cooper Associates Mortgages	L	42	N	Taunton	3
Hubert Wejnerowski	Cooper Associates Mortgages	I	29	N	Taunton	1
James Dungworth	Future Thinking Finance	L	24	N	Taunton	1
Anna Wyrozumska	Supreme Financial Solutions	L	19	N	Taunton	1
Samuel Miller	Pia Financial Solutions	I	106	N	Totnes	3
Conner Mckay	Heritage & Co UK	L	182	N	Trowbridge	3
Michaela Cooch	Mortgage Saving Expert	I	123	Y	Trowbridge	7
Catherine Collar	Collar Mortgage Services	I	73	Y	Weston-super-Mare	6

WALES						
Bleddyn Davies	Quay Financial Services	I	210	Y	Aberaeron	6
Lucy Gulwell James	Creating Mortgage Solutions	I	266	Y	Barry	7
Lisa Price	Lisa Price Financial Services	I	212	Y	Blackwood	6
Leah Creamer	Leah Making Mortgages Simple	I	23	Y	Brecon	2
Lisa Fletcher	BPR Protect	L	309	Y	Cardiff	7
Ajith Samarawickrama	BVS Mortgages & Financial Services	L	149	N	Cardiff	2
Liam Schewitz	Lima Money	I	105	Y	Cardiff	5
Jennifer Bloxsome	Cornerstone Finance Group	I	28	N	Cardiff	2
Luke Martin	Seren Financial Advisers	I	10	Y	Cowbridge	1
Matthew Whitehead	Mark Lloyd Mortgages	I	21	N	Llanelli	1
Rachel Williams	Time Mortgage Experts	L	20	N	Llangefni	1
Matthew Williams	Hartley Ross	I	104	N	Penarth	5
Carrie Williams	Julian Harris Financial Consultants	I	18	N	Prestatyn	1
Shaun Sturgess	Sturgess Mortgage Solutions	I	177	Y	Swansea	5
Dean Vaughan	Dean Vaughan Mortgages	I	45	N	Swansea	3

KEY	
FIRM * Top Rated Firm (includes trading names of Top Rated Firms). More on p34	
STATUS I Independent mortgage adviser L Limited mortgage adviser	YEARS QUALIFIED Consecutive years as a Top Rated Adviser
FEES PUBLISHED N No, this adviser does not display whether they charge a fee for advice on VouchedFor.co.uk Y Yes, this adviser clearly displays whether they charge a fee for advice on VouchedFor.co.uk. If they do charge a fee, they have included their fee structure	

VOUCHEDFOR'S TOP RATED PROTECTION ADVISERS NORTHERN IRELAND						
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Danuta-Dorota Konieczna	Owl Financial	L	138	N	Belfast	5
SOUTH EAST ENGLAND						
Kandeepan Shanmuganathan	Lilac Financial	L	198	N	Bedford	6
Alexandra Risko	Owl Financial	L	10	N	Dunstable	1
Veerah Sswamy	Lilac Financial	L	318	N	Luton	6
Mahesh Chandrarathna	Owl Financial	L	270	N	Maidstone	6
Godwin Bassey	Owl Financial	L	93	N	Maidstone	5
Dinendra Senavirathna	Owl Financial	L	37	N	Maidstone	2
Geralyn Ablon	Owl Financial	L	24	N	Rochester	1

Top Rated Equity Release Advisers

These advisers received the highest volume of positive 2025 client reviews on **VouchedFor.co.uk**. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have the necessary permissions to practise from the Financial Conduct Authority, and also undergo several other checks and ongoing monitoring.

VOUCHEDFOR'S TOP RATED EQUITY RELEASE ADVISERS CENTRAL ENGLAND						
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Prab Singh	SS Plus	WoM	78	Y	Birmingham	4
Roy Tozer*	Viva Retirement Solutions	WoM	47	Y	Kenilworth	2
Robyn Moss	Aviva Equity Release Advice	L	46	N	Kettering	3
Meral Kendrick	Good Life Mortgage	WoM	81	Y	Lincoln	5
Daniel Sellwood	SSPlus Equity Release	WoM	87	Y	Loughborough	5
EAST ENGLAND						
Shaun Tillyer	Viva Retirement Solutions	WoM	83	Y	Chelmsford	6
NORTH ENGLAND						
Kerry Quirke*	Viva Retirement Solutions	WoM	84	Y	Blackpool	4
Sonya Shaw	Smart Choice Equity Release	WoM	24	N	Huddersfield	2

Top Rated Financial Coaches

These advisers received the highest volume of positive 2025 client 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 practise. See VouchedFor.co.uk for a complete list of the services these coaches can provide.

