



VouchedFor's 2022 Top Rated Financial Adviser Guide

Helping solve your financial puzzle

The value of advice

Making the right financial decisions has never been more important – or overwhelming. But expert help is at hand

Sara Benwell

The number of people seeking financial advice is on the up, with searches on VouchedFor, the adviser review site, increasing by 5.7 per cent in 2021. It's hardly surprising as we grapple with a cost-of-living crisis, rocketing house prices, jittery stock markets and complex retirement options. The uncertainty has risen further with geopolitical unrest and the crisis in Ukraine, all while the pandemic persists. It may seem impossible to know how this affects us individually and what financial decisions we should be making, but this is where expert advice comes in. There are many reasons for seeking advice. Some people simply want to improve their financial planning, while other enquiries are triggered by changes such as starting a family or buying a house. "Taking advice before, during and after major life events will highlight its value," says Alex Hatfield, a partner at The Private Office. "Particularly so with decisions that are irreversible. Knowing you have reviewed all the options and then

made the most appropriate decision for your situation and your life goals will provide huge reassurance."

MOVING ON UP

Speaking to a mortgage adviser has always been important, but never more so than in the current market. House prices increased by 10 per cent last year – the sharpest rise in 15 years. As interest rates rise, affordability is a widespread concern, and many people are keen to lock in deals. Advice can save you time and make a positive result more likely.

Mortgage advisers can also help homebuyers with non-standard income, such as the self-employed. They understand the marketplace and have established lender relationships that help ensure a smoother outcome.

"Successful offer rates are significantly higher through an intermediary and, in a competitive housing market, getting an offer quickly is crucial," Saul Conway, MD of AS Financial, says. "An individual's best chance of achieving their property goals is through an adviser."

Setul Mehta, head of business development and adviser services at The Openwork Partnership, explains how the right advice saved a client

▼
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82%
of clients
feel they
are on
track to
achieving
their
goals*

*VouchedFor survey,
February 2022

significant sums when remortgaging. The family had stuck with their original lender – chosen due to credit issues that had been sorted in the years since – on a high rate for several years. "One of our advisers was able to place them with HSBC and save them £600 per month. This is the value of going through an advised process."

GETTING RETIREMENT READY

These days, pension savings often eclipse property as a person's most valuable financial asset and there is a dizzying array of options when you retire. Two in five users (39 per cent) of VouchedFor were looking for pension advice last year. That's up from 34 per cent in 2020. Speaking to an adviser can help you improve tax efficiency, take early retirement, choose the right level of investment risk, and even pass on savings inheritance tax-free.

Roger Clarke, partner at The Private Office, shares how sensible planning helped one client leave more money to family. The client was withdrawing £40,000 from his self-invested personal pension (SIPP) but receiving just £24,000 after tax. Clarke advised that he use his non-pension portfolio and cash resources instead. "Not only did this mean he only had to draw £24,000, as opposed to £40,000 gross," Clarke says. "But it reduced the value of his estate for inheritance tax purposes while keeping the SIPP, which is IHT free, intact for his heirs. Our cashflow model indicated that, at a normal mortality age of 87, his estate would be over £330,000 better off."

INVESTING FOR THE FUTURE

Poor savings rates mean more people are considering investments to make their money work harder and beat inflation. However, some people are

wary of investing, confused by the number of options, different tax wrappers and risks. A good adviser will recommend a portfolio with risk levels that are comfortable – and they will take responsibility for investment management and selection. "Improved financial outcomes include seeing investments grow well in an account with low charges, and low or no tax to pay," says Rebecca Aldridge, chartered financial planner at Balance: Wealth Planning.

She explains how she helped a client boost redundancy pay and retire earlier. The client received a payout worth about £75,000 before tax, which they were planning to put into the bank. Aldridge recommended putting £96,000 into a pension – made up from the redundancy money and other savings – which led to an immediate tax-relief boost of £24,000. As a higher-rate taxpayer, the client was entitled to additional tax relief on top. They claimed the extra £15,000 via self-assessment return.

She said: "That's a £39,000 increase almost overnight through sensible planning. We modelled that they could actually afford to retire straight away rather than working two to three years more as planned."

THE RIGHT PROTECTION

The pandemic has understandably put mortality at the forefront of people's minds. Increased mortgage demand has also boosted interest in protection products. This is another area where financial advice can pay dividends.

"The main benefit is suitability; making sure that the product and provider is the best fit for that client, not only from a benefit standpoint but also an underwriting one," says Chris D'Arcy, head of protection at



AS Financial. "Trusts are also important; making sure the benefit is as tax efficient as possible and goes to the intended recipients."

D'Arcy recently helped a client whose insurer had increased their life insurance premium by 100 per cent, due to a medical disclosure. After researching the options and providing information to underwriters, he secured terms on a like-for-like policy at £18 a month cheaper. The client had taken out a policy to the age of 90 but, due to cost, had reduced the benefit significantly below what was needed. D'Arcy says: "We were able to increase the cover level to what was needed to protect their family."

EQUITY RELEASE OPTIONS

People are expecting more from longer retirements but often find they have insufficient pension assets to support their ambitions – despite a lifetime of saving. But, as house

prices rise, the equity in a family home can be a powerful tool for retirement planning.

Understandably, people are wary after scandals of the past, but a good adviser can make sure the decision is right for the client, exploring all options, including downsizing, before making recommendations.

"With low rates, flexible features and valuable embedded protections such as a no negative equity guarantee, modern equity release products can offer good outcomes for a wide range of different customers," Will Hale, CEO of Key, says. "However, advice should always be highly personalised and never feel like product orientated order-taking. As part of the process, we check that people are receiving all the state benefits they are entitled to and there have been cases of people finding they have missed out on thousands of pounds."

CASE STUDY

A WHOLE NEW FUTURE OPENED UP

How the right financial advice gave one married couple options they never thought would be possible

For Gary and Karen Sexstone, from Gosfield in Essex, the Covid-19 pandemic was time to take stock. "I had just gone back to work after several months off after a serious accident, and suddenly I was back at home," Gary recalls. "It got us thinking about what we wanted from life."

Gary, 59, was keen to explore the possibility of early retirement. "Our daughter has Asperger's and needs lots of support," he explains. "The burden of that has always fallen on Karen. I wanted to be able to help."

However, while there was talk of potential redundancies at work, where Gary was still in a full-time

project management role, the Sexstones weren't sure if their savings, invested across different pension plans, would be enough for them to live the lives they wanted.

Faced with this dilemma, the couple turned to Steph McDonald, a director at HarperLees Financial Planning. "We had both defined contribution and defined benefit pension plans, and we didn't know where we stood," Gary says.

"We had some really detailed conversations with Steph. As well as our finances, we talked about our situation, what was important to us, our appetite for risk and what our absolute priorities were."

"Gary and Karen are a great example of what financial advice is all about," Steph says. "It's not a question of talking about products – it is about making a difference to people's lives," she adds.

Steph was able to advise them that Gary was in a position to take early retirement with a plan that would not compromise the family's future lifestyle. "I had assumed I would need to work for a couple more years at least, but Steph's analysis showed us that did not have to be the case," he says. "We just needed someone to talk us through what the options were, with all the variables."

A small redundancy settlement helped cushion the move into

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We are trying to help people as they make big and difficult decisions

retirement, but it was Steph's long-term forecasts and planning that really helped Gary to get comfortable with the idea. "We talked about all sorts of issues I'd never thought about, including planning for inheritance," he adds.

Looking back, 18 months into his retirement, Gary has no regrets: "Karen was diagnosed with cancer shortly after I retired. Thank goodness I was no longer working, it meant I was able to support her through her treatment – and be around for our children." They also have a son still living at home.

"The Sexstones' story is a powerful one," Steph says. "As financial advisers, we are trying to help people as they make what can be big and difficult decisions. That is when they really need our support."

COVER ILLUSTRATION: MICHAL BEDNARSKI / SHUTTERSTOCK



IF NOT NOW, THEN WHEN...

The right time to get your financial ducks in a row? The sooner the better is probably the best answer. But there are certain significant milestones when seeking expert advice could be life-changing

David Prosser

Many people only think about taking professional financial advice as they get older, and particularly when their thoughts turn to retirement. But there are lots of key moments throughout our lives when expert support could prove valuable.

The earlier you put a financial plan in place, the better your chances of achieving your goals, even if you change tack over time.

"So many people overlook basic issues when they're planning their finances, particularly as their circumstances change," says Steph McDonald of HarperLees Financial Planning. "They don't think about insurance as their families grow, say, or consider how long their cash will last in retirement. It's all about adapting to your circumstances and priorities, as each life event comes along."

KEY MOMENTS WHEN ADVICE COULD COME IN HANDY...



BUYING A HOME.

In a complicated but competitive mortgage market, first-time buyers will benefit from expert

advice on their options – how much they might be able to borrow, what type of mortgage is most suitable for their needs, and which lenders offer the best deals for their situation. And if you need to remortgage later on, advisers can help once again.



STARTING A FAMILY.

As people settle into long-term relationships and start to think about children, their priorities

shift. If others are financially dependent on you, do you have life insurance, as well as protection in the event you can't work? Have you thought about saving plans for children, whether for education costs or simply to build up a nest egg on their behalf?



SETTING UP A BUSINESS.

Britain's self-employed workforce continues to grow, but you'll need a degree of financial security

to go it alone. An adviser can help you look at your income, spending, savings and investments, to give you the confidence to walk away from a regular salary – if indeed that is the right decision for you. If your business involves significant investment and marketing to get going, you need to know how long you have to support yourself and your loved ones before you start turning a profit.



GETTING DIVORCED.

Divorcing couples face some painful choices about how to share their assets fairly, but also what the split might

mean for their finances on an ongoing basis. For couples with children, these discussions can be even more difficult. Taking professional advice on what is possible and how to achieve it could be crucial and help prevent discussions becoming acrimonious.



APPROACHING RETIREMENT.

As you get closer to retirement age, are your savings on track for you

to stop working at a time of your choosing with the lifestyle you aspire to? A financial adviser can help you assess your current position and adjust your strategy if necessary to achieve your targets.



MOVING INTO LATER LIFE.

Even after you've retired, you'll need more help. Is your retirement

fund going to last until the end of your life? What are your options if you need to pay for long-term care? Should you sell your home – or a chunk of the equity in it? Does your family face an inheritance tax bill, and how can you mitigate this cost?

Top questions to ask an adviser

Q&A



Trust, honesty, compatibility... Your relationship with your financial adviser will see you through some of life's most significant ups and downs. Here's how to make sure you find the right match

Choosing an adviser is one of the most important financial decisions you'll ever make. The benefits of advice can be enormous, but to reap the rewards you need to pick an adviser that's right for you. A great adviser will help you achieve your financial goal, whether that's buying your dream home, supporting your family, retiring early or leaving a legacy. Advice can also give you peace of mind that your financial affairs are being taken care of. It's critical that you do your research before choosing. You want an independent expert who can help in your specific circumstances, but also someone who speaks your language. Here are our top eight things to ask any potential adviser to make sure they're a great fit.

Q What should I expect from our first meeting? Most advisers offer the first consultation free of charge. This is great news, as it gives you the chance to ask a lot of questions and see whether you think the adviser is right for you. Come prepared to discuss your financial goals, and the adviser will outline how they can help. Go armed with queries (the seven below are good to start with) to get the most out of the meeting. Take a trusted friend or family member if you think it will be useful.

Q How would you describe your relationship with clients? VouchedFor analysed more than 250,000 reviews and found that the happiest clients think of their adviser as a trusted friend. To get the

£192.61
Average
hourly rate
for financial
advice

best possible advice, you'll need to discuss your personal circumstances, goals and financial situation. Factors such as health issues or relationship difficulties can change the best course of action. Use initial meetings to make sure that the adviser you pick is someone you'd feel comfortable talking to candidly.

Q How do you communicate with your clients? Communication is key to building a relationship of trust and we all have preferred ways of working. Some people hate answering the phone while others prefer talking via lengthy email exchanges so that all the detail is documented. The pandemic has led to higher use of video call platforms, but some people prefer in-person meetings. Ask your potential adviser how they prefer to work and what level of communication you can expect.

Q How will you track and report on progress? One of the many benefits of financial advice is peace of mind. VouchedFor found clients who feel they can quickly contact their adviser if they have a question are happier than those who feel they must wait until the next meeting. A good adviser will take the time to really understand your goals and explain how they can help you achieve them. Ask how they will update you on progress and how often you can expect reports.

Q How much do you charge? Fees are an important consideration when it comes to choosing an advisory firm. Advisers need to tell you how much they charge, even if it may not be possible to give an exact figure. Some firms charge a flat fee, but many use more complex structures. For instance, some charge a percentage of the value of your pension pot. Compare different fee structures and levels to find what works for you.



'WE NEED TO GET ON'
Tom Morris is a director and chartered financial planner at Ovation Finance. He co-founded the Initiative for Financial Wellbeing, and co-hosts and produces the *Financial Wellbeing* podcast

The first thing to consider is whether we are right for each other. We're going to work closely together, so we need to get on. We offer a free meeting. The aim is to understand what's important to you and your future. We then outline how we can help, and our fees – these should always be clear. Not all financial advisers are the same. So how can you tell who's right for you? For example, we focus on a longer-term financial plan first, which then leads to us helping with

investment and pension advice. Qualifications are important. Chartered status is the benchmark. Skills such as listening and asking good questions are not compulsory, so ask what training an adviser has had in those areas. Financial advice can be transactional, but financial planning is about long-term relationships, often spanning generations. You want to feel comfortable – and firm – with the person who will be supporting you.



'IT'S A BIG STEP FOR PEOPLE TO REACH OUT'

David Squire is head of advice at Armstrong Watson Financial Planning & Wealth Management

There's a range of reasons why someone takes the decision to seek financial advice. Often it's life events such as inheriting wealth, having children, changing job or preparing for retirement – but for many, it is to build or protect wealth and plan for the future. Whatever the reasons, I never lose sight of what a big step it can be for people to reach out and look for a long-term trusted partner to help them achieve their goals and aspirations. Personalised financial advice is most effective when a strong and long-term relationship is built. I have worked with more than half of my clients for more than ten years and this allows a deep understanding of their affairs, objectives and thinking. A clear exchange of expectations from the outset is essential. I answer all emails, calls and texts within the same working day where possible, but I also expect my clients to come back to me within a reasonable time frame. I deliver advice face to face but also use video technology, depending on the needs and comfort of the client. I always use clear and appropriate language and there is no bigger compliment than hearing: "You've made it very easy for me to understand." While nothing makes me prouder than hearing: "Your advice has changed my life – I now have the confidence to retire."

Q How will you make me feel comfortable that I'm taking the right level of investment risk? If investments or pensions are on the agenda, you'll want to take the appropriate level of risk. Generally, the younger you are, the more risk you'll accept, as you can ride out market volatility and make your money grow over time. If you're about to buy an annuity, you'll want your investments to be stable so you have more certainty over what you can afford. Ask your adviser how they will help you find the right risk level and see how good they are at explaining investment strategies. Make sure they're clear and concise, and that they explain things in sufficient detail for your needs.

Q Why do you think you will be a good adviser for me? Think about how the conversation has made you feel and how well you get on with them. Ask them why they think they are the right person to help you meet your goals. Trust is paramount, so if you don't think the chemistry is right, look for a different adviser.



PRICE LIST	
Taking out a £300k mortgage (excludes fee-free mortgage advisers)	£415.68
Investing £250k and receiving ongoing advice	£14,625 Five-year median cost (£3,573 initial cost, £11,052 ongoing)
Creating a financial plan involving £100k of investments and receiving ongoing advice	£7,000 Five-year median cost (£1,172 initial fee, £5,828 ongoing)
Consolidating three pensions worth £500k and receiving ongoing advice	£29,488 Five-year median cost (£6,399 initial cost, £23,089 ongoing)
Releasing £100k of equity from your home	£600
Taking out life insurance	Advice is typically free
Hourly rate	£192.61 Average hourly rate for a financial adviser

CASE STUDY

'IT SET GOALS FOR US'

Registered nurse Hayley McArthur says she would never have achieved her dream of home ownership without financial advice. And she couldn't be happier



Hayley McArthur and her fiancé, right, knew they wanted to get on the property ladder but didn't know where to start. They decided to approach a financial adviser to find out what their options were and what might be possible within their budget. They teamed up with mortgage adviser Paul McCaughey, founder of Merchant City Mortgages in Glasgow. Hayley wanted to save as much as possible so the couple could buy their dream home. They knew they needed at least three bedrooms to avoid having to move in a couple of years and they wanted to assess how much they'd need to save to make this a reality. "Our aim was to save as much of a deposit as possible," Hayley says. "Paul explained the whole mortgage process as we didn't know much about this. He discussed our credit ratings and advised us on how to maximise our scores." Paul recommended they try to save a deposit worth at least 10 per cent of the house value, explaining that this would decrease the loan-to-value on the property and allow them to

Paul guided us through the whole mortgage and home buying process

secure a mortgage with a lower interest rate. By following Paul's advice, the couple were able to maximise their savings and get a property that met all their needs. "This financial advice was definitely worth it as it set goals for us to aim for, knowing that a higher deposit gave us better mortgage options," Hayley says. "Paul's knowledge, support and reassurance was invaluable as he guided us through the whole mortgage and home buying process. We could not have achieved our goal without him. "We were so happy and very excited! We managed to buy a brand new four-bedroom house that was beyond expectations." The successful partnership is set to continue – Hayley says that she'll keep using financial advice in the future. In particular, when looking for more help when the time comes to remortgage. "Our mortgage is fixed for two years and we will seek advice when the fixed rate is coming to an end to ensure we get the best mortgage rate available to us," she says. "I would advise anyone in the same position to seek financial help at the outset and I would definitely recommend Merchant City Mortgages." Paul adds: "Your first home purchase can be a daunting process. Financial advice is crucial in helping you make the best decision for your life, and to achieve short and long-term goals. We were able to help Hayley and her fiancé in their journey to buying their dream home by keeping them informed every step of the way. "It is always satisfying to be appreciated for a job well done."

Are you paying too much tax?



There’s a wealth of canny – and totally legal – ways of reducing the tax you pay. Here’s how to make sure you’re not missing out

David Prosser

From April, almost everyone in work will pay more tax, as the government increases national insurance contributions by 1.25 percentage points to raise money for health and social care. But while taxpayers will feel the pain, there are ways to cut your tax bill each year and you might even be able to save more than the national insurance increase costs you.

“There are some real open goals and golden opportunities when it comes to reducing your tax bill,” says Lindsey Adams, managing director of south Wales-based financial adviser Quadrant Financial Associates. “The key is not to leave it until the last minute to take advantage.”

Organising your financial affairs in a tax-efficient manner is entirely legal. It is not tax evasion or even avoidance, but just good money management. By working through your options methodically, and planning ahead for deadlines such as the end of the tax year on April 5, you can make significant savings.

Start with your family finances, where many people miss simple steps. For example, high earners often have non-earning spouses who aren’t using their own tax allowances. In which case, you may be able to transfer income and assets into their names in order to use their personal income tax allowance of £12,570 (in the 2021-22 tax year) and their capital gains tax allowance of £12,300.

Even if your partner has some modest earnings, there are still possibilities. The marriage allowance is aimed at couples where one partner earns less than the personal allowance.



SHUTTERSTOCK

If so, the other partner is entitled to a transfer of the unused personal allowance in order to reduce their own tax bill. Up to £1,260 can be transferred in the current tax year, potentially saving up to £250.

Depending on how you make your living, there may be other opportunities. In particular, if you’re self-employed, you can set work-related expenses against your profits to reduce the tax you owe; setting yourself up as a limited company, rather than a sole trader, may also make sense.

Charitable donations are another good example of a quick win – and with many people wanting to support humanitarian causes in Ukraine right now, it is important to understand how the rules work.

When you make a gift to a recognised charity, it has the right to claim back basic-rate tax on the money – so a £1.25

▼▼▼
£4.6bn
inheritance
tax was
collected
from April to
December
last year

donation actually costs you just £1. If you’re a higher-rate taxpayer, you can use your self-assessment tax return to claim the difference between the basic and higher rates of tax for yourself – a 25p tax refund in this case.

Savings and investments also offer lots of different opportunities to reduce your tax bill, so it’s worth getting organised. Many tax-efficient allowances are tax-year specific, so if one isn’t used, it’s lost.

For a start, everyone gets their own £20,000 individual savings account (ISA) allowance each tax year. Through ISAs, you can invest in a wide range of assets, from cash savings accounts to the stock market, and all the income and profit will be completely tax-free. This is particularly valuable on stocks and shares ISAs,

SIX MORE QUICK TAX WINS



SAVE FOR CHILDREN.
Children also get their tax-free investment allowances. Make use of the £9,000 junior ISA allowance and the £3,600 pension allowance.



USE YOUR DIVIDEND ALLOWANCE.
You can earn £2,000 of dividend income – from investments or your own business – each year with no tax to pay.



CHANGE YOUR CAR.
Vehicle excise duties are lower on low-emission cars and electric vehicles; and if you have a company car, you’ll also pay less income tax on greener cars.



DOUBLE YOUR INHERITANCE TAX ALLOWANCE.
Married couples can leave estates to one another with no inheritance tax to pay, plus they can pass on their inheritance tax allowance. For couples with property, the joint inheritance tax allowance can be as high as £1 million.



RENT OUT A ROOM.
The Rent-a-Room scheme allows you to receive up to £7,500 in rent each year from a lodger, with no tax to pay.



CHECK YOUR TAX CODE.
This code, found on your payslip, and sent to you annually, indicates how much tax HMRC will deduct from your salary. Use an online guide to check your code is right – and reclaim any tax you’re overpaying if it’s wrong.



There are some real open goals and golden opportunities when it comes to reducing your tax bill. Don’t leave it to the last minute to take advantage

through which you invest in assets such as bonds and shares, rather than cash. Since the personal savings allowance entitles you to earn £1,000 of savings interest outside of ISAs on cash savings accounts with no tax to pay each year, don’t forget to use it.

A cash ISA may not net you a tax saving. In any case, many providers don’t pay their best rates of interest on these accounts. By contrast, in a stocks and shares ISA, you may earn both dividend income and capital gains, which the wrapper protects from tax even as they build up into considerable sums.

Pensions are valuable from a tax-efficiency perspective too. Contributions to private pension plans – either your employer’s scheme or an individual arrangement – attract tax relief at your highest marginal rate of tax. And most people are allowed to contribute up to £40,000 each year (or the value of their earnings if this is lower).

Saving £1,000 in a private pension plan costs basic-rate and higher-rate taxpayers only £800 and £600 respectively – HM Revenue & Customs (HMRC) pays the rest. Salary sacrifice schemes, offered by some employers, can make pension saving even more tax-efficient.

Other tax-efficient savings and investments are also worth investigating, adds Jessica Franks, head of retail investment products at London-based Octopus Investments.

“As we head into the new tax year, it could be worth speaking to your financial adviser about ways to access exciting unquoted

opportunities via venture capital trusts [VCTs] or the enterprise investment scheme [EIS],” she says. “Or about accessing investments that qualify for business property relief to assist with inheritance tax planning.”

It is important that you don’t let the tax tail wag the investment dog, financial advisers stress. In other words, never make an investment simply to secure a tax break – this should be a financial decision that makes sense for you, given your circumstances, goals and appetite for risk, with tax perks as a bonus.

Still, if you are making investments, do build tax efficiency into your decision-making process.

“Most clients overlook the sequential element of saving – they don’t consider how to order the tax efficiencies that deliver the highest return,” warns Stanley Morrison, the managing partner of London-based financial adviser Morrison Wealth.

Pensions tax reliefs are more valuable than any others, he points out, followed by VCTs and the EIS, and then stocks and shares ISAs. “Once you appreciate your financial structures offer different degree of incentives, seek to use them in that order,” Morrison adds, noting that you should first check all of these vehicles are appropriate for your needs.

Finally, while investing tax-efficiently in this way will enable you to build up more savings, that may expose you to other issues, including inheritance tax.

“We’re seeing inheritance tax hit many more people, not least because of soaring house prices,” warns Quadrant’s Lindsey Adams. Indeed, HMRC collected £4.6 billion in inheritance tax between April and December 2021, an increase of £600 million on the year before.

Still, there are steps you can take to protect your heirs. Most straightforwardly, you can give away up to £3,000 each year with no inheritance tax implications at all, plus you can bestow as many smaller gifts of up to £250 as you like, as long as they don’t go to the same person.

Larger gifts will reduce your inheritance tax liability even more significantly – these are “potentially exempt transfers” that fall out of your estate for tax purposes seven years after you make them.

TIPS TO TACKLE RISING INFLATION



Inflation hit 5.5 per cent in January, the highest rate seen in the UK for 30 years – but worse may be yet to come. The Bank of England has predicted inflation could reach 7 per cent in the spring, and that forecast was made before the crisis in Ukraine pushed energy prices even higher.

Many Britons are going to be significantly worse off as prices rises, and some face real financial hardship. But financial advisers say there are some steps you can take to protect yourself.

First, the government-backed MoneyHelper website advises people to make use of budget planner services, such as its free spreadsheet.

The idea is to record all of your spending so that you can see exactly where your money is going each month – and begin to identify areas where you might be able to cut back.

Next, think about how you manage your personal finances. For example, if you have borrowing needs – either new borrowing or rearranging existing facilities, think about sorting them out now. The Bank of England is expected to raise interest rates in the coming months, so the cost of loans, including mortgages, is likely to increase.

“My advice to most people is to fix your mortgage rate for as long as possible – five years is a good option,” says Scott Gallacher, a director of Leicester-based independent financial adviser Rowley Turton.

“The risk of missing out on a small saving if rates come back down is substantially lower than the complexity of their situation.

the risk of being unable to pay your mortgage if rates climb considerably higher.”

Gallacher also urges people to think about their savings and investments in the context of rising inflation. Cash savings will fall in value in real terms, he warns, because while banks and building societies may follow the Bank of England’s base rate rises, the interest offered won’t come close to matching the inflation rates now predicted.

For those able to tie up their money for the longer term – say five years or more – it makes sense to focus on investments that have the potential to deliver larger returns, albeit with the possibility of down periods as well as ups.

“Avoid knee-jerk reactions, but if your investments are currently very cautious, you may need a more balanced portfolio,” Gallacher suggests. That could include funds that invest in the stock market – particularly in companies delivering good income – as well as classic inflation-proofing assets such as gold. Take financial advice if you’re not sure how to proceed, given your circumstances and appetite for risk.

Finally, if you do have spare cash and you’re planning a big-ticket purchase in the months ahead – something for the home, or a new car, say – think carefully. Do you really have a sufficiently large buffer to go ahead, given the likely rise in the cost of living? And if you’re sure the answer is yes, it may be sensible to make the purchase sooner rather than later, with prices rising across the economy.

DO YOU WANT TO GET FINANCIALLY FIT?

David Prosser

Do you need a personal trainer? What about one to get you financially fitter? A growing number of specialist financial coaches are offering to do exactly that.

“It is all about dealing with the relationship we each have with money,” says Catherine Morgan, who runs The Money Panel, one such service. “Most of the decisions we make about money are not really about money at all.”

Rather, Morgan believes most people



Most of the decisions we make about money are not about money at all

have unconscious financial behaviours learnt over many years that reflect the way they feel about themselves; these behaviours get in the way of good money management, so they need to be understood and unpicked.

To illustrate the point, Morgan points to high earners who don’t believe they really deserve to have money and are therefore prone to over-spending and wastefulness. Similarly, people who grew up worried about money may be prone to overcautious and risk-averse behaviour that puts them off saving and investing: “These behaviours are very powerful and they get in the way.”

Financial coaching is distinct and separate from financial advice. It is not regulated by the Financial Conduct Authority, since coaches are trying to equip clients with skills to make better financial decisions, not recommending a particular provider or products.

Different coaches offer different types of service. Take Octopus MoneyCoach, which is “for those for whom traditional advice is overkill”, says CEO Adam Price. Some people don’t need full financial advice, he adds – they just need support to help them make the right choices.

“We show people how on track they are to be able to afford their future hopes and dreams; then we show them how much better the future could look, if they tweaked their spending, saving, investments, pensions, mortgages or life



£249
fee for
12 months
of financial
coaching

insurance. The coach then stays on hand to guide them through an action plan, and we repeat this process each year.”

Services like this can be more affordable than traditional financial advice. Octopus MoneyCoach charges £249 to work with a coach for a year; it also works with employers who can offer its services to staff through salary sacrifice schemes that effectively bring the cost down even further. By contrast, The Money Panel charges £2,500 for a three to six month personalised coaching plan, though it also offers much more affordable seminars and group training.

Every situation is different, and more options are emerging to ensure people get the personalised help they need – irrespective of wealth or the complexity of their situation.



The right plan can make your dream future a reality

We all have a vision of how we would like our life to look – putting a financial plan into place makes it more likely we will achieve it, argues **Sara Benwell**

Having a solid plan is the first step to achieving your financial goals. This might sound obvious, but many of us go through life without ever actually sitting down and working out what we want financially and how we are going to get there. We know that we want to retire one day, or that moving house is a priority, but we rarely build a comprehensive plan that looks at all of these aims together and considers whether we are on track to meet them. A good financial plan should cover everything from housing, pensions and wills to savings, debt and the cost of raising a family. It should include a cashflow forecast that gives a clear picture of your income and outgoings and what needs to change to help you achieve your goals. Importantly, it should also illustrate how different choices will change the outcome. This can be a powerful tool for making decisions such as whether to use spare cash to overpay a mortgage or save extra into a pension. While it is possible to build a financial plan yourself, working with an adviser helps make sure you have modelled the different outcomes correctly. This makes sense – even

the most financially savvy among us is unlikely to have all the answers when it comes to investment returns, inflation proofing, interest rates, tax efficiencies and so on. When your car breaks down, you tend to call a mechanic rather than trying to fix it yourself. In fact, even if your car is plodding along nicely, you still take it in for regular MOTs. Financial planning is no different, and an independent expert will have the knowledge to make sure you are considering everything you should be. Many of us only start thinking about financial planning when faced with a big change such as starting a family, going through a divorce, buying our first home or thinking about retirement. All of these are valid reasons for making a plan, but the reality is that starting earlier makes the process more valuable. Alex Whitson, managing director at VouchedFor, explains: “Millions of people have used our website to find or research financial planners. Sadly, in many cases they leave it too late. Their dream retirement or legacy would have been possible, if only they’d put a plan in place ten years earlier. The sooner you create a financial plan, the greater the chance of you being able to achieve your goals.”



CASE STUDY

WE FEEL SO SECURE

Speaking to a financial adviser helped Govind Shahi plan for his financial future. He now has retirement sorted, his dream home and, most importantly, peace of mind

Govind Shahi says that speaking to a financial adviser has given him security, knowing that his retirement will be taken care of. He’s been working with Amit Mittal, principal financial planner at Expert Independent Financial Planning, to maximise his savings, ensure his money is well invested and that he and his wife are prepared for the future. Govind says: “A few years ago, we realised we hadn’t adequately prepared for retirement with a solid financial plan, nor taken any formal advice to make the relevant decisions. That is when we decided to seek advice; I met Amit primarily to discuss tax planning, supported with pensions and investments. “Our initial goal was to see if we were fully utilising the annual allowances given by

HMRC and secondly, and most importantly, we wanted to plan for retiring while maintaining our current lifestyle.” Amit advised that Govind should enhance his pension saving using salary sacrifice. He clearly explained the options and helped reduce the family’s tax liabilities – meaning the money they saved worked harder. Govind says: “The money invested has grown much more than it would in a bank account. There are two clear benefits, both the monetary gains, but also our peace of mind knowing there is a pot set aside to take care of retirement years. The return on investment has delivered many multiples of what we paid in fees. “There is no feeling like knowing you are financially better off and more secure than before. Of course, seeing your investments going up is a very happy situation, but in reality, it is the security you get which makes life seem simpler.” As Amit explains: “Using financial planning tools, I showcased what was missing in their plan and how I could help them secure their retirement by investing tax efficiently.” Amit also played a pivotal role in helping the Shahis secure their dream home. He helped them find not just the lowest mortgage offer, but the right one for their circumstances – doing the maths to highlight the benefits and pitfalls of every option. He also helped them negotiate a cheaper price in return for a quick sale. Unfortunately, property deeds threw up unexpected challenges that needed to be rectified – but Amit negotiated an extension to the mortgage offer and the family were able to move last year. Govind says: “Amit helped us secure a really good deal on our mortgage. When the property ran into challenges, he saved us the headache of calling up the bank – all that was done by him without any drama or delay.” Next he’s working with Amit on the options for leveraging ISA benefits. Govind adds that finding the right adviser is critical: “Find someone who you can trust. A qualified, approachable adviser will not only save you time and money, but actually make your money work harder for you.”

“There is no feeling like knowing you are financially better off

CASE STUDY

IT IS SUCH A RELIEF

A new house and security for their children... Seeking advice was a win-win, say this couple

grandparents, he had a trusted relationship with the family. He helped them build a plan that gives an overview of their financial position now and in the future. Sarah says: “It’s a massive sense of relief because it’s given us the confidence to buy our dream house, knowing we can afford it and it’s not a daft thing to have done. It’s helped us know we’re doing the best for the kids too.” Ben has also worked with the couple on retirement planning, putting protection in place, monitoring savings and investments, and improving their tax efficiency. One common barrier to advice is cost, but Warren says the benefits and savings justify the expenditure: “These people are professional experts, and yes, they



charge a fee, but you’re more than likely to save at least that much in the long run. So why wouldn’t you?” The couple add that one of the biggest benefits is that the adviser will take the time to explain their recommendations. Sarah says: “We’re never just totally reliant on him giving us the right advice. He explains why and what the implications are. Ultimately, the decisions are ours, but he helps us understand something that can often seem very complex.” The couple see Ben at least once a year to keep their finances on track.