VOUCHEDFOR'S TOP RATED FINANCIAL COACHES CENTRAL ENGLAND						
NAME	FIRM	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED	
Sharon Sandhu	Octopus Money	59	N	Coventry	3	
EAST ENGLAND						
Colin Clark-Maynard	Octopus Money	F	103	Y	Dunmow	4
Steve Codman	Octopus Money	F	87	N	Norwich	3

SOUTH WEST ENGLAND						
Babu Thettayil	Owl Financial	L	53	N	Andover	6
Indika Bandara	Owl Financial	L	11	N	Christchurch	1
Chris Lawson	Stonebridge Protect	L	17	N	Poole	6
Arsie De Luna Gonzales	Owl Financial	L	118	N	Swindon	6
Michael Mark Dalauldao	Owl Financial	L	95	N	Swindon	5
Gabriela-Roxana Alecu	Owl Financial	L	70	N	Swindon	2
WALES						
Jordan Liddle	Vita	WoM	170	N	Cardiff	3
Steve Pengelly	Vita	WoM	161	N	Cardiff	3
Philip Roberts	Vita	WoM	149	N	Cardiff	3
Corey Greenway	Vita	WoM	99	N	Wrexham	1
George Nenciu	Owl Financial	L	21	N	Wrexham	1

KEY	
FIRM * Top Rated Firm (includes trading names of Top Rated Firms). More on p34	
STATUS WoM Whole of market protection adviser L Limited protection adviser	YEARS QUALIFIED Consecutive years as a Top Rated Adviser

Top Rated Protection Advisers

These advisers received the highest volume of positive 2025 client reviews on **VouchedFor.co.uk**. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have the necessary permissions to practise from the Financial Conduct Authority, and also undergo several other checks and ongoing monitoring.

VOUCHEDFOR'S TOP RATED PROTECTION ADVISERS CENTRAL ENGLAND						
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Daniel Jones	The Mortgage World	WoM	68	N	Coleshill	2
Sivasenthuran Rasiya	Owl Financial	L	198	N	Corby	6
Felben Pujanes	Lilac Financial	L	115	N	Corby	6
Pirasath Kanesiah	Owl Financial	L	102	N	Coventry	2

Salga Peter	Owl Financial	L	57	N	Derby	2
Vasile Bec	Owl Financial	L	50	N	Northampton	2
Shine Puttumannil	Owl Financial	L	16	N	Northampton	2
Andrei Jescu	Owl Financial	L	15	N	Northampton	1
Mihai Nechifor	Owl Financial	L	179	N	Pershore	2
Maria (Paz) Bermudez	Owl Financial	L	93	N	Rugby	2
Mariel Gonzales	Owl Financial	L	64	N	Rugby	2
Sergiu Albeanu	Owl Financial	L	30	N	Tamworth	2
EAST ENGLAND						
Asha Manoj K Jayan	Sterling Street	WoM	22	N	Billericay	1
Jennifer Arguelles	Owl Financial	L	86	N	Harlow	4
Cherry Lagunay	Owl Financial	L	18	N	Swaffham	1

GREATER LONDON						
Martyn Ruckley	Fortura Financial Partners	L	37	N	Bank	2
Shalini Bandara	BVS Mortgages & Financial Services	L	12	N	Colindale	1
Edward Adu-Boahen	Owl Financial	L	138	N	Hoddesdon	4
Bibin Francis	Owl Financial	L	16	N	Rainham	1
NORTH ENGLAND						
Joshua Latawan	Owl Financial	L	38	N	Leeds	1
Alfredo Laurio	Supreme Financial Solutions	L	139	N	Prescot	6
Siju Raju Varghese	Owl Financial	L	67	N	Wakefield	2

GREATER LONDON						
Clare Edwards	Octopus Money	F	21	Y	High Holborn	1
Charles Mazza	Octopus Money	F	13	N	High Holborn	1
Hiren Panchal	Wensons Legacy	F	53	N	West Drayton	5
SCOTLAND						
Graham Wells	GroWiser Financial Coaching	F	51	Y	Haddington	5
SOUTH EAST ENGLAND						
Alastair Ford	Meaningful Coaching	F	100	Y	Arlesey	4
Justine O'Connell	Octopus Money	F	83	N	Eastbourne	3
Simonne Gnessen	Wise Monkey Financial Coaching	F	17	Y	Hove	1
SOUTH WEST ENGLAND						
Paul Lee	Octopus Money	F	16	Y	Ivybridge	1