THE GUIDE’S MISSION

With the release of its 2022 Top Rated Financial Adviser Guide, VouchedFor aims to provide greater transparency for those seeking financial advice

Uncertainty. It’s a word that has featured heavily in our past four Top Rated Financial Adviser Guides. Whether due to Brexit, Covid or, now, the awful crisis in Ukraine. Perhaps unsurprisingly, such difficult times increase the value people place on good advice. This is clear from the client feedback posted on VouchedFor.co.uk, the UK’s leading adviser review site – 50,728 five-star client reviews were posted in 2021, a 29 per cent increase year on year. The 2022 Top Rated Financial Adviser Guide aims to give the millions of Britons who could benefit from advice, but have not yet sought it, the confidence to engage. The articles and case studies are designed to help people better understand the advice landscape and whether it’s right for them. The tables showcase those financial, mortgage, protection and equity release advisers, as well as financial coaches, who have gone above and beyond for their clients – as decided by their clients. The advisers listed have received the highest volume of positive reviews since the start of 2021 on VouchedFor. In total, 2,318 advisers from 1,329 firms are included in the 2022 guide. They had 48,286 reviews in 2021 (125,809 overall) with an average rating of 4.88 out of five. As well as being endorsed by at least ten clients, each adviser is a fully verified member of VouchedFor, which means we’ve checked with the Financial Conduct Authority (FCA) and/or their firm’s senior managers that they have the necessary permissions to practice. VouchedFor members also undergo several other checks. For instance, we verify advisers’ identity, qualifications and client reviews. We also monitor news outlets as well as the outcomes for everyone who contacts an adviser through VouchedFor. Towards the end of the guide, there is a Top Rated Firm section. This celebrates firms who regularly invite all their advisers’ clients to review them as well as achieving consistently high ratings. VouchedFor’s mission has always been to help people access the best advice – it is this aim that steers each decision we take and every campaign we launch. This guide is an important part of that mission and I sincerely hope you find it useful.

Alex Whitson, managing director, VouchedFor

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																										
These advisers received the highest volume of positive 2021 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.						Laura Thursfield		Mazars Financial Planning*		42	I	Birmingham		N	2	Benny Liu		Beaufort Wealth Management		37	I	Coventry		Y	2	
						Matthew Speakman		Schroders Personal Wealth		39	R	Birmingham		N	2	Adrian Middup		Jalapeno		36	I	Coventry		Y	2	
						Rudy Smith		Ascot Lloyd		27	I	Birmingham		N	2	Kevin Quinn		Sandringham Financial Partners*		30	I	Coventry		N	1	
						Simon Duffield-Harding		Schroders Personal Wealth		23	R	Birmingham		N	2	Neil Dixon		True Potential		26	R	Coventry		N	1	
						Alexandra Llewellyn		Mazars Financial Planning*		15	I	Birmingham		N	1	Gareth Whitehead		Gareth Whitehead Financial Solutions		10	R	Coventry		N	1	
CENTRAL ENGLAND						Hummza Khan		Schroders Personal Wealth		13	R	Birmingham		N	1	James Pillinger		Profusion Wealth Management		78	I	Derby		Y	4+	
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB	YEARS QUALIFIED	Dave Hadley		Prosperity Wealth		26	I	Brierley Hill		Y	2	Paul Harman		Profusion Wealth Management		69	I	Derby		Y	4+
Jason Harris	AFH Wealth Management	27	I	Alcester	N	2	Adam Rendall		Prosperity Wealth		20	I	Brierley Hill		Y	1	Paul White		Cedars Wealth Management		52	R	Derby		N	2
Manu John	Lilac Financial	24	R	Alfreton	N	2	Lisa Footes		Footes Financial Planning		112	I	Bromsgrove		Y	1	Stephen Jones		Clear Solutions		45	I	Derby		N	2
Tom Webster	Rhodes Wealth Management	10	R	Ashbourne	N	1	Simon Baldwin		High House Wealth Management		68	R	Bromsgrove		N	1	Ray Shepherd		KW Wealth Planning		14	R	Derby		N	1
Chris White	Cobens Wealth Management	122	I	Ashby-de-la-Zouch	N	4+	Bobby Dhesi		AFH Wealth Management		64	I	Bromsgrove		N	4+	Darran Harrison		KW Wealth Planning		12	R	Derby		N	1
Davy Hudson	Hudson Wealth Management	28	R	Beeston	N	1	Sarfraz Munir		AFH Wealth Management		31	I	Bromsgrove		N	2	Jane Newman		Jane Newman FP*		174	I	Droitwich		Y	4+
David Farrance	Consequential Planning	47	I	Bewdley	Y	3	Darren Mason		Ascot Lloyd		25	I	Bromsgrove		N	2	Stuart Neale		SN Financial Services		74	I	Droitwich		Y	3
Chris Guttridge	True Potential	180	R	Birmingham	Y	3	Sabrina Sunder		AFH Wealth Management		15	I	Bromsgrove		N	1	Emily Newman		Jane Newman FP*		51	I	Droitwich		Y	2
Thomas Dickson	Wealthwise	175	I	Birmingham	Y	4+	Andrea Cloughley		Palatine Financial Planning		29	R	Cannock		Y	1	KEY FIRM * Top Rated Firm (includes trading names of Top Rated Firms), more on p27 STATUS I Independent financial adviser YEARS QUALIFIED Consecutive years as a Top Rated AdviserR Restricted financial adviser FEES PUBLISHED N No, this adviser does not display their fees structure on VouchedFor.co.ukY Yes, this adviser does display their fees structure on VouchedFor.co.uk									
Richard Venner	Charles Stanley	81	R	Birmingham	Y	2	Shane Fox		Principle Financial Services		123	I	Coalville		Y	2										
George Kapositas	Professional Capital	73	I	Birmingham	N	2	Paul Grice		Jalapeno		82	I	Coventry		N	2										
Mandeep Singh	AFH Wealth Management	71	I	Birmingham	Y	4+	Graeme Lewis		Rothsay Bennett Financial Planning		63	I	Coventry		N	2										
Gem Durham	Obsidian Financial	71	I	Birmingham	Y	4+	Benjamin Clay		Clay Warden		52	R	Coventry		N	1										
Kira Sehmbi	True Potential	59	R	Birmingham	Y	4+	Robert Boland		Cotswold IFS		52	I	Coventry		N	3										
Lloyd Batey	Skipton Building Society	56	R	Birmingham	Y	2	Craig Bonsor		Jalapeno		43	I	Coventry		N	2										
Mark Davies	Charles Stanley	45	R	Birmingham	Y	2																				

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																				
Daniel Spragg	Danjo & Co.	69	I	Telford	Y	3	Mark Wright	Hoyl Independent Advisers	50	I	Norwich	Y	2	Filip Slipaczek	Slipaczek Chartered Financial Planners	284	I	Barnet	N	4+
Lee Taylor	Robert Nicholas Financial Advisers	32	I	Telford	N	1	John Edwards	Hoyl Independent Advisers	42	I	Norwich	Y	2	Sam Sloma	Engage Financial Services	38	I	Barnet	Y	4+
Andy Betts	Towcester Financial Planning	36	R	Towcester	N	3	Carl Lamb	Smith & Pinching	36	I	Norwich	Y	2	Mark Flannery	F3 Wealth	54	I	Beckenham	N	3
Sukh Sahota	CFS Wealth Planning	41	R	Walsall	N	2	Adrian Nunn	Iceni Financial Advisers	35	I	Norwich	Y	2	Lawrence Gold	Gold Wealth Management	25	R	Beckenham	N	2
Michael Mullen-Hughes	Future Perfect	25	R	Walsall	Y	2	Michael Chandler	Hoyl Independent Advisers	30	I	Norwich	Y	2	Christopher Wotton	Wotton Wealth Management	52	R	Bexley	Y	4+
Jordan Reid	Serenity Financial Planning	19	I	Walsall	Y	1	Lewis Jones	Ascot Lloyd	18	I	Norwich	N	2	Liam Brencher	Lawton Financial Services	48	R	Bexley	N	1
Lee Gardner	Gardner Financial Management	127	I	Warwick	Y	4+	Trevor Taylor	Eastern Wealth Management	15	R	Norwich	N	1	Max Horry	Lawton Financial Services	42	R	Bexley	N	1
Paul Morgan	Morgan & Co	11	R	Warwick	N	1	Dan Seal	AfH Wealth Management	39	I	Peterborough	Y	2	Amy Bowles	Lawton Financial Services	20	R	Bexley	N	1
Andrew Reeves	The Investment Coach*	135	I	Wellingborough	Y	4+	Richard Jones	Oundle Wealth Management	12	R	Peterborough	N	1	Tom Kesterton	Eclipse Financial Planning	22	R	Blackheath	N	2
Ray Coker	Attain Financial Solutions	35	R	Wellingborough	N	3	Frank Banks-Seeney	Fairstone	13	I	Saffron Walden	Y	2	Joshua Gerstler	The Orchard Practice	101	R	Borehamwood	Y	4+
Alan Moran	Interface Financial Planning	64	I	West Bromwich	N	4+	Jamie Gordon	Lynas Vokes Investments	71	I	Spalding	N	2	Ophir Lethbridge	Lethbridge Wealth Management	25	R	Borehamwood	Y	2
Ian Morris	Fairstone	35	I	Wigston	Y	2	Gary Fulcher	Kimbolton Financial Planning	74	I	St Neots	Y	2	Bina Dayaram	Bina Dayaram Wealth Management	20	R	Borehamwood	N	2
Kris Amliwala	Designer Wealth Management	21	R	Wigston	Y	1	Gary Wilson	Premier Plus	33	I	St Neots	N	2	Chris Vincent	Chris Vincent	17	R	Borehamwood	Y	1
Evan Roberts	Roberts Wealth Management	18	R	Wigston	N	1	Alison Bayly	Chromatic Wealth Management	10	R	St Neots	N	1	Samantha Simou	Samantha Simou	11	R	Borehamwood	N	1
Gary Singh	Sigma Wealth Partners	70	I	Wolverhampton	N	2	Neil Harden	Abacus Associates	51	I	Stamford	N	3	Andrew Snowball	Greycoat Financial Services	68	I	Borough	N	2
Ash Desai	IronMarket	38	R	Wolverhampton	N	1	Daniel Payne	Golden Oak Wealth Management	38	I	Stamford	N	3	Andrew Rumbles	Prospera Wealth Management	56	R	Borough	N	4+
Gemma Simpson	Ascot Lloyd	37	I	Wolverhampton	N	2	Oliver Smith	BCM Wealth Management	36	R	Stamford	N	1	David Rodricks	Quilter Financial Advisers	37	R	Brockley	Y	2
Simon Mansell	Temple Bar	118	I	Worcester	N	4+	Jamie Gibson	BCM Wealth Management	21	R	Stamford	N	1	Graeme Mackay	Foxgrove Associates	105	I	Bromley	Y	4+
Richard Powell	Skipton Building Society	81	R	Worcester	Y	2	Stephen Dean	CMIS IFA	14	I	Stamford	Y	1	James Stilwell	Charles Wade Finance	31	I	Bromley	Y	1
Steve Perera	Britannic Place Financial Management*	79	I	Worcester	Y	1	Richard Townsend	Townsend Wealth Management	26	R	Wisbech	N	1	Charles Bailey	McMillan Wealth Consultants	26	R	Burnham-on-Crouch	N	2
Mark Davis	Bransford Financial Planning	55	I	Worcester	Y	3	Andy Ollason	Hoyl Independent Advisers	82	I	Wymondham	N	2	Ike Benson	St. James's Place	32	R	Bushey	N	2
Simon Davies	Beals Mortgage and Financial Services	45	R	Worcester	N	1	Phil McGuire	Hoyl Independent Advisers	44	I	Wymondham	Y	1	Henry Tonks	Pinnacle Wealth Management	84	R	Canary Wharf	N	1
Matthew Williams	Ascot Lloyd	27	I	Worcester	N	2	GREATER LONDON						Sajan Chugani	Morrinson Wealth Management	74	R	Canary Wharf	N	1	
Dale Gough	Prosser Knowles Associates	24	I	Worcester	N	1	Paul Simmons	Mazars Financial Planning*	75	I	Aldgate	N	2	Nick Dunne	Morrinson Wealth Management	73	R	Canary Wharf	N	1
Callum Pye	Prosser Knowles Associates	21	I	Worcester	N	1	Ross Speedie	InterestMe Financial Planning	72	I	Aldgate	Y	4+	Bobby Phillips	Virtus Financial Planning	62	R	Canary Wharf	N	1
Rachel Robb	Prosser Knowles Associates	20	I	Worcester	N	1	Adam Rideout	Foster Denovo	55	R	Aldgate	N	4+	Mojeed Odugbayi	Eminent Financial	40	R	Canary Wharf	N	1
Nick Broughton	Prosser Knowles Associates	16	I	Worcester	N	1	Sukh Jawanda	InterestMe Financial Planning	55	I	Aldgate	N	4+	Gareth Lewis	Cooper Associates Wealth Management	37	R	Canary Wharf	N	2
EAST ENGLAND							James Robinson	Mazars Financial Planning*	32	I	Aldgate	N	2	Seif Abdelhafez	Morrinson Wealth Management	30	R	Canary Wharf	Y	1
Henry Metcalf	Golden Oak Wealth Management	59	I	Cambridge	Y	4+	James Egan	InterestMe Financial Planning	11	R	Aldgate	Y	1	Ardian Cela	Morrinson Wealth Management	24	R	Canary Wharf	N	1
Matthew Donovan	Hoyl Independent Advisers	55	I	Cromer	Y	2	Gary Meloy	Enver Wealth Management	89	R	Aldwych	N	2	Alex Pickersgill	Pinnacle Wealth Management	24	R	Canary Wharf	N	1
Robert Beevor	Hoyl Independent Advisers	48	I	Cromer	Y	2	David Cresswell	David James Wealth	82	R	Aldwych	Y	3	David Shepherd	Morrinson Wealth Management	23	R	Canary Wharf	N	1
Michael Lee	Hoyl Independent Advisers	16	I	Cromer	Y	1	Shabeer Ahmed	Opulence Wealth Management	60	R	Aldwych	N	2	Riccardo Spagnoli	Pinnacle Wealth Management	23	R	Canary Wharf	N	1
Alan Griffiths	Hoyl Independent Advisers	64	I	Dereham	Y	2	James Dennett	A S Financial	53	I	Aldwych	Y	1	Akash Angrish	Morrinson Wealth Management	22	R	Canary Wharf	N	1
Anthony Crockert	Iceni Financial Advisers	61	I	Dereham	N	3	Mark Islin	Islin Wealth Management	27	R	Aldwych	N	2	Jon Whitley	Pinnacle Wealth Management	16	R	Canary Wharf	N	1
Adrian Pepper	Hoyl Independent Advisers	40	I	Fakenham	N	2	Justin France	Justin France Wealth Management	23	R	Aldwych	N	2	Sam Herbert	Pinnacle Wealth Management	16	R	Canary Wharf	N	1
David O'Kane	D O'Kane Financial Services	65	I	Great Yarmouth	Y	2	Marc Norris	Twelve Wealth Management	23	R	Aldwych	N	2	Stacy Saber	Pinnacle Wealth Management	15	R	Canary Wharf	N	1
Steven Goodley	Goodley Financial Solutions	16	R	Great Yarmouth	N	1	David Brister	Halyard Wealth Management	19	R	Aldwych	N	1	Henry Scholes	St. James's Place	15	R	Canary Wharf	N	1
Christopher James	Ewing Associates	24	R	Huntingdon	N	2	Howard Tingley	Tingley & Cooper	14	I	Aldwych	Y	1	Henrik Bjork	Pinnacle Wealth Management	14	R	Canary Wharf	N	1
Christopher Harris	Harris Associates W M	17	R	Huntingdon	N	2	Tim Lambert	Lambert Wealth	12	R	Aldwych	N	1	Joe Milsom	Pinnacle Wealth Management	13	R	Canary Wharf	N	1
Phil Oddy	Phil Oddy Financial Solutions*	26	I	Long Stratton	Y	2	Lyndsay Wolfe	Wolfe Wealth & Financial Planning	10	R	Aldwych	N	1	Mark Griffiths	Pinnacle Wealth Management	13	R	Canary Wharf	N	1
Tracey Bromley	Sovereign Wealth	113	R	Lowestoft	Y	3	Daniel Bloomfield	Daniel Bloomfield*	57	R	Arkley	N	3	Michael Zanelli	Pinnacle Wealth Management	13	R	Canary Wharf	N	1
Nick Manning	Finance Shop	47	I	Lowestoft	N	1	Vivek Patel	Sapphire Financial Planning	15	R	Arkley	N	1	Victor Badu	Pinnacle Wealth Management	12	R	Canary Wharf	N	1
Matthew Beck	Smith & Pinching	28	I	Lowestoft	N	2	Rabeya Islam	St. James's Place	20	R	Arnos Grove	N	1	KEY						
Neil Alsop	NKT Financial Solutions	57	I	March	Y	1	Lindsay Halford	The Private Office*	14	I	Balham	Y	1	FIRM * Top Rated Firm (includes trading names of Top Rated Firms), more on p27						
David Glover	Hoyl Independent Advisers	35	I	North Walsham	Y	2	Mark Wilson	Waymark Financial*	128	I	Bank	Y	3	STATUS I Independent financial adviser R Restricted financial adviser						
Michael Johns	Succession Wealth	126	I	Norwich	Y	4+	Rafal Amer	Vitruvian Financial Planning	32	R	Bank	N	2	YEARS QUALIFIED Consecutive years as a top rated adviser						
Ian Couling	Lifetime Financial Solutions	107	I	Norwich	Y	4+	Stuart Murphy	St. James's Place	31	R	Bank	N	2	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						
Neil Marsden	Alan Boswell	64	I	Norwich	Y	3	Jonathan Attenborough	Waymark Financial*	30	I	Bank	Y	2							
Josh Lillie	Boon Brokers	60	I	Norwich	Y	2	Paolo Standerwick	MLP Wealth Management	240	I	Banstead	N	2							

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																				
GREATER LONDON						Dipen Tanna	Dipen Tanna Wealth Management	17	R	Harrow	N	2	Keith Galgut	Wealthwise Financial Solutions	120	I	Mill Hill	N	4+	
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.	YEARS QUALIFIED	Vinay Shah	VS Wealth Management	11	R	Harrow	N	1	Julie Berrill	One Financial Solutions*	12	I	Mill Hill	N	1
							Nigel Shaffer	2plan Wealth Management	45	I	Hendon	N	4+	Nicholas Hamilton	Mazars Financial Planning*	60	I	Milton Keynes	N	2
Benjamin Brown	Pinnacle Wealth Management	10	R	Canary Wharf	N	1	Jon Ramos	J Ramos Wealth Management	18	R	Hendon	N	1	James Lindley	Castell Wealth Management	34	R	Monument	N	2
Christine Tucker	One Financial Solutions*	107	I	Carshalton	Y	4+	Rebecca Cherry	Westminster Wealth Management	62	I	High Holborn	N	1	Jonathan Kinch	Fairstone	109	I	Moorgate	N	4+
Martin Card	tba Wealth Management	56	I	Carshalton	Y	1	Stephanie Jones	Westminster Wealth Management	55	I	High Holborn	N	1	Andrew Peters	Black Swan Financial Planning*	97	I	Moorgate	N	2
Ciaran Scanlon	One Financial Solutions*	10	I	Caterham	N	1	Lawrence Bearman	Ablestoke Wealth Management	28	I	High Holborn	N	1	Laurence Jackson	Fairstone	81	I	Moorgate	N	4+
Peter Ditchburn	Buckingham Gate	42	I	Charing Cross	Y	3	Ciaran Rutledge	Ablestoke Financial Advisers	19	R	High Holborn	N	1	Steve Midgley	Black Swan Financial Planning*	78	I	Moorgate	N	2
Martyn Halls	Next Generation Financial Planning	12	R	Chigwell	N	1	Matt Campbell	Evolution Financial Services	11	I	Highbury	Y	1	Julie Cooper	Black Swan Financial Planning*	65	I	Moorgate	N	1
Richard Abbott	Fernbank Wealth	10	R	Chingford	N	1	Vanessa Deen	Deen Financial Services	44	I	Hoddesdon	N	2	Rob Young	Black Swan Financial Planning*	63	I	Moorgate	N	2
Fotis Joannou	Sentient Wealth	103	I	Chislehurst	Y	4+	Malcolm O'Donovan	Think Financial Wealth Management	34	R	Hoddesdon	N	1	Nick Cummins	Nick Cummins Wealth Management	62	R	Moorgate	N	2
Gary Youssef	GSQ Wealth	34	R	Clapham	N	2	Rob Skelton	Skeltons Wealth Management	28	R	Hoddesdon	N	1	Carol Higgin-Jones	Fairstone	47	I	Moorgate	Y	2
David Gregory	Off Piste Wealth	29	I	Clapham	N	1	Tim Skelton	Skeltons Wealth Management	20	R	Hoddesdon	N	1	Paul Gray	Cavendish Brooke Financial Management	42	R	Moorgate	Y	2
Alistair Mann	Clocktower Fund Management	105	I	Cobham	Y	4+	David Bean	David Bean Wealth Management	39	R	Hornchurch	N	2	Ben Gascoyne	Wallis Wealth	35	R	Moorgate	Y	1
Keith Jobson	Gold Griffin - Wealth Planning*	125	I	Covent Garden	N	4+	Sam Whybrow	Thanks Wealth Planning	116	I	Hoxton	N	4+	Patrick Foley	Sonar Financial Services	24	I	Moorgate	N	2
Bobby Bhuiyan	Thomas Oliver UK	46	R	Crouch End	Y	2	Jane Hodges	Money Honey	78	I	Hoxton	Y	4+	Chris Teasdale	Black Swan Financial Planning*	19	I	Moorgate	N	1
Andy Norrington	Sterling & Law	42	I	Croydon	Y	2	Rongu Miah	Advance Wealth	72	I	Ilford	N	4+	Anthony Brummitt	Fairstone	19	I	Moorgate	Y	2
Richard M Howard	RMH Financial Planning	35	R	Croydon	N	3	Ravinder Gill	Abacus Associates	52	I	Ilford	N	2	Kiran Sidhu	The Penny Group	17	R	Moorgate	N	1
Harry Copp	Skipton Building Society	35	R	Croydon	Y	2	Nighat Ali	Solasta Wealth Management	27	R	Ilford	N	1	James Hobbs	The Penny Group	15	R	Moorgate	N	1
Sandra Corkhill	Fairstone	52	I	Crystal Palace	N	4+	Michael McDermott	Sandringham Financial Partners*	14	I	Islington	Y	1	Maureen Pembridge	Black Swan Financial Planning*	14	I	Moorgate	N	1
Melinda Bush	Quartz Financial Services	87	I	Dartford	Y	4+	Gary Morris	Morris Powell Financial Management	17	R	Kenley	N	1	Ed Smith	Fairstone	13	I	Moorgate	Y	2
Brian Downton	Downton and Ali Associates	63	R	Dartford	Y	2	Kanishk Swarup	St. James's Place	54	R	Kensal Green	N	4+	Harry Sims	Fairstone	13	I	Moorgate	Y	2
Matt Hurren	Novum Mortgage Services	44	I	Dartford	Y	1	Chris Di Pascale	Ashridge Wealth Management	21	R	Kings Langley	N	1	Jessica Lyons	Black Swan Financial Planning*	11	I	Moorgate	N	1
Simon Humphrey	True Potential	45	R	Ealing	Y	3	Howard Morgan	Stage Financial	36	R	Kingston upon Thames	Y	2	Jeremy Plevin	Fairstone	10	I	Moorgate	Y	2
David Gruenstein	The Private Office*	40	I	Ealing	Y	2	Ted Wilson	Wilson Wealth Advisory	67	R	Knightsbridge	N	3	Steffan Alemanno	The Private Office*	35	I	New Cross	Y	2
Luke Hughes	The Private Office*	17	I	Ealing	Y	1	Sumun Kanda	McMillan Wealth Consultants	39	R	Knightsbridge	N	2	Gavin Calderwood	St. James's Place	22	R	New Malden	N	2
Kirsty Stone	The Private Office*	21	I	East Sheen	Y	2	Nick Brown	NB Wealth	36	R	Knightsbridge	N	3	Waseem Herwitker	Earlswood Wealth Management	22	R	Northwood	N	2
Matthew Rowland	St. James's Place	16	R	East Sheen	N	2	Athy Watson	Noula Wealth Consultancy	23	R	Knightsbridge	N	2	Sasan Lohrasb	Frontier Wealth Management	27	R	Oakleigh Park	N	2
Ben Hayward	Eight Wealth Management	17	R	Edware	N	1	Euan Macfarlane	St. James's Place	21	R	Knightsbridge	N	1	Eric Cheung	EFC Financial Planning	13	R	Old Ford	N	1
Hansa Hirani	Hansa Hirani	91	R	Elstree	N	1	Ashley Gregory	BlackFin Wealth Management	19	R	Knightsbridge	N	2	Andrew Taylor	TMP Wealth Management	13	R	Orpington	N	1
Martin Kyrke-Smith	McMillan Wealth Consultants	34	R	Eltham	N	2	Robert Skeens	Tankard Wealth	18	I	Knightsbridge	Y	1	Jessica Cook	AES International	31	R	Parson's Green	N	1
Simon Neville	Walbrook Financial Strategies	26	R	Enfield	N	2	John Brewer	Shawfield Wealth Management	12	R	Knightsbridge	N	1	Abigail Banks	The Private Office*	28	I	Peckham Rye	Y	2
Ray Martin	Four Seasons	94	I	Epsom	Y	4+	Natasha Percy-Baxter	PercyBaxter Wealth Management	10	R	Knightsbridge	N	1	Paul Hodge	Pennymatters	92	I	Pinner	N	4+
Paul Keeley	One Financial Solutions*	64	I	Epsom	Y	3	Brendan Brien	The Ethical Wealth Project	10	R	Knightsbridge	N	1	Bejal Shah	London Wealth	62	R	Pinner	N	4+
Jason Wood	The Private Office*	39	I	Finchley	Y	2	Toby Thomson	Thomson Private Wealth	10	R	Knightsbridge	N	1	Veronica Mann	Talis IFA	60	I	Pinner	N	4+
Owen Cook	Ablestoke Wealth Management	145	I	Fitzrovia	Y	2	Steven Burgess	Fortis Financial Planning*	53	R	Leatherhead	Y	2	Gordon Craft	Chasebridge Wealth Management	25	R	Potters Bar	Y	2
Laura McLean	The Private Office*	13	I	Fleet Street	Y	1	David Villa-Clarke	DVC Wealth Management	44	R	Leatherhead	N	2	Stephen Cooper	Scottsdale MoneyWise	18	R	Potters Bar	N	1
Reinaldo Soto-Rosa	RSR Weath Management	54	R	Fulham	N	2	Peter Hawthorne	Hawthorne Wealth Management	35	R	Leatherhead	N	2	Naomi Haynes	Naomi Haynes Financial Planning	17	R	Potters Bar	N	1
Frazer Horton	Edward Frazer	70	I	Gravesend	N	3	Chia Shamsaddini	Clarence Place Wealth Management	38	R	Longfield	N	2	Paul Sanders	The Private Office*	61	I	Primrose Hill	Y	4+
Bob Rains	Heritage Wealth	19	R	Gravesend	N	2	Alison Wright	Alison Wright	25	R	Longfield	N	1	Adam Salomon	Fairstone	21	I	Primrose Hill	Y	2
Michael Margai	Perfect Protect	97	R	Greenhithe	Y	3	Guy Skidmore	Conrad Wealth Solutions	17	R	Longfield	N	1	Garth Donnan	Castell Wealth Management	10	R	Putney	N	1
Edward Richardson	Quilter Financial Advisers	57	R	Greenhithe	N	3	Jeremy Askew	Town Close Financial Planning	157	I	Loughton	Y	1	Paul Hart	Medical Family Finance	58	R	Regent's Park	N	2
Daren Wallbank	Ginkgo Financial*	105	R	Greenwich	Y	2	Edward Tudor	The Private Office*	55	I	Loughton	Y	3	Joseph Awaritefe	Medical Family Finance	53	R	Regent's Park	N	2
Neil Jenkins	Fintegrity IFA*	37	I	Greenwich	Y	2	Dean Henderson	Schroders Personal Wealth	36	R	Loughton	N	1	Daryl Stafford	Medical Family Finance	51	R	Regent's Park	N	2
Lara Turner	Knight Turner Private Clients	29	R	Greenwich	N	2	Alessandro Forte	Forte Financial	30	R	Marylebone	N	1	Mira Dcosta	Medical Family Finance	21	R	Regent's Park	N	1
Richard Sheret	Evolution Financial Services	26	I	Greenwich	Y	1	Joseph Obeng	Q Wealth	19	R	Marylebone	N	1	Peter Adcock	Adcock Financial	68	I	Richmond	N	4+
William Busby	Ginkgo Financial*	14	R	Greenwich	Y	1	Royston Fox	Royston Fox Associates	28	R	Mayfair	N	2	Tom Noyes-Lewis	Morrinson Wealth Management	46	R	Richmond	N	1
Miles Novotny	Fernbank Wealth	11	R	Hampstead	Y	1	Henry Killingbeck	Antler Wealth Management	36	R	Merton	N	2	Miles Hawkins	PK Financial Planning	45	I	Richmond	N	3
Alex Ziff	Alex Ziff Financial Planning	34	R	Hampstead Heath	N	1							Andrew Coles	Adcock Financial	26	I	Richmond	N	2	
Tessa Codron	CF Wealth Management	23	R	Hampstead Heath	N	2							Jamie Power-Mason	Asquire Wealth Management	21	I	Richmond	N	1	
Carl Mountain	2plan Wealth Management	97	I	Hampton Court	N	2							Marco Turrent	Journey	16	I	Richmond	Y	1	
Amit Mittal	Expert Independent Financial Planning*	130	I	Harrow	Y	4+														

View each adviser’s services and qualifications, and contact them by visiting [VouchedFor.co.uk](#) or calling **020 3111 0583**