Martin Way	Octopus Money	F	26	N	Sherborne	1
KEY						
Key refers to Financial Coaches and Equity Release Advisers						
FIRM * Top Rated Firm (includes trading names of Top Rated Firms). More on p34						
YEARS QUALIFIED Consecutive years as a Top Rated Adviser						
FEES PUBLISHED N No, this adviser does not display whether they charge a fee for advice on VouchedFor.co.uk Y Yes, this adviser clearly displays whether they charge a fee for advice on VouchedFor.co.uk. If they do charge a fee, they have included their fee structure						

Top Rated Firms help people plan ahead with confidence



These financial advice businesses use client feedback to help stay ahead of the pack

Choosing a financial adviser is one of the most important economic decisions many people will make. It can shape retirement plans, family security and long-term confidence. This year, 167 companies across the UK have achieved the status of Top Rated Firm. This increase on last year is testament to the fact that more businesses have adopted a structured and transparent approach to client feedback. All Top Rated Firms pay an Elevation membership fee, reflecting a shared conviction that systematically gathering and acting on customer feedback is central to delivering consistently high standards of advice, service and value. To qualify, firms must invite all clients to provide feedback, and show an ongoing commitment to listening and responding to it. They

are required to maintain high ratings alongside strong and sustained consumer engagement. Top Rated status is grounded in verified customer feedback. Clients are asked whether they understand the fees they are paying, if they feel clear about the risks involved and whether they are confident that they're on track to achieve their goals. Top Rated status indicates a reassuring level of openness. It offers insight not just into what a firm says about itself, but what its clients actually experience. Rachel Duncalf, people and operations manager at Forrester Boyd Wealth Management, says: "This isn't just about reviews. It's about proving – to ourselves, to clients and to future colleagues – that the experience we deliver stands up to scrutiny." Financial advice can feel complex. Charges are not always easy to compare, and investment risk is



26,223
reviews for
Top Rated Firms
in 2025

not always straightforward to understand. The businesses recognised as Top Rated in the 2026 guide have demonstrated that their clients feel informed, understood and confident. Behind each rating is a real story. A couple planning retirement. A family protecting their income. A business owner preparing for succession. The number of firms achieving Top Rated status continues to grow year-on-year. This demonstrates a broader shift towards measurable client outcomes and a welcome increase in transparency. For anyone who is searching for financial advice, recognition grounded in verified client feedback offers a simple signal – these are companies whose clients are prepared to stand behind them.

Many congratulations to all the firms that have achieved Top Rated status for 2026

LARGE FIRMS (50+ ADVISERS)				
Firm name	Reviews	Advisers	Rating	Location
Sandringham Financial Partners	9,632	150	4.9	UK
Ascot Lloyd	13,425	118	4.7	UK
Westminster Wealth Management	4,150	58	4.8	England
The Private Office	6,573	52	4.8	England
MEDIUM FIRMS (10+ ADVISERS)				
Firm name	Reviews	Advisers	Rating	Location
Eight Financial Advice	4,017	48	4.8	Portsmouth
MKC Wealth	2,224	40	4.7	England
Fidelius	2,738	35	4.7	England, Scotland, Wales
Newcastle Financial Advisers	3,738	33	4.9	England
Forvis Mazars	2,736	31	4.8	UK
One Four Nine Group	1,594	31	4.8	UK
Radiant Financial Planning	661	30	4.8	UK
One Financial Solutions	2,360	29	4.9	UK
Charles Stanley	1,564	23	4.7	UK
Viva Retirement Solutions	1,666	17	4.9	England
AAB Wealth Chartered Financial Planners	692	14	4.8	UK
Forrester Boyd Wealth Management	964	12	4.8	Yorkshire, Lincolnshire, Nottinghamshire
Ryley Wealth Management	985	12	4.9	Nottingham
Sedulo Wealth	526	11	4.9	London
RetireInvest	541	11	4.9	Grantham
HCI Chartered Financial Planners	1359	11	4.8	Chester
Intelligent Pensions	575	11	4.8	UK
Broom Consultants	285	10	4.9	Chelmsford
Lawrence Clarke	261	10	4.9	Portsmouth
Moneytree Wealth Management	192	10	4.8	Chester