The information in these tables is correct as of March 12, 2022

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																				
Tom Williams	Tom Joseph Williams	16	R	Richmond	N	1	Adam Turner	Turner Wealth Management	13	R	Tower Hill	N	1	Janine Barron	Sandringham Financial Partners*	122	I	Barnard Castle	N	4+
Ben Chapman	Ben Chapman Wealth Management	15	R	Richmond	N	1	Kunal Patel	St. James's Place	12	R	Tower Hill	N	1	Louise Newton	Skipton Building Society	22	R	Barnard Castle	Y	1
Ben Ricketts	Ben Ricketts Wealth Management	25	R	Rickmansworth	N	2	Maria Kyritsis	St. James's Place	11	R	Tower Hill	N	1	Martin Bayes	Cricket Hill Financial Planning*	109	R	Barnsley	N	1
Robert Goodman	Fairstone	17	I	Rickmansworth	Y	2	Carl Gibson	St. James's Place	10	R	Tower Hill	N	1	Mark Gill	Collaborative Wealth	107	I	Barnsley	N	1
Rajiv Prabhakar	Rajiv Prabhakar	16	R	Rickmansworth	N	1	Patryk Dyjecinski	Clara Wealth Management	27	I	Turnham Green	N	1	Thomas Harper	Harper Financial Associates	75	I	Barnsley	N	2
Ian Jenkins	Fairstone	15	I	Rickmansworth	Y	2	James Wade	Charles Wade Finance	96	I	Twickenham	Y	4+	James Carr	Cricket Hill Financial Planning*	74	R	Barnsley	N	2
Fiona Morpurgo	Morpurgo Wealth	89	I	Romford	Y	4+	Matthew Allen	AFH Wealth Management	82	I	Twickenham	N	4+	Michelle Richards	Cricket Hill Financial Planning*	69	R	Barnsley	N	3
Tony Martin	True Potential	61	R	Romford	Y	4+	Tom Fawcett	Globe IFA*	56	I	Twickenham	N	1	Simon Durkan	KW Wealth Planning	15	I	Barnsley	N	1
Nila Mistry	Prosperity Life Planning	14	I	Romford	N	1	David Holland	Globe IFA*	47	I	Twickenham	N	3	Edward Downey	Navigation Wealth Management	24	R	Beverley	N	2
Jatish Pindolia	Lyfe FS	58	R	Ruislip	N	2	John Pickles	Globe IFA*	38	I	Twickenham	Y	1	Lewis White	Navigation Wealth Management	12	R	Beverley	N	1
Alex Shields	The Private Office*	41	I	Selhurst	Y	2	Andrew Connolly	Globe IFA*	37	I	Twickenham	N	1	Don Axtell	True Potential	134	R	Billingham	N	4+
Hugo Sparks	Clarence Place Wealth Management	45	R	Shacklewell	N	2	Michael Blossie	Globe IFA*	34	I	Twickenham	N	1	Louise Allott	Skipton Building Society	86	R	Bingley	Y	3
Jon French	AW Financial Management	70	I	Sidcup	N	1	Matthew Smith	Buckingham Gate	117	I	Victoria	Y	4+	Dominic Brown	Skipton Building Society	31	R	Bingley	Y	2
Tom Donlea	Castell Wealth Management	19	R	Southfields	N	2	Paresh Shah	Marlow Wealth Management	31	R	Wallington	N	2	Mark Eldor	Mark Eldor Financial Planning	29	R	Birkenhead	N	2
Rowan Howse	Arkenstone Wealth Management	12	I	Southfields	N	1	Alex Kyprianou	The Private Office*	40	I	Waltham Cross	Y	2	Barry Talman	MGL Wealth Management	59	R	Bishop Auckland	Y	3
Nisheet Shah	Positive Solutions	45	R	Southgate	N	4+	Antony Smith	Providus Financial	72	I	Waltham Forest	Y	4+	Rachael Benford	Newcastle Financial Advisers*	31	R	Bishop Auckland	Y	2
Chris Budden	Close Brothers Asset Management	63	R	Spitalfields	Y	2	Clive Lewis	LMP Wealth Management	43	R	Wanstead	N	2	Steve Crowe	Ribble Wealth Management	142	I	Blackburn	Y	4+
Dan Browne	AAG Wealth Management	12	R	St James's	N	1	Ken Kennison	Consilio Financial Planning	22	I	Warlingham	Y	1	Tim Collier	Skipton Building Society	52	R	Blackburn	Y	2
Liam Martin	AXG Asset Management	110	I	St Paul's	Y	4+	Jonathan Willis	Future Start	74	I	Watford	N	4+	Peter Wray	APW Financial Planning	44	I	Blackburn	N	2
Owrang Rahmani	Credius Wealth	82	R	St Paul's	Y	2	Chris Ball	Hoxton Capital Management	33	I	Watford	N	1	Ben Wrigley	Adcas Financial Management	85	I	Blackpool	Y	4+
Priyesh Patel	Ablestoke Financial Planning	67	R	St Paul's	Y	4+	Matthew Dean	Hoxton Capital Management	15	I	Watford	N	1	Anthony Hoskisson	Questa Chartered	81	I	Blackpool	N	1
Seb Ridout	Schroders Personal Wealth	19	R	St Paul's	N	1	Carl Hetherington	Hoxton Capital Management	12	I	Watford	N	1	David Bolam	Newcastle Financial Advisers*	55	R	Blaydon-on-Tyne	Y	2
Alex Radford	Clearwater Wealth Management	18	R	St Paul's	N	1	Jonathan Brookes	Hoxton Capital Management	10	I	Watford	N	1	Ralph Pettengell	Pettengell Wealth Management	17	R	Bollington	N	1
Lydia Weatherley	Schroders Personal Wealth	17	R	St Paul's	N	1	Shabaz Hussain	Stratos Wealth Management	20	R	West Green	N	2	Paul Burns	Skipton Building Society	139	R	Bolton	Y	3
Oliver Pereira	Clearwater Wealth Management	13	R	St Paul's	N	1	Dean Barham	Prospect Tree Financial Services	56	I	West Wickham	Y	1	Rhiannon Cafferty	Berkeley St James Financial Planning	119	R	Bolton	Y	3
Jake Bartlett	Clearwater Wealth Management	10	R	St Paul's	N	1	Takunda Sando	Quilter Financial Advisers	35	R	West Wickham	Y	2	Kevin Titmus	Halcyon Financial Planning	100	I	Bolton	N	4+
Greg Neall	Wake Up Your Wealth	51	I	Staines	Y	2	Jamie Kyte	Buckingham Gate	22	I	Westminster	Y	2	Paul Handford	Sandringham Financial Partners*	61	I	Bolton	N	2
Dipesh Shah	Oakdale Financial Services	96	R	Stanmore	N	2	Rachel Lane	Group Rapport	88	I	Weybridge	Y	4+	Johnathan Webster	Webster Financial Management	36	R	Bolton	N	3
Sean Standerwick	MLP Wealth Management	119	I	Surbiton	N	4+	Lisa Calvert	St. James's Place	26	R	Weybridge	N	2	David Phillpotts	ALJ Wealth Management	27	R	Bolton	N	2
Richard Wilson	True Potential	19	R	Surbiton	Y	1	John Gilfillan	Cragside Financial Solutions	17	R	Weybridge	N	1	Julie Alexander	Cater Associates	30	R	Bootle	N	1
Robert Palmer	Palmer Wealth Management	12	R	Surbiton	N	1	Wayne Griffiths	One Financial Solutions*	98	I	Whyteleaf	Y	4+	Leanne Council	Skipton Building Society	22	R	Bradford	Y	2
Nick Wells	Sandringham Financial Partners*	32	I	Sutton	N	1	Elliott Swatton	Gem & Co Financial Services	88	I	Wimbledon	N	2	Kimberley Wilson	Schroders Personal Wealth	10	R	Bramhope	N	1
Simon Wade	J G Wealth	27	R	Sutton	N	2	Gareth Rees	Gem & Co Financial Services	68	I	Wimbledon	Y	2	Scott Kerr	Tarn Wealth Management	12	R	Brampton	Y	1
Daniel Helps	Clearwater Wealth Management	25	R	Sutton	N	1	Ian Hart	Unbiased Financial Group	65	I	Wimbledon	Y	4+	Peter Slack	Burlington Financial	64	I	Bridlington	N	4+
Merve Oral	The Private Office*	36	I	Swiss Cottage	Y	2	Glen Howe	Howe Financial Advisers	30	R	Winchmore Hill	N	2	Claire-Anne Lytton	Quilter Financial Advisers	47	R	Burnopfield	N	3
Yasuto Arai	Yasuto Arai Wealth Management	13	R	Swiss Cottage	N	1	NORTH ENGLAND						Brett Garlick	Bury Financial Advisers	293	I	Bury	Y	4+	
Jim Anderson	Black Swan Financial Planning*	31	I	Tadworth	Y	2	Simon Nutter	Sandringham Financial Partners*	89	I	Accrington	N	3	Matthew Green	Bury Financial Advisers	91	I	Bury	N	2
Daniel Mayo	Daniel Mayo Financial Planning	18	R	Thames Ditton	N	2	Joe Magee	Sandringham Financial Partners*	67	I	Accrington	N	3	Sarah Kendell	Financial Options Group	33	R	Bury	N	2
Dean Mullaly	Mark Dean Wealth Management	60	I	Tower Hill	Y	3	Sean McParland	Fairstone	40	I	Accrington	Y	2	Linzi Gair	Rosebridge	22	I	Bury	N	2
Steven Jerath	SRJ Wealth Management	44	R	Tower Hill	N	2	Stephen Mallard	Fairstone	17	I	Accrington	Y	2	Alison Mattimore	Mattimore Wealth and Wellbeing	20	R	Buxton	N	1
William Martin	Southover Wealth	42	R	Tower Hill	Y	1	Andrew Tait	Newcastle Financial Advisers*	35	R	Alnwick	Y	1	Matthew Slessor	Armstrong Watson	88	I	Carlisle	N	4+
Jordan Marshall	Jordan Marshall Wealth Management	31	R	Tower Hill	N	2	Adrian Mahon	Depledge*	100	I	Altrincham	Y	4+	Steve Shovlin	Armstrong Watson	64	I	Carlisle	N	3
Tracey Reddings	Reddings Wealth Management	27	R	Tower Hill	N	2	Chris Weetman	Otus Financial Planning	93	I	Altrincham	Y	1	KEY						
Sean Wilkinson	Reliance Wealth Management	25	R	Tower Hill	N	2	Garry Robinson	Elite Financial Planning Consultants	73	R	Altrincham	Y	2	FIRM	* Top Rated Firm (includes trading names of Top Rated Firms), more on p27					
Prajesh Patel	KWM Wealth	24	R	Tower Hill	N	1	Matthew Pennington	Skipton Building Society	72	R	Altrincham	Y	2	STATUS	YEARS QUALIFIED					
James Elliott	James Elliott Wealth Management	21	R	Tower Hill	N	1	Andrew Daldry	Andrew Daldry Wealth Management	23	R	Altrincham	N	1	I	Independent financial adviser					
Garth Kinlocke	Mansion House Financial Planning	20	R	Tower Hill	N	1	Mark Stephens	Haven Protect	22	I	Altrincham	N	1	R	Restricted financial adviser					
Edmund Wilson	The Edmund Wilson Practice	20	R	Tower Hill	N	2	Garry Newman	Sandringham Financial Partners*	91	I	Ashington	N	3	FEES PUBLISHED	N No, this adviser does not display their fees structure on VouchedFor.co.uk					
Marlene Francisco	St. James's Place	15	R	Tower Hill	N	1	Brian Adams	Merlyn Wealth Management	20	I	Bacup	N	2	Y	Yes, this adviser does display their fees structure on VouchedFor.co.uk					
Aryan Chopra	Castell Wealth	14	R	Tower Hill	Y	2														

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS														
NORTH ENGLAND							Edward Chandler	Integrated Financial Solutions For You	28	R	Cramlington	Y	2	
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB	YEARS QUALIFIED	Paul Blight	Carrick Financial Management	14	I	Cramlington	N	1	
							Lee Spragg	True Potential	25	R	Crewe	Y	1	
Neil Brown	Skipton Building Society	54	R	Carlisle	Y	2	Matthew Platt	MLP Financial	44	R	Crook	N	2	
David Binder	Newcastle Financial Advisers*	52	R	Carlisle	Y	2	Paul Rathbone	LightSide Financial Planning	33	I	Crosby	N	2	
Marcus Dodds	Armstrong Watson	36	I	Carlisle	N	3	Sara Hollingsworth	Newcastle Financial Advisers*	46	R	Darlington	Y	2	
Darren Parker	Celestial Wealth	59	R	Castleford	Y	3	Rachel Denham	Sandringham Financial Partners*	35	I	Darlington	N	2	
Helen Tansley	Allied Financial Services	39	I	Castleford	N	1	Stuart Hardman	Fairstone	15	I	Darlington	Y	2	
Tom Heaword	Camargue Chambers	78	R	Cheadle	Y	2	Andrew Hodgson	West Park Financial Planning	10	R	Darlington	N	1	
Angela Farrell	Sandringham Financial Partners*	67	I	Cheadle	Y	4+	Loraine Hunt	True Potential	76	R	Doncaster	N	3	
Ben Alcock	Continuum Financial Services	56	I	Cheadle	Y	2	Steven Bell	True Potential	53	R	Doncaster	Y	4+	
Jane Patrick	Sylvan Financial Management	34	I	Cheadle	Y	1	Ian Bagshaw	Fairstone	41	I	Doncaster	N	3	
Lee Travis	Parkgate FS	20	I	Cheadle	N	2	Maxine Clarke	Flying Colours Finance	41	I	Doncaster	N	2	
Alun Cooper	PPF Wealth	19	R	Cheadle	N	1	Sophie Lackie	Reflect Financial	31	R	Doncaster	N	3	
Neil Bevan	Skipton Building Society	161	R	Chester	Y	3	Louise Prestwich	Switch Lifestyles	29	R	Doncaster	Y	1	
Mark Bird	Chester Financial Wealth Management	79	I	Chester	N	1	Nick Beedham	Navigation Wealth Management	15	R	Doncaster	N	1	
Mark Reidford	Innes Reid	60	I	Chester	Y	4+	Cathy Smith	Belmayne IFA	81	I	Dronfield	Y	4+	
Craig Miller	Sanlam Wealth	16	R	Chester	N	1	Anthony Shultz	Regency Wealth Management	78	R	Dronfield	N	2	
Donna Robertson	Rosewood Wealth Management*	260	I	Chesterfield	Y	4+	Chris Breward	Wealth of Advice	211	I	Durham	Y	4+	
Mark Jones	Jones & Co*	210	I	Chesterfield	N	4+	Leonard Birnie	MHA Tait Walker	72	I	Durham	N	4+	
Ashley Hewitt	Rosedale Financial Management	76	I	Chesterfield	N	3	David Toner	True Potential	62	R	Durham	Y	4+	
Shannan Pool-Gorman	Rosewood Wealth Management*	66	I	Chesterfield	Y	3	Anthony Higgins	Newcastle Financial Advisers*	33	R	Durham	Y	2	
Dominic Fallon	Sovereign Wealth	65	R	Chesterfield	N	3	Matthew Sinclair	Wealth of Advice	20	I	Durham	Y	1	
Neil Smith	Harmony Wealth Management	64	I	Chesterfield	N	2	Gareth Wallis	Sandringham Financial Partners*	95	I	Ellesmere Port	N	1	
Peter Blant	Milestone Financial Planning	51	I	Chesterfield	N	2	Richard W Smith	Abacus	71	I	Gateshead	Y	3	
Kirk Yeomans	Jones & Co*	50	I	Chesterfield	N	2	Callum Tyrrell	Fairstone	38	I	Gateshead	Y	3	
Nick Evans	Milestone Financial Planning	49	I	Chesterfield	N	2	Laurence Turner	IFT Wealth Management	104	I	Halifax	Y	4+	
Craig Croft-Rayner	Milestone Financial Planning	44	I	Chesterfield	N	2	Sheena Doherty	Sovereign Wealth	83	R	Halifax	N	3	
Suzanne Jeakins	Jones & Co*	29	I	Chesterfield	N	2	Toby Turner	IFT Wealth Management	35	I	Halifax	N	1	
Pauline Fernandes	Jones & Co*	28	I	Chesterfield	N	2	Kevin Quick	Skipton Building Society	62	R	Harrogate	Y	3	
John Wright	True Potential	265	R	Choppington	N	2	Tim Atkin	Succession Wealth	57	I	Harrogate	Y	2	
Stephen F Danson	Banks Wealth Management	92	I	Chorley	Y	1	Susan Tait	The Private Office*	47	I	Harrogate	Y	2	
Robert Skilling	Robert H J Skilling	80	R	Chorley	N	3	Peter Johnys	Sandringham Financial Partners*	46	I	Harrogate	Y	4+	
Melanie Wray	Anne Wray Independent Financial Adviser	55	I	Chorley	N	4+	Andy Ellis	Sheayvn Associates FM	32	R	Harrogate	Y	2	
Steven Sasimowicz	Sandringham Financial Partners*	38	I	Chorley	Y	1	Andrew Brown	AFH Wealth Management	16	I	Harrogate	N	2	
Simon Warburton	Chequers Financial Services	119	R	Chorlton	Y	4+	James Todd	RetireInvest	16	R	Harrogate	N	1	
Maxine Chadaj	Trusted Financial Planning	13	I	Cleckheaton	N	1	Iain Paterson	Newcastle Financial Advisers*	37	R	Hartlepool	Y	2	
Paul Lewis	Polygon Financial	152	I	Clitheroe	Y	2	Kevin Rowntree	Milsted Langdon	31	I	Hartlepool	N	2	
Matthew Carr	Skipton Building Society	28	R	Clitheroe	Y	2	Stacey Arcus	Quilter Financial Advisers	29	R	Hebburn	N	2	
Stuart Smith	Armstrong Watson	72	I	Cockermouth	Y	3	Christian Derrick	Stephenson Johnson Financial Planning	213	I	Hessle	N	3	
Alison Rigg	Kingfisher House Wealth Management	17	R	Cockermouth	N	1	Gregg Crawford	Informed Financial Planning	67	I	Hessle	Y	2	
John Wilkinson	Simple Financial Advice	18	I	Congleton	Y	1	Joanne Baker	Yorkshire Financial Planning	18	R	Hessle	N	1	
Kate Boon	Lifeplan Financial Management	139	I	Consett	N	4+	Caroline Allen	Yorkshire Financial Planning	15	R	Hessle	N	1	
Gary Barnes	Lifeplan Financial Management	79	I	Consett	N	1	Karl Lamb	Newcastle Financial Advisers*	62	R	Hexham	Y	2	
David Natrass	Sandringham Financial Partners*	50	I	Consett	Y	4+	Ryan Anderson	Armstrong Watson	14	I	Hexham	N	1	
Garth Thompson	Emerald Financial Associates	29	R	Corbridge	N	2	Yianni Theodorou	Logic Wealth Planning	126	I	Heywood	Y	4+	
Steven Cattle	Explore Wealth Management	119	R	Cramlington	N	4+	Kevin Benstead	Kevin Benstead IFA	27	I	High Peak	N	2	
Tom Parkin	Newcastle Financial Advisers*	58	R	Cramlington	Y	2	Carol Dickens	New Vision Wealth Strategies	89	I	Holmes Chapel	N	3	
Malcolm Stalker	Foster Denovo	41	R	Cramlington	N	2	Lindsay Carter	Ascot Lloyd	38	I	Holmfirth	N	2	
Craig Chandler	Integrated Financial Solutions For You	29	R	Cramlington	Y	2	Gillian Shirt	Robertson Baxter	15	I	Holmfirth	Y	1	
							Robert Callaghan	Sandringham Financial Partners*	53	I	Horbury	N	3	
							Catherine Richardson	Navigation Wealth Management	37	R	Hornsea	N	2	

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VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS														
Mathew Lamping	Ascot Lloyd	13	I	Leeds	N	1	David Pritchard	Applewood Independent	63	I	Nantwich	N	1	
James Marlow	Armstrong Watson	12	I	Leeds	N	1	Jamie Hull	Atherton & Associates Wealth Management	17	R	Nantwich	N	1	
Angela Marson	Fairstone	14	I	Leek	Y	2	Christina Clegg	Christina Clegg Financial Planning Services	249	I	Nelson	Y	4+	
Steve Amison	Fairstone	11	I	Leek	Y	2	Duncan Martinus	MABWM	32	I	Nelson	Y	1	
Karl Bonworth	Zenith Independent Wealth Management	72	I	Leigh	N	1	Helen Brown	Phillip Bates & Co	142	I	Neston	Y	4+	
Ash Patel	Camargue Wealth	70	R	Leigh	N	3	Sara Cresswell	Skipton Building Society	74	R	Neston	Y	3	
Sarah Hogan	KBA FS	40	R	Leigh	Y	2	Steve Braidford	Parkgate FS	21	I	Neston	N	2	
Joanne Hobson	KBA FS	34	R	Leigh	Y	2	Bill Ward	Parkgate FS	20	I	Neston	N	2	
David Parkinson	KBA FS	19	R	Leigh	N	2	Geoff Caisley	Newcastle Financial Advisers*	89	R	Newcastle upon Tyne	Y	2	
Paul Taylor	True Potential	55	R	Leyland	N	1	Kevin Fitzjohn	Skipton Building Society	80	R	Newcastle upon Tyne	Y	2	
Marc Carpenter	Albion House Wealth Management	19	R	Leyland	Y	1	Rachael Hall	Seven Stages	69	I	Newcastle upon Tyne	Y	4+	
Chris Lunt	Chris Lunt IFA	215	I	Liverpool	N	4+	David Simpson	Newcastle Financial Advisers*	55	R	Newcastle upon Tyne	Y	2	
Martin Wilcocks	Wilcocks & Wilcocks*	85	I	Liverpool	Y	4+	Victoria Atherton	Close Brothers Asset Management	48	R	Newcastle upon Tyne	Y	2	
Sanjay Gambhir	Hanson Financial Services	55	I	Liverpool	N	2	Paul Richardson	Newcastle Financial Advisers*	41	R	Newcastle upon Tyne	Y	2	
Alan Worthington	Capstone Financial	53	R	Liverpool	N	2	Omar Din	MHA Tait Walker	37	I	Newcastle upon Tyne	N	1	
Julie Roche	Hanover Wealth Management	49	I	Liverpool	N	4+	Alister Gaines	Greenarch Wealth Management	30	I	Newcastle upon Tyne	N	2	
Wayne Slater	Spectrum IFS	48	I	Liverpool	N	3	Michael Carrick	Tier One Capital	30	I	Newcastle upon Tyne	N	2	
Josh Brooks	Markland Hill Wealth	25	I	Liverpool	N	2	Natalie Turner	Natalie Turner Wealth Management	21	R	Newcastle upon Tyne	N	1	
Graham Duggan	LJ Financial Planning	19	I	Liverpool	N	1	Martin Bage	Fairstone	20	I	Newton Aycliffe	Y	2	
Gary Fletcher	LightSide Financial Planning	13	I	Liverpool	N	1	Paul Richardson	Amethyst IFA	62	I	North Shields	N	2	
Michael Carlyle	Hanson Financial Services	11	I	Liverpool	N	1	Derek Dryden	Gale and Phillipson	172	I	Northallerton	Y	4+	
Ray Garnett	Fairstone Liversedge	129	I	Liversedge	Y	3	James Downing	Gale and Phillipson	71	I	Northallerton	Y	4+	
Kelly Pickup	Skipton Building Society	105	R	Lytham St Annes	Y	2	Emma Mitchell	Skipton Building Society	46	R	Northallerton	Y	2	
Stewart Kaye	Skipton Building Society	49	R	Lytham St Annes	Y	2	Kerry Chaloner	Armstrong Watson	29	I	Northallerton	N	3	
Paula Lawson	Hurstwood Financial Planning	17	I	Macclesfield	Y	1	Debbie Long	Close Brothers Asset Management	123	R	Northwich	Y	2	
Eric Mowinski	Landmark Financial Planning	105	I	Manchester	N	4+	Ryan Phelps	Hartford Wealth	32	R	Northwich	N	2	
Darius Jalali	Stratton Wealth Management	64	I	Manchester	N	2	Samantha Attwood	Cheshire Money	28	I	Northwich	N	1	
Carl Shropshire	Skipton Building Society	58	R	Manchester	Y	2	Garnet Ronander	Ubuntu Wealth Management	25	R	Northwich	N	1	
Daniel Foy	Mazars Financial Planning*	56	I	Manchester	N	2	Carla Brown	Oakmere Wealth Management	24	R	Northwich	N	1	
Jade Jackson	Landmark Financial Planning	46	I	Manchester	N	1	Shelagh Taylor	Landmark Financial Planning	70	I	Oldham	N	4+	
Adrian Edwards	Sylvan Financial Management	41	I	Manchester	Y	1	Rachael Moore	Skipton Building Society	42	R	Oldham	Y	2	
Charles Jowers	Lordstone Financial Planning	33	R	Manchester	N	3	Richard Eastwood	Pearson Solicitors & Financial Advisers	20	I	Oldham	Y	2	
Joseph McGarvey	McGarvey Jones Financial Planning	29	R	Manchester	N	1	Samuel Travis	Rhodian Wealth Management	11	R	Oldham	N	1	
Jeremy Agorom	Whitfield Wealth Management	29	R	Manchester	Y	1	Joseph Stevens	True Potential	234	R	Ormskirk	Y	4+	
Dwaine Martin	Dwaine Martin Financial Planning	22	R	Manchester	N	2	Angela Maher	Acumen Financial Partnership	98	I	Ormskirk	Y	4+	
Tom Hood	Hood Financial Planning	14	I	Manchester	N	1	Jon Routledge	Fairstone	56	I	Ormskirk	Y	3	
Steven Pye	RWA Financial Planning	12	R	Manchester	N	1	Thomas Hatley	Christopher Little & Co*	75	R	Otley	Y	4+	
Grant Kelly	Newcastle Financial Advisers*	33	R	Middlesbrough	Y	2	Scott McNally	Newcastle Financial Advisers*	83	R	Penrith	Y	2	
Darron Whitehead	Fairstone Liversedge	201	I	Mirfield	Y	4+	Justin Rourke	Armstrong Watson	53	I	Penrith	N	3	
Jonathan Garnett	Fairstone Liversedge	69	I	Mirfield	Y	4+	Paul Moody	Armstrong Watson	15	I	Penrith	N	1	
Darren Hancock	Sandringham Financial Partners*	42	I	Morecambe	Y	3	David Barber	DMB Wealth Management	64	R	Peterlee	N	2	
James Richfield	TMP Wealth Management	54	R	Morpeth	N	1	Gordon Cutty	Schroders Personal Wealth	40	R	Peterlee	N	1	
Peter Grieves	TMP Wealth Management	28	R	Morpeth	N	1	Aimee Watson	Seven Financial Planning	22	I	Peterlee	Y	2	
Matthew Brown	The Private Office*	19	I	Morpeth	Y	1	John Hough	Newcastle Financial Advisers*	34	R	Pickering	N	2	
Glenn Bolton	TMP Wealth Management	15	R	Morpeth	N	1	Robert Gill	The Mortgage Factory	68	R	Poulton-le-Fylde	Y	2	
Sean Shabilla	TMP Wealth Management	14	R	Morpeth	N	1	Andrew Grice	Fylde Wealth Management	13	R	Poulton-le-Fylde	N	1	
Gary Oselton	TMP Wealth Management	13	R	Morpeth	N	1	Ashley Parry	Polygon Financial	142	I	Preston	Y	4+	
Dan Croker	TMP Wealth Management	12	R	Morpeth	N	1	Noel McCormick	Skipton Building Society	109	R	Preston	Y	3	
Dan Smith	TMP Wealth Management	11	R	Morpeth	N	1	Vanessa Townshend	Springfield Financial Services	95	I	Preston	Y	4+	

KEY

FIRM

* Top Rated Firm (includes trading names of Top Rated Firms), more on p27

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NORTH ENGLAND									
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.	YEARS QUALIFIED			
Sophie Smith	Fogwill & Jones	68	I	Sheffield	N	4+	Richard Hollington	Fairstone	154 I Stone Y 4+
Alex Napier	SSRE Group	45	R	Sheffield	N	2	Paul Clough	Grainger Financial Planning	126 I Sunderland Y 4+
Marvin Owens	Skipton Building Society	28	R	Sheffield	Y	2	Colin Arundel	Newcastle Financial Advisers*	81 R Sunderland Y 2
Dobir Miah	Schroders Personal Wealth	22	R	Sheffield	N	1	David Hardman	DMH Private Wealth	79 I Sunderland Y 4+
John Dunseath	KW Wealth Planning	21	R	Sheffield	N	1	Martin Amer	True Potential	61 R Sunderland Y 4+
Robert Clague	AFH Wealth Management	17	I	Sheffield	N	1	Joe O'Connor	True Potential	47 R Tarporley Y 4+
Stephen Dawson	Gritstone Financial Planning	11	R	Sheffield	N	1	Emma Cherrington	Active Chartered Financial Planners	87 I Thornaby Y 4+
Chris McMahon	Fogwill & Jones	10	I	Sheffield	N	1	Penny Smith	Sandringham Financial Partners*	106 I Thornton-Cleeveleys N 3
Daniel Schofield	The Private Office*	32	I	Shipley	Y	1	Angeline MacLaren	Navigation Wealth Management	83 R Wakefield N 2
Rob Pocock	St Pauls Financial Planning	43	I	Skelmersdale	Y	3	Jason Fisher	Sandringham Financial Partners*	44 I Wakefield N 3
Barry Orr	Barker Sutcliffe and Associates	86	I	Skipton	Y	4+	David Yeardeley	Navigation Wealth Management	35 R Wakefield Y 1
Michael Halmshaw	Skipton Building Society	59	R	Skipton	Y	3	Danny Wood	Navigation Wealth Management	12 R Wakefield N 1
Sebastian Tempest	True Potential	25	R	Skipton	N	2	James Collins	Cheshire Wealth Partnership	141 I Warrington N 4+
Mark Stevens	Stevens Wealth Management	21	R	Skipton	N	1	Jason Leeson	Skipton Building Society	113 R Warrington Y 3
Emma Pentelow	Pentelow Wealth Management	14	R	Skipton	N	1	Martin Peters	Schroders Personal Wealth	23 R Warrington Y 1
Glen Stephenson	True Potential	112	R	South Shields	Y	1	Andrew Elson	Berry & Oak	84 I Wetherby Y 1
Mark Winship	Newcastle Financial Advisers*	56	R	South Shields	Y	2	Richard Dickinson	Dickinson Wealth Management	47 R Wetherby N 1
Mike Weedon	Wealth of Advice	53	I	South Shields	Y	2	Tom Stones	North Yorkshire Financial Planning	47 R Wetherby N 1
Michael Cook	Michael Cook Wealth Management	44	R	South Shields	Y	2	Mark Thewlis	Simple Financial Advice	17 I Wetherby N 1
Lynn Street	Optasia Wealth Management	71	R	Southport	Y	2	David Walton	Vitty Alexander Wealth Management	11 R Wetherby N 1
David Lloyd	Lloyd & Co.	68	I	Southport	Y	4+	James Steer	Bowcliffe Wealth Management	10 R Wetherby N 1
Paul Reid	Skipton Building Society	43	R	Southport	Y	2	David Mitchell	Newcastle Financial Advisers*	49 R Whitley Bay Y 2
Helen Woods	Optasia Wealth Management	36	R	Southport	N	2	David Barton	Prosper Wealth Management	139 I Wigan N 2
Antony Anderton	Anderton & Associates	11	R	Southport	N	1	Charlie Davies	RWA Financial Planning	26 R Wigan N 1
Allie Baglow	Allisons Financial Planning	140	I	St Helens	Y	1	Andrew Day	Depledge*	175 I Wilmslow Y 4+
Andrew Platt	Callisto Wealth Management	91	I	St Helens	Y	2	Rob Patten	Individual Financial Services*	153 I Wilmslow N 3
Thomas Frodsham	Tailored Financial Planning	78	I	St Helens	Y	3	Ben Lancaster	Depledge*	45 I Wilmslow N 1
Paula Payne	Tailored Financial Planning	30	I	St Helens	Y	1	Richard Wilkinson	Wilkinson Financial Management	41 R Wilmslow N 1
Paul Clough	Tailored Financial Planning	14	I	St Helens	N	1	Matthew Jenkinson	Cornucopia Wealth Management	13 R Wilmslow N 1
Mark Carter	Sovereign Wealth	133	R	Stockport	N	4+	Gareth Nicholson	MHA Tait Walker	81 I Windermere N 1
Nicholas Nesbitt	Mazars Financial Planning*	41	I	Stockport	N	2	Ashley Magean	MHA Tait Walker	28 I Windermere N 1
Kerry Robertson	KMR Financial Planning	35	I	Stockport	Y	1	Stephen Cross	True Potential	94 R Wirral N 4+
Paul Tuson	Ascot Lloyd	22	I	Stockport	N	2	Aaron McPhail	McPhail Financial Services	52 I Wirral N 2
Ashley Blackmore	Camargue Wealth	22	R	Stockport	N	2	Jane O'Hara	Rosebridge	44 I Wirral Y 4+
Luke Mather	Middleton Wealth Management	17	R	Stockport	N	1	Debbie Mearns	Avista Financial Planning	37 I Wirral Y 3
Ed Painter	Sylvan Financial Management	17	I	Stockport	Y	1	Andrew Birley	Williams Birley Wealth Management	22 R Wirral N 2
Tristan Edwards	LJ Financial Planning	13	I	Stockport	N	1	Jonathan Pearce	Newcastle Financial Advisers*	53 R Yarm Y 2
Nick Matthews	MG Shaw	100	I	Stockton-on-Tees	N	2	Al Spall	MAP Financial Planning	97 I York N 4+
Issac Greaves	Ocreas Financial North	59	R	Stockton-on-Tees	N	2	Graham Thompson	Wolds Financial Planning	90 I York Y 2
Neil Flint	Alexandra's Financial Management	44	I	Stockton-on-Tees	N	2	Ricardo Da Silva	G + E Wealth Management	80 I York N 1
Daniel Bishara	Daniel Bishara Financial Planning	15	R	Stockton-on-Tees	Y	1	Mark Fisher	Ardent Financial Planning*	64 I York Y 2
Tom Horner	MG Shaw	14	I	Stockton-on-Tees	Y	1	Simon Cowley	YorWealth	53 I York Y 4+
Michael Duffield	Clarity for Life	12	I	Stockton-on-Tees	Y	1	Charlotte Drewett	Skipton Building Society	45 R York Y 3
Chris Flynn	Gilliker Flynn	103	I	Stoke-on-Trent	Y	4+	Oliver Smyth	YorWealth	44 I York Y 1
Nicola Conway	St. James's Place	26	R	Stoke-on-Trent	N	1	Debbie Burchall	AFH Wealth Management	41 I York N 1
Simon Hargreaves	IronMarket	21	I	Stoke-on-Trent	N	1	Joanne Gott	Joanne Gott Associates	39 R York N 2
							Warwick Ivel	G + E Wealth Management	38 I York N 1
							Gary O'Brien	Ardent Financial Planning*	30 I York Y 2