SMALL FIRMS (FEWER THAN 10 ADVISERS)				
Firm name	Reviews	Advisers	Rating	Location
De Mellow & Co	225	9	4.9	Portsmouth
Medical Family Finance	982	9	4.8	London
Meriden Financial Planning	800	8	4.9	Stourbridge
Retirement Solutions (UK)	499	8	4.9	Manchester
Suttons Independent Financial Advisers	1,012	7	5	Manchester
Cheltenham IFA	499	6	4.9	Cheltenham
David James Wealth	611	6	4.9	London
GPFM	432	6	4.9	Hertford, King's Lynn
Metis Wealth	397	6	4.9	Haywards Heath
Platinum Financial Planning	413	6	4.9	Belfast
Waterhouse Financial Advisers	195	6	4.9	Bath
Lomond Wealth	159	5	5	Stirling
Right Choice Mortgages	262	5	5	Sheffield
Wade Wealth Partners	724	5	5	London
Bespoke IFA	103	5	4.9	Guildford
FSS Wealth and Pensions	193	5	4.9	Stevenston
KBA The Financial Planning Company	377	5	4.9	North West England
Kymrin Financial Services	243	5	4.9	Newport
MLP Wealth Management	847	5	4.9	Greater London
Smith and Wardle	368	5	4.9	Hitchin
Virtu Financial Planning	267	5	4.9	Clitheroe
Balance: Wealth Planning	314	5	4.8	Nottingham
Beaufort Wealth Management	242	5	4.8	Coventry
Ovation Finance	221	5	4.8	Bristol
Brooks Mortgages	706	4	5	Warrington
Clear Advice Mortgage Services	58	4	5	Portsmouth
MIFA UK	90	4	5	Harrow
Depledge Strategic Wealth Management	440	4	4.9	Manchester
Ifamax Wealth Management	276	4	4.9	Bristol
Lucent Financial Planning	563	4	4.9	Solihull
Mearns & Company	593	4	4.9	Edinburgh
Sylvan Financial Management	330	4	4.9	Stockport
Tailored Financial Planning	470	4	4.9	St Helens

Firm name	Reviews	Advisers	Rating	Location
Wealthwise	521	4	4.9	Birmingham
Ernest Grant	270	4	4.8	Solihull
Fiducia Wealth Management	386	4	4.8	Colchester
Park Hall Financial Services	124	4	4.8	Nottingham
Two10 Investment Services	132	4	4.8	Preston
Colmore Partners	350	4	4.7	Birmingham
Dodd & Co Wealthcare	395	4	4.7	Carlisle
CGC Mortgages	132	3	5	Colchester
Efinity Finance	191	3	5	Warrington
JML (Financial) Associates	260	3	5	Cobham
Lewis Bradshaw Associates	124	3	5	London
Nicholson Brown	213	3	5	Oxford
CST Wealth Management	116	3	4.9	Cardiff
Expert Wealth Management	318	3	4.9	Oxford
Ginkgo Financial	405	3	4.9	London
HarperLees Financial Planning	377	3	4.9	Chelmsford
Insight Wealth Financial Advisers	330	3	4.9	Northampton
IronMarket Wealth	527	3	4.9	Stoke-on-Trent
Kernow Financial Planning	272	3	4.9	Launceston
Libertas Financial Management	91	3	4.9	Falkirk
Philip James	993	3	4.9	Burford
Rosewood Wealth Management	526	3	4.9	Chesterfield
Rowley Turton (IFA)	697	3	4.9	Leicester
Tetra Financial Planning	46	3	4.9	Dartford
Wardour Financial Planners	301	3	4.9	Gerrards Cross
Welsh & Taylor Wealth	372	3	4.9	Aberdeen
Woodwards of Ripley	100	3	4.9	Derby
Denham & Burd Wealth Management	137	3	4.8	Darlington
Enriched Financial Services	151	3	4.8	Chester
GM Wealth Management	50	3	4.8	Wrexham
Knightsbridge Wealth Management	43	3	4.8	Belfast
Riverfall Financial	57	3	4.8	Nottingham
Walden Capital	410	3	4.8	Cambridge
Juniper Financial Planning	44	3	4.7	Kilmarnock