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Keith Roseburgh	Keith Roseburgh Financial	28	I	Dalkeith	N	2	Colin Campbell	Mazars Financial Planning*	26	I	Glasgow	N	2	Abraham Uys	Atticus Financial Planning	15	I	Alton	Y	1
Jonathan Smith	Jonathan Smith Consulting	27	R	Dollar	N	2	Brian McNicol	Armstrong Watson	23	I	Glasgow	N	2	Alister Mellor	Succession Wealth	122	I	Amersham	N	4+
Andrew Finnie	Border Finance	868	I	Dumfries	Y	4+	Gillian Burns	Skipton Building Society	22	R	Glasgow	Y	1	Jon Elkins	Smarter Financial Planning	103	I	Amersham	Y	4+
Stuart Huxtable	True Potential	243	R	Dumfries	N	4+	Mandy Crawford	Ascot Lloyd	14	I	Glasgow	N	2	Jonjoseph Coops	Elite Financial Consulting	26	I	Amersham	N	1
Andrew Middlemiss	Middlemiss and Associates	125	R	Dunbar	N	2	Graeme Dreghorn	Charles Stanley	13	R	Glasgow	Y	1	Keith Smithson	Succession Wealth	23	I	Amersham	N	2
Raymond Broomfield	AFH Wealth Management	53	I	Dunbar	N	2	Martin McLaughlan	Martin McLaughlan	12	R	Glasgow	N	1	Marcus Stirling	Succession Wealth	20	I	Amersham	Y	1
Gavin Middlemiss	Middlemiss and Associates	42	R	Dunbar	N	2	Vihar Shah	Mazars Financial Planning*	12	I	Glasgow	N	1	Mark Walsh	Succession Wealth	14	I	Amersham	Y	2
Alan Davidson	Mortgages & Financial Services For All	84	R	Dundee	N	2	Farzana Khan	AFH Wealth Management	11	I	Glasgow	N	1	John Howson	Hills-Howson Financial Services	47	R	Ampthill	N	2
Mike Baxter	GS Group	65	I	Dundee	Y	3	Daniele Tuveri	Daniele Tuveri	11	R	Glasgow	N	1	Emily Pool	Happy Planet Financial Planning	29	I	Ampthill	Y	2
Andy Page	Fairstone	54	I	Dundee	Y	2	Meghan McPartlane	Schroders Personal Wealth	11	R	Glasgow	N	1	Madeleine Sunley	Blueberry Financial	63	I	Ascot	Y	2
Linda Donald	Robertson & Donald*	29	I	Dundee	N	1	Clare O'Malley	Schroders Personal Wealth	10	R	Glasgow	N	1	Asif Hussain	Skipton Building Society	57	R	Ashford	Y	2
Chris Robertson	Robertson & Donald*	20	I	Dundee	N	1	Paul McCabe	Astute Financial Planners	34	I	Gullane	N	2	Colin Quinn	Q & A Financial Planning	15	R	Ashford	N	1
Sarah Miller	GS Group	22	I	Dunfermline	N	1	Thomas Marshall	S W Financial Management	121	I	Hamilton	Y	4+	Nicholas Ryan	Yellow Bear Financial Consultancy	85	I	Aylesbury	Y	4+
Ian Galston	2plan Wealth Management	66	I	East Kilbride	Y	4+	Neil Aspinall	Truly Independent	47	I	Insch	Y	2	James Scarlett	Gary Shields Wealth Management	13	R	Bagshot	Y	1
Kathryn Tomlinson	Cailean	129	I	Edinburgh	Y	4+	Mary MacFarlane	Mary MacFarlane Financial Planning	43	R	Inverness	N	2	Terri Hall	Continuum Financial Services	27	I	Banbury	Y	2
Hugo Balfour-Melville	AMIA Wealth Management	90	I	Edinburgh	Y	2	Daniel Murdoch	Succession Wealth	40	I	Inverness	N	2	Charlotte Whiteley	Allard Whiteley Associates	35	R	Basildon	N	2
Kevin Gribben	Bluesky Independent Wealth Managers	70	I	Edinburgh	Y	2	Jake Bernardi	Succession Wealth	30	I	Inverness	N	2	Reece Brown	One Financial Solutions*	10	I	Basildon	N	2
David Scott	Close Brothers Asset Management	64	R	Edinburgh	Y	2	Chris Dunn	Succession Wealth	22	I	Inverness	N	2	Ben Middleton	True Potential	51	R	Basingstoke	N	1
Gregor McMeechan	Malleny Mortgage Solutions	39	I	Edinburgh	N	1	Jean Dawson	More Than Mortgages	85	I	Kinross	Y	1	Carly Oliver	BlackFin Wealth Management	36	R	Basingstoke	N	2
Adrian Hanger	ADH Wealth Management	38	R	Edinburgh	N	2	Andrew Stewart	A S Wealth Management	30	R	Kinross	N	2	Richard Pearce	Richard Pearce Wealth Management	14	R	Basingstoke	N	1
Michael Angus	Sanlam Wealth	37	R	Edinburgh	Y	2	Michael McLintock	Adelp Financial Solutions	66	I	Lanark	Y	4+	Mike Robertson	Mike Robertson Associates	119	I	Battle	Y	3
John Scott Davidson	John Scott Davidson	29	R	Edinburgh	N	2	Darren Burns	DPB Wealth Management	22	I	Larbert	Y	1	Douglas Rowe	Douglas Rowe Financial Services	37	R	Battle	N	1
Charles Mintowt	Mintowt Wealth Management	23	R	Edinburgh	N	1	John Maxwell	MX Independent*	161	I	Largs	N	3	Tony Woodward	Quilter Financial Advisers	103	R	Beaconsfield	Y	4+
Craig Davidson	C. Davidson Financial Planning	18	R	Edinburgh	N	2	Michael McGinty	Sandringham Financial Partners*	39	I	Largs	N	3	Paul Duval	One Vision Wealth Management	50	I	Beaconsfield	Y	1
Sam Cowan	Charles Stanley	17	R	Edinburgh	Y	1	Marc Thomson	Marc Thomson Mortgages & Wealth	48	R	Larkhall	Y	2	Tanya Laing	Gibson Laing Wealth Management	11	R	Beaconsfield	N	1
Jenyer Beardsley	St. James's Place	17	R	Edinburgh	N	1	Vincent Throp	Throp Financial Planning	116	R	Linlithgow	Y	2	Hiren Khakhar	Sandringham Financial Partners*	49	I	Bedford	N	2
Zeshan Hussein	John Scott Davidson	15	R	Edinburgh	N	1	Graeme Inglis	Poise Financial Planning	93	I	Linlithgow	Y	2	Matthew Aitchison	Clear Vision Financial Planning	40	I	Bedford	Y	4+
Matthew Yuill Irvine	Melville Independent Plc	15	I	Edinburgh	N	1	Martin Heslop	Sutherland Mayfair Wealth Management	27	R	Linlithgow	Y	2	Aga Drozd	Harrison James Financial Planners	25	R	Bedford	N	2
Katie Ridland	Ridland Wealth Management	15	R	Edinburgh	N	1	Carla Greener	Schroders Personal Wealth	112	R	Livingston	N	1	Gary Beck	Beck Wealth Management	82	R	Benfleet	N	3
Seonaidh McIntyre-Stephen	Wisteria Private Wealth	14	R	Edinburgh	N	1	Sean Gilbert	Select Wealth Managers	71	I	Livingston	Y	3	Paul Andrews	Andrews Wealth	16	R	Benfleet	N	1
Jennifer Kay	Arlene Addison	13	R	Edinburgh	N	1	Craig Barr	Strategic Wealth Solutions	50	R	Loanhead	N	2	Paul Miller	Fairstone	62	I	Berkhamsted	N	3
Taka Mbedzi	St. James's Place	11	R	Edinburgh	N	1	Rachel Stewart	Traprain Financial	22	R	North Berwick	N	1	Ross Lambert	Mazars Financial Planning*	56	I	Berkhamsted	N	2
Martin Grierson	St. James's Place	10	R	Elgin	N	1	Olga Robertson	GS Group	28	I	Perth	N	1	Debra Melbourne	Schroders Personal Wealth	14	R	Berkhamsted	N	1
Paul McFadyen	Spectrum Wealth Group	191	I	Glasgow	Y	4+	Andrew Singleton	Money Advice & Planning	206	I	Renfrew	Y	4+	Robert Stringer	Stringer Mann Chartered Financial Planners	13	R	Berkhamsted	N	1
Clayton Cumming	True Potential	173	R	Glasgow	N	4+	Jennifer Arthur	Money Advice & Planning	12	I	Renfrew	N	1	Chris Philcox	True Potential	53	R	Bexhill-on-Sea	N	4+
Kevin Garfagnini	Mazars Financial Planning*	152	I	Glasgow	N	2	Graham Brodie	Succession Wealth	92	I	Stirling	Y	4+	Colin Jessopp	Colin Jessopp	28	R	Bicester	N	1
Alistair Creevy	Succession Wealth	134	I	Glasgow	N	4+	Neil Miller	Retirement & Investment Solutions	53	I	Stirling	Y	3	Jenny Jackson	Premier Plus	100	I	Biggleswade	Y	4+
Dhawal Chandan	Just Financial Group	123	I	Glasgow	Y	4+	George Laidlaw	John Scott Davidson	28	R	Stirling	Y	2	Charlotte Gibbon	Independent Personal FM	43	I	Biggleswade	Y	2
Robbie MacKillop	Advanta Wealth	99	I	Glasgow	N	2	Elaine Clunie	Buchan Wealth Management	37	R	Stonehaven	N	2	Paul Davis	Clear Financial Advice	192	I	Billericay	N	4+
Stuart Lamont	Waverton Wealth Planning	73	I	Glasgow	N	2	Nick Callaghan	JC Roxburgh	116	I	Troon	N	4+							
Steven Mason	Gilliland Neilson Brown	64	I	Glasgow	Y	2	Jacqueline Hillan	JC Roxburgh	53	I	Troon	N	4+							
Richard Smith	Gilson Gray Financial Management	48	R	Glasgow	Y	2														
Chris Brown	Begley Brown Financial Solutions	41	I	Glasgow	Y	2	George Koulloupas	Informed Wealth Management	53	I	Abingdon	N	4+							
Chris Friel	Bluesky Independent Wealth Managers	33	I	Glasgow	N	2	Daniel Smith	KW Wealth Planning	11	R	Abingdon	N	1							
Carley Mearns	C Mearns Finance	31	R	Glasgow	N	2	James Nightingale	Punter Southall Wealth	30	R	Aldershot	N	2							
Barry Young	Succession Wealth	28	I	Glasgow	N	2	Stuart Brown	Eight Wealth Management	49	R	Alton	N	2							

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VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																											
SOUTHEAST ENGLAND						Manisha Patel	AFH Wealth Management	17	I	Chelmsford	N	1	Greg Simkin	Unity Wealth Management	72	I	Fareham	N	1								
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.	YEARS QUALIFIED	Daniel Mayman	Sterling & Law	17	I	Chelmsford	Y	1	Ian Batterbee	Sterling & Law	68	I	Fareham	Y	1							
							Meg Digweed	Advance Wealth	12	I	Chelmsford	N	1	Mark Perkins	Coll Perkins	50	I	Fareham	N	2							
							Andrew Skinner	Andrew Skinner Wealth Management	22	R	Billericay	N	1	Stuart Crease	Skipton Building Society	35	R	Chesham	Y	2	Darren Butler	Unique Financial Planning	48	R	Fareham	N	2
							Tammy Salmon	Salmon Financial Planning	17	R	Bishop's Stortford	N	1	Brad Ainsworth	Cathedral Wealth Management	71	R	Chichester	N	3	Mark Holmes	Eighteen Wealth Planning	35	I	Fareham	Y	2
Joe Willcox	Willcox Wealth Management	15	R	Bishop's Stortford	N	2	Ben Griffiths	Lewis Brownlee Financial Services	44	I	Chichester	Y	2	Alison Dart	Eight Wealth Management	24	R	Fareham	N	1							
Martin Hodds	Sovereign Wealth	12	R	Bishop's Stortford	N	1	Paul D Brown	Ascot Lloyd	21	I	Chichester	N	1	Kerry Nelson	Nexus Independent Financial Advisers	20	I	Fareham	Y	1							
Richard Gross	Church's Financial Planning	27	I	Bordon	Y	1	Guy Ovenden	McMillan Wealth Consultants	19	R	Chichester	Y	2	Sarah Quirk	Sarah Quirk Wealth Associates	18	R	Fareham	N	1							
Mandy Veal	Business & Personal Investment	19	I	Bourne End	N	2	Peter Greenwood	Greenwood Wealth Solutions	12	R	Chichester	N	1	Emma Farmer	AFH Wealth Management	11	I	Fareham	N	1							
Tony Davies	FIRST Financial Services	142	R	Bournemouth	Y	1	Sally Austin	Greenwood Wealth Solutions	10	R	Chichester	N	1	Alan Wall	Wall Wealth Management	32	R	Farnborough	N	1							
Mark Clinton	Clinton Kennard Associates	101	R	Bournemouth	Y	2	John Findlay	Bray Wealth Management	33	R	Chobham	Y	2	Martin Rayner	Compton Financial Services	48	I	Farnham	Y	2							
Martyn Bailey	Oculus Wealth Management	78	R	Bournemouth	N	2	Ben James	St. James's Place	14	R	Christchurch	N	1	Rob Case	Case Wealth Management	107	R	Felixstowe	N	1							
Bodie Dove	Lester Brunt Wealth Management	41	R	Bournemouth	N	1	David Hole	Succession Wealth	14	I	Christchurch	N	2	Richard Toll	Andrews Wealth	22	R	Felixstowe	N	1							
Matthew Kemp	Skipton Building Society	30	R	Bournemouth	Y	2	Peter Hewett	AFH Wealth Management	51	I	Clacton-on-Sea	N	3	Matthew Dudley	Pocock Rutherford & Co	54	R	Ferndown	Y	2							
Swarup Bhose	Peter Harding Wealth Management	19	R	Bournemouth	N	1	Mark Goodier	Bentley Financial Planning	27	R	Clacton-on-Sea	N	2	Karl Ward	Positive Solutions	35	R	Ferndown	Y	1							
James Suttie	Peter Harding Wealth Management	15	R	Bournemouth	N	1	Peter Emery	Amber River Colchester	238	I	Colchester	N	4+	Mark Lambert	Succession Wealth	31	I	Ferndown	Y	2							
Garry Johnson	Garry Johnson Wealth Management	61	R	Brentwood	N	2	Colin Ross	Colin Ross Financial Planning	96	R	Colchester	N	2	Philip Henden	Henden Financial	115	I	Fleet	N	3							
Steve Green	Steven Green Financial Planning*	55	I	Brentwood	N	3	Luke Robinson	Robinson Financial Planning	71	R	Colchester	N	3	Geoff Day	Wilcox Day Wealth Management	50	R	Fleet	N	3							
Andrew Lee	ALee Financial Planning	23	R	Brentwood	N	1	Paul Sweeny	Sweeny Wealth Management	55	I	Colchester	Y	3	James Gill	J G Wealth	47	R	Fleet	N	2							
Tim Rozario	Skipton Building Society	53	R	Brighton	Y	3	Thomas Moyes	Moyes Investments	45	I	Colchester	N	3	Paul Scott	Scott Financial	33	R	Fleet	N	2							
Stephen White	McMillan Wealth Consultants	11	R	Brighton	N	1	Simon Gibbs	AFH Wealth Management	16	I	Colchester	N	1	Heide Swift	Swift Mortgages*	42	R	Flitwick	N	1							
Mark Curtis	Ascot Lloyd	29	I	Bristol	N	1	Anthony Lawes	Rivendell Financial Solutions	13	R	Colchester	N	1	Ben Taylor	Consolidare Wealth Management	16	I	Folkestone	Y	1							
Tom Barnes	Barnes Wealth Management	22	R	Buckingham	N	1	Stephen Whyburd	True Potential	12	R	Colchester	Y	1	Trevor Mitchell	Mitchell Private Clients	29	R	Forest Row	Y	2							
Andrew O'Byrne	Collective Financial Planning	20	R	Buckingham	Y	2	Robert Ayley	Professional Solutions Wealth Management*	51	R	Cranbrook	Y	1	Gary Kuhler	Sandringham Financial Partners*	13	I	Gatwick	N	1							
Alex Cox	Barnes Wealth Management	16	R	Buckingham	N	1	Andrew Lee	One Financial Solutions*	73	I	Cranleigh	Y	3	Chris Alpe	Alpe Wealth Management	12	R	Gatwick	N	1							
Philip Hanley	Philip James Financial Services*	457	I	Burford	Y	4+	Mike Black	Oakwood	62	R	Cranleigh	N	4+	Christopher Rainbow	Bow Financial Services	66	I	Gillingham	Y	3							
Sian MacInnes	Philip James Financial Services*	268	I	Burford	Y	4+	Rupert Miller	Bramley Financial Planning	52	I	Cranleigh	N	3	Lisa Colley	Frost Wealth Management	61	R	Godalming	N	1							
Harry Morgan	Wellesley Wealth Advisory	95	R	Burgess Hill	N	4+	Kevin Gatland	St. James's Place	13	R	Cranleigh	Y	1	David Cole	Burfields House Wealth Management	21	R	Goudhurst	N	1							
Rob Stovell	Schroders Personal Wealth	49	R	Burgess Hill	Y	1	Simon Munday	Prosperity IFA	99	I	Crowborough	Y	3	Robin Quirt	Burfields House Wealth Management	16	R	Goudhurst	N	1							
Harj Gill	Sandringham Financial Partners*	37	I	Burnham	N	2	Graham Hicks	GA Hicks Associates	79	I	Crowborough	N	4+	Mark Thompson	Thompson Financial Consulting	99	I	Hadleigh	Y	4+							
Calum O'Donnell	Alan Boswell	106	I	Bury St Edmunds	Y	4+	Michael Bains	One Financial Solutions*	25	R	Crowborough	Y	2	Damien Gould	Beals Mortgage and Financial Services	29	R	Hailsham	Y	2							
Andy Manning	Succession Wealth	87	I	Bury St Edmunds	Y	4+	Jim Bolus	Nexus Independent Financial Advisers	13	I	Crowthorne	Y	1	Matthew Sellens	Crown Wealth Consultants	23	R	Hailsham	Y	1							
Ryan Van den Bergh	Carrick Global Wealth	33	I	Camberley	N	2	Aneeka Patel	HJP Chartered Financial Planners	22	R	Dorking	N	1	Paul Price	St Peters Financial Planning	18	R	Halstead	N	1							
Peter Ward	St. James's Place	33	R	Camberley	N	2	Charlotte Ward	HJP Chartered Financial Planners	16	R	Dorking	N	1	Geoff Buckland	Kinsbourne Wealth Management	102	R	Harpenden	Y	2							
Vicky Kleboe	Penrose Wealth Management	16	R	Camberley	N	1	Crispin Homer	The Private Office*	34	I	Dunmow	Y	2	Dean McSloy	The Private Office*	86	I	Harpenden	Y	3							
Paul Huggins	Huggins Wealth Management*	176	I	Canterbury	Y	3	Philip Hadlow	Toddington IFA	76	I	Dunstable	Y	3	Brian Abrey	Abrey Private Clients	37	R	Harpenden	Y	2							
Lee Giles	Verum Financial	167	I	Canterbury	Y	4+	Greg Crawley	AFH Wealth Management	10	I	Dunstable	N	1	James Penn	J P Wealth Management	14	R	Harpenden	N	1							
Wayne Smith	WLS Investment Partnership*	63	I	Chatham	N	3	Ben Law	BGL Wealth	37	R	East Grinstead	N	1	David Dodgson	The Private Office*	70	I	Haslemere	Y	4+							
Matthew Wilkes	Matthew Wilkes Wealth Management	20	R	Chatham	N	1	Paul Clifford	Clifford Osborne	318	I	Eastbourne	N	4+	Darryl Barr	Podium Financial	39	I	Haslemere	N	2							
James Caviel	Hoyl Independent Advisers	186	I	Chelmsford	Y	2	Clive Baker	The Equity Release Experts	15	R	Eastleigh	N	1	Nigel Thornely	Sandringham Financial Partners*	46	I	Hastings	Y	3							
Chris Clark	Advance Wealth	153	I	Chelmsford	Y	4+	Alex Guthrie	Unity Wealth Management	10	I	Eastleigh	N	1	Chris Allen	Mat White Financial Services	33	I	Havant	Y	2							
Ben Agar-Hutton	Avenue Financial Solutions	36	I	Chelmsford	N	2	Sandy Pabial	Continuum Financial Services	30	I	Epping	N	2	Jarrath Cush	Eight Wealth Management	25	R	Havant	N	1							
Paul Bartlett	Piccadilly Wealth Management Limited	25	I	Chelmsford	N	2	Ben Hewitt	Alan Boswell	36	I	Eye	Y	3	Andrew Leppard	St. James's Place	13	R	Havant	N	1							
Rebecca Welthy	Aventur	24	I	Chelmsford	Y	1	Ian Riggs	Eight Wealth Management	133	R	Fareham	N	2	Simon Arthur	Metis Wealth*	58	I	Haywards Heath	N	1							
Chris Leyden	Copnol Consultancy	21	R	Chelmsford	N	2	Robert Brealey	Abbotstone Financial Solutions	118	I	Fareham	Y	4+	Joel Wormald	Metis Wealth*	52	I	Haywards Heath	N	1							
Stephen May	Advance Wealth	17	I	Chelmsford	N	1	Jason Eldrid	Sheraton Financial Planning*	94	I	Fareham	Y	4+	George Delaney	Metis Wealth*	33	I	Haywards Heath	N	1							

View each adviser’s services and qualifications, and contact them by visiting [VouchedFor.co.uk](#) or calling **020 3111 0583**

The information in these tables is correct as of March 12, 2022

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																									
Gordon Slocombe	Metis Wealth*	30	I	Haywards Heath	N	1	Conor O'Sullivan	O'Sullivan Financial Planning	25	I	Kettering	N	1	Alexander Fry	GoddardFry Wealth Management	35	I	Odiham	Y	3					
John Surgenor	Barrington Hamilton	27	I	Haywards Heath	N	2	Erica Hay	Erica Hay Wealth Management	14	R	Leigh-on-Sea	N	1	Nicola Watts	Jane Smith FP	70	I	Olney	N	3					
Dominic Guppy	Guppy Wealth Management	20	R	Haywards Heath	N	2	Mandy Rodgers	Mandy Rodgers Wealth Management	26	R	Leighton Buzzard	N	1	Charlotte Walters	Stefanie Price Wealth Planning	18	R	Olney	N	1					
Graham Weller	Metis Wealth*	18	I	Haywards Heath	N	1	Max Slipaczek	Slipaczek Chartered Financial Planners	98	I	Letchworth Garden City	N	2	Stefanie Price	Stefanie Price Wealth Planning	15	R	Olney	N	1					
Michael Smits	Metis Wealth*	11	I	Haywards Heath	N	1	Matthew Barnes	Barnes Robertson Financial Planning	20	R	Letchworth Garden City	N	2	Paul Davidson	Strategic Vision Wealth Management*	65	I	Oxford	Y	3					
Steven Sanders	Cranwell Wealth Solutions	15	R	Heathfield	N	2	John Robinson	Sandringham Financial Partners*	36	I	Littlehampton	N	3	Henry Elliston	Efficient Portfolio	40	I	Oxford	Y	3					
Sophia Lerche-Thomsen	Frizzell Wealth Management	22	R	Henley-on-Thames	N	1	Alistair Norton	GHL Direct	278	R	Luton	N	4+	Edward Gibson	Shaw Gibbs Financial Planning	22	I	Oxford	Y	2					
Peter Clarke	The Abbott Clarke Partnership	26	I	High Wycombe	N	1	Victoria Willis	Schroders Personal Wealth	21	R	Luton	N	1	Petra Griffiths	PSG Financial Solutions	88	I	Peacehaven	N	4+					
David Radwell	Schroders Personal Wealth	24	R	High Wycombe	Y	1	Karan Chandreja	K C Wealth Management	105	R	Maidenhead	Y	1	Kieran Woods	McMillan Wealth Consultants	33	R	Peacehaven	N	3					
Cameron Lightfoot	Polaris Financial Planning	17	R	High Wycombe	N	1	David Crabbe	Quilter Financial Advisers	84	R	Maidenhead	Y	4+	Niro Chandramohan	McMillan Wealth Consultants	15	R	Peacehaven	N	1					
Ian Marsh	IM Financial Planning	12	R	High Wycombe	N	1	Mani Bamdad	Schroders Personal Wealth	29	R	Maidenhead	N	2	Paul Edwards	McMillan Wealth Consultants	11	R	Peacehaven	N	1					
Joel Arif	Surrey Oaks Wealth Management	48	R	Hindhead	Y	3	Yannick Le Touze	YLT Wealth Management	16	R	Maidenhead	N	1	Elliot Ferreira	Crown Wealth Consultants	10	R	Peacehaven	Y	1					
David Lee	Eight Wealth Management	15	R	Hindhead	N	1	Steven Goode	Steven Goode Wealth Management	12	R	Maidenhead	N	1	Gary Bristowe	McMillan Wealth Consultants	10	R	Peacehaven	N	1					
Susie Bewell	Raymond James Investment Services	130	I	Hitchin	Y	4+	Vikram Deb	McMillan Wealth Consultants	119	R	Maidstone	N	2	Gavin Foster	Ascot Lloyd	22	I	Petersfield	N	2					
Jonathan Smith	Smith and Wardle Financial Planning	52	I	Hitchin	Y	2	James Etheridge	Focused Financial	67	I	Maidstone	Y	2	Alex Hatfield	The Private Office*	74	I	Princes Risborough	Y	4+					
Ashley Townsend	Prosperity IFA	50	I	Hitchin	Y	3	Jonathan Morris	Sandringham Financial Partners*	60	I	Maidstone	N	3	Matthew Cole	The Private Office*	40	I	Princes Risborough	Y	2					
Faye Silver	Raymond James Investment Services	48	I	Hitchin	N	2	Richard Curran	Integral Wealth Management	40	R	Maidstone	N	2	Roger Clarke	The Private Office*	50	I	Pulborough	Y	2					
Ross Welton	Andrews Wealth	18	R	Hitchin	N	1	Max Sullivan	Generational Wealth Management	24	I	Maidstone	Y	2	Martin Jeffery	The Ron Jeffery Practice	27	R	Pulborough	Y	2					
Donna Buffham	The Private Office*	36	I	Hockley	Y	2	David Brooker	2plan Wealth Management	22	I	Maidstone	N	2	Rob Winter	London and County Financial Advisors	25	R	Ramsgate	N	2					
Michael Sharp	Sharp Wealth Management	30	R	Horley	N	2	Peter Fulcher	Business & Personal Investment	58	I	Marlow	N	2	Ross Lacey	LB Financial Solutions	104	I	Rayleigh	Y	3					
Adam Reeves	Reeves Financial	117	I	Horsham	N	4+	Gary Hamilton	A&J Wealth Management	41	I	Marlow	Y	1	Joe McArdle	SP Financial Management	35	I	Rayleigh	Y	1					
Brian Richardson	Julian Harris Financial Consultants	48	I	Horsham	Y	1	Martin Capel-Smith	The Martin Capel-Smith Partnership	39	R	Marlow	N	2	Richard Elliott	Charles Stanley	97	R	Reading	Y	2					
Douglas Hanbury	Horsham Financial Services	33	R	Horsham	N	1	Lorraine Sellwood	Eight Wealth Management	36	R	Marlow	N	1	Matt Grifferty	Time Financial Planning	59	I	Reading	Y	2					
Daniel Hanbury	Horsham Financial Services	22	R	Horsham	N	1	Mark Kinally	Eight Wealth Management	27	R	Marlow	Y	1	Mark Penston	Bluesky Chartered Financial Planners*	56	I	Reading	N	1					
Karen Harris	Horsham Financial Services	13	R	Horsham	N	1	Bob Gibbs	Oak Wealth Planning	190	I	Milton Keynes	Y	4+	Jeremy Jackson	Bluesky Chartered Financial Planners*	55	I	Reading	N	1					
Ivan Lyons	Investment Solutions	365	I	Hove	Y	4+	Tony Byrne	Wealth and Tax Management	137	I	Milton Keynes	N	3	Melanie Eastwood	The Money Guardian	54	I	Reading	Y	1					
Kay Mechial	Black Lion	132	R	Hove	N	2	Sunny Sonpal	Collective Financial Planning	74	R	Milton Keynes	Y	2	Daniel Barnard	FA Wealth	50	R	Reading	N	2					
Gary Day	AXG Asset Management	90	I	Hove	Y	1	Nikki Pipping	Collective Financial Planning	72	R	Milton Keynes	Y	2	Rob Starling	Bluesky Chartered Financial Planners*	44	I	Reading	N	1					
Jayna Shah	JPS Wealth Management	47	R	Hove	N	2	Mark Smallwood	Oak Wealth Planning	69	I	Milton Keynes	Y	4+	Martin Barrett	Barrett Wealth	30	R	Reading	N	2					
Christina Wood	Routledge Financial	32	I	Hove	Y	1	Joe Davison	Maitland James Financial Planning	60	I	Milton Keynes	N	1	Jordan Grey	Morrinson Wealth Management	30	R	Reading	N	1					
Humaun Rashid	Ascot Lloyd	20	I	Hove	N	2	Andrew Flowers	Vizion Wealth	50	I	Milton Keynes	Y	1	Andrew Vaughan	Vaughan Wealth	24	R	Reading	N	2					
Oliver McDonald	Engage Wealth Management	14	I	Hove	N	1	Manisha Savdas	Collective Financial Planning	47	R	Milton Keynes	Y	2	Paula Bicknell	Paula Bicknell	21	R	Reading	N	1					
Simon Jukes	Harridge Financial Services	131	R	Hungerford	N	2	Jenny Stones	Jules Murphy Financial Planning	47	I	Milton Keynes	N	1	Basit Durrani	Schroders Personal Wealth	13	R	Reading	N	2					
Ian Lawson	Aqua Financial	31	I	Hungerford	N	3	James Blackham	Vizion Wealth	38	I	Milton Keynes	Y	1	Matt Bicknell	Bicknell Financial Planning	12	R	Reading	N	1					
Matt Thomas	Private and Commercial Financial Services	25	R	Hungerford	N	1	Sara Branca	Collective Financial Planning	36	R	Milton Keynes	Y	2	Lucy Grifferty	Time Financial Planning	10	I	Reading	Y	1					
Tayler Aitken	Harridge Financial Services	22	R	Hungerford	N	2	Sam Beesley	Argent Chartered Financial Planners	34	R	Milton Keynes	N	1	Clive Firth	Richfields Firth	62	R	Redhill	N	3					
Alasdair Maspero	Maspero Associates	12	R	Hungerford	N	1	Samantha Bradford	Simplicity Financial Planning	30	R	Milton Keynes	N	2	Russell Brett	Matthew Douglas	61	I	Redhill	Y	4+					
Corinne Gibbons	Quilter Financial Advisers	57	R	Hythe	N	2	James Messenger	Gregory Wealth Management	16	R	Milton Keynes	N	1	Nick James	One Financial Solutions*	12	I	Redhill	N	1					
Karen Callander	Hythe Bay Financial	17	R	Hythe	N	1	Samantha Kmiecik	Asquire Wealth Management	15	I	Milton Keynes	Y	1	Colin Spackman	Skippton Building Society	67	R	Reigate	Y	2					
Steph McDonald	HarperLees Financial Planning	20	I	Ingestone	N	1	Cholpon Djanuzakova	Wealth and Tax Management	10	I	Milton Keynes	N	1												
Adrian Quick	HarperLees Financial Planning	19	I	Ingestone	N	1	Andrew Will	AFH Wealth Management	21	I	New Milton	N	1												
Mark MacLean	HarperLees Financial Planning	17	I	Ingestone	N	1	Andrew Benson	Bow House Wealth Management	113	I	Newbury	Y	2												
Matt Merchant	Scrutton Bland Financial Services	33	I	Ipswich	Y	2	Simon Moran	Griffins Financial Solutions	107	I	Newbury	Y	4+												
Colin Low	Kingsfleet Wealth	28	I	Ipswich	Y	1	Alex Breadmore	Griffins Financial Solutions	56	I	Newbury	Y	4+												
Mark Spackman	Lifetime Financial Solutions	19	I	Ipswich	N	1	Sarah Blyth	Protect & Invest	45	I	Newbury	Y	2												
Joel Runnels-Moss	Schroders Personal Wealth	15	R	Ipswich	N	1	John Clements	John Clements	21	R	Newport Pagnell	N	1												
														KEY											
														FIRM * Top Rated Firm (includes trading names of Top Rated Firms), more on p27											
														STATUS I Independent financial adviser R Restricted financial adviser						YEARS QUALIFIED Consecutive years as a Top Rated Adviser					
														FEES PUBLISHED N No, this adviser does not display their fees structure on VouchedFor.co.uk Y Yes, this adviser does display their fees structure on VouchedFor.co.uk											

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																				
SOUTHEAST ENGLAND							Maria Isaeva	MI Wealth Consultancy	26	R	St Albans	N	2	Michael Man	MKM Wealth Management	28	R	Westerham	N	1
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.	YEARS QUALIFIED	Alex Thomas	DGS Chartered Financial Planners	24	I	St Albans	N	2	Russell Marley	Russell Marley Financial Planning	25	R	Westerham	N	1
							April Leeson	The Private Office*	21	I	St Albans	Y	1	Luke Adams	Adams & Bowles	23	R	Westerham	N	1
Michael Hayes	Hayes Financial Planning	23	R	Reigate	N	1	Joe Roxborough	Ascot Lloyd	20	I	St Albans	N	2	Daniel Bowles	Adams & Bowles	21	R	Westerham	N	1
Christopher Gillespie	3D Financial Planning	12	I	Reigate	N	1	Columba McMenamin	Lombard Private Clients	18	R	St Albans	Y	2	Richard Cox	Richard Cox Wealth Management	13	R	Westerham	N	1
John Aubrey	Ascot Lloyd	28	I	Richmond	N	2	Hannah Hewett	Brace Wealth Management	17	R	St Albans	N	2	Mike Lumley	Mike Lumley Financial Solutions	11	R	Westerham	N	1
Stewart Sims-Handcock	Lonsdale Wealth Management	41	I	Ringwood	N	2	Karim Chowdhury	Schroders Personal Wealth	16	R	St Albans	Y	1	Howard Bullock	Clear Financial Advice	57	I	Wickford	N	1
David Grant	Pathfinder Private Wealth	25	R	Robertsbridge	N	1	Rob Clark	Avidity Wealth Management	15	R	St Albans	N	1	Tony Russell	Orange Tree Wealth Management	55	R	Wickford	Y	2
Joe Parker	McMillan Wealth Consultants	62	R	Rochester	N	2	Oliver Sawyer	Avidity Wealth Management	14	R	St Albans	N	1	Matthew Newsome	Newsome Wealth Management	25	R	Wickford	N	2
Tony Barker	Barker Financial Planning	23	R	Rochester	N	2	Robert Ambrose	Avidity Wealth Management	13	R	St Albans	Y	1	Ian Sparks	2plan Wealth Management	226	I	Wimborne	N	4+
Michael Trombacco	Alpina Wealth Management	21	R	Rochester	N	1	Sonia Charles	Charles Wealth Management	31	R	Stansted	N	2	Martin Reed	Tilney	35	R	Wimborne	N	2
Ryan Rispoli	Lombard Wealth Associates	21	R	Rochester	N	2	Becky Guy	Sterling & Law	30	I	Stevenage	Y	2	Ben Thorpe	Oaktree Wealth Management	82	I	Winchester	N	4+
Sean Thompson	SM Thompson Wealth	21	R	Rochford	N	1	Ian Brightwell	Ian Brightwell Financial Planning	24	R	Stowmarket	N	2	Nicola Orchard	Orchard Wealth	57	I	Winchester	N	3
Alex Pegley	Ascot Lloyd	130	I	Romsey	N	3	Nicholas Cox	Winthrop Financial Planning	23	R	Sudbury	N	1	Victoria Toan	VJT Wealth Management	42	I	Winchester	N	3
Shaun Ramazannezhad	McMillan Wealth Consultants	30	R	Romsey	N	2	Ray Ingleby	Arborheath	108	I	Tadley	N	1	Charlotte Sinclair	Gregor Howitt Wealth Management	40	R	Winchester	N	1
Scott Moody	Ascot Lloyd	16	I	Romsey	N	2	Julie Searles	Searles Financial Planning	88	R	Tendring	N	4+	Bruce Ayling	St. James's Place	13	R	Winchester	N	1
Tristan Renfree	Charterhouse Portfolio Management	79	I	Ross-on-Wye	N	1	John Markham	Future Financial Planning	66	I	Tendring	N	2	Simon Daunter	Peter Harding Wealth Management	11	R	Winchester	N	1
Oliver Pemberton	Edginton Stanley Wealth Management	17	R	Royston	N	2	Mark Sleeman	Ascot Lloyd	48	I	Thatcham	N	2	Catriona McCarron	Ascot Wealth Management	201	I	Windlesham	N	4+
Samsu Miah	Berkshire Financial Planning	28	R	Sandhurst	Y	2	John Dixon	Thames Wealth Management	20	R	Thatcham	N	2	Claire Calder	Ascot Wealth Management	48	I	Windlesham	N	2
Sam Worthington	Worthington Financial Planning	99	I	Sandy	N	2	Amanda Curd	The Private Office*	26	I	Tonbridge	Y	2	Chris Dahl	Advies Private Clients	95	I	Windsor	Y	3
Colin Hussey	Garden Wall	25	I	Sawbridgeworth	N	1	Amanda Redman	Amanda Redman Financial Planning	18	R	Tonbridge	N	2	Giles Warren	Giles Warren Financial	69	I	Windsor	N	3
Peter Ewart	Peter Ewart	59	R	Saxmundham	N	2	Catherine Simmonds	St. James's Place	27	R	Tring	N	2	James Lindsey-Halls	JLH Wealth Management	50	I	Windsor	N	4+
Toby Mann	David James Wealth	49	R	Saxmundham	Y	3	Daniel