Firm name	Reviews	Advisers	Rating	Location
Calibre Capital Mortgage Finance	114	2	5	London
Clinton Kennard Associates	218	2	5	Bournemouth
Edward Asset Management	117	2	5	Liverpool
John Cleary Mortgages	48	2	5	Cambridge
Kimpton Mortgages	33	2	5	Liverpool
Kind Wealth	138	2	5	Worcester
Knight Parker Wealth Management	54	2	5	Birmingham
MJS Mortgage Consultants	77	2	5	Twickenham
MJW Mortgage Advice	70	2	5	Preston
Stonebrook Mortgages	89	2	5	Wigan
Watts and Smith	57	2	5	Macclesfield
Attain Wealth Management	224	2	4.9	Leighton Buzzard
Bloom Financial Consulting	66	2	4.9	London
Britannic Place Financial Management	233	2	4.9	Worcester
Chartwell Financial Services	131	2	4.9	Warrington
Christopher Little & Co	272	2	4.9	Otley
Citygate Financial Planning	94	2	4.9	London
DBL Asset Management	243	2	4.9	Wilmslow
Grafton Court Wealth Management	89	2	4.9	Bristol
John Patrick Financial Services	47	2	4.9	London
Morris Paley Wealth Management	117	2	4.9	Cardiff
Moscrops Financial Planning	232	2	4.9	Bolton
Ottaways	41	2	4.9	Swindon
Positive Wealth Creation	279	2	4.9	Burnham-on-Sea
Principal Financial Services	57	2	4.9	Nottingham
Reed Financial Planning	127	2	4.9	Edinburgh
Stonegate Wealth Management	271	2	4.9	Stone
TFP Financial Planning	221	2	4.9	Chelmsford
Tingley & Cooper	189	2	4.9	London
Vital Financial Planning	293	2	4.9	Newport
Vizion Wealth Chartered Financial Planners	353	2	4.9	Stony Stratford
Waymark Financial	320	2	4.9	Bank
Bedford Wealth	192	2	4.8	Blackburn

Firm name	Reviews	Advisers	Rating	Location
Ellacotts Wealth Planning	128	2	4.8	Oxford
Abbeydale Mortgages	110	1	5	Sheffield
Alexander Adams Mortgage Services	61	1	5	Bournemouth
Amavi Mortgages	60	1	5	Uckfield
Bespoke Mortgage Services	43	1	5	Littlehampton
Campbell Financial	79	1	5	Lisburn
Crendon House Mortgages	61	1	5	Hemel Hempstead
Elementary Mortgages	37	1	5	Chester
Jayne Louise Riley	43	1	5	Blackburn
Jonathan Woozley	47	1	5	Bristol
The Mortgage Shop (North East)	48	1	5	Sedgefield
Penny Jones Mortgages	105	1	5	Exeter
Rogerstone IFA	150	1	5	Newport
Roxton Wealth	32	1	5	London
Sheraton Financial Planning	280	1	5	Fareham

Firm name	Reviews	Advisers	Rating	Location
Strategic Vision Wealth Management	161	1	5	Oxford
Willowlace	53	1	5	Bournemouth
Wishart Financial Solutions	39	1	5	Newcastle upon Tyne
WMJ Mortgage Management	44	1	5	Oxford
Zeal Mortgages & Protection	259	1	5	Stoke-on-Trent
17 Wealth Management	219	1	4.9	Glasgow
Barwells Wealth	153	1	4.9	Glynde
Bluestone Financial Planning	62	1	4.9	Reading
Charnock & Adlington Wealth Planning	46	1	4.9	Preston
Chris Lunt IFA	386	1	4.9	Liverpool
Clifford Osborne	707	1	4.9	Eastbourne
CMP Wealth Management	63	1	4.9	Dudley
Deep Dive Financial Planning	93	1	4.9	Shoreditch
Donnelly Financial Advice	101	1	4.9	Croydon
Fresh Approach Financial Planning	244	1	4.9	Malvern

Firm name	Reviews	Advisers	Rating	Location
Giles Warren Financial	166	1	4.9	Windsor
Huggins Wealth Management	327	1	4.9	Canterbury
Individual Financial Services	267	1	4.9	Stockport
Jane Smith Financial Planning	191	1	4.9	Milton Keynes
KWL Wealth Management	199	1	4.9	Yeovil
Natalie Turner Wealth Management	285	1	4.9	Newcastle upon Tyne
Steven Green Financial Planning	138	1	4.9	Chelmsford
Wardale Fletcher Financial Consultants	47	1	4.9	Rochester
WLS Investment Partnership	175	1	4.9	Rochester
Worthington Financial Planning	299	1	4.9	Sandy
EVA Capital Management	194	1	4.8	Worcester
Lazenby's Financial Services	54	1	4.8	Leeds
LightSide Financial Planning	270	1	4.8	Liverpool
Wilson Wealth Advisory	222	1	4.8	London

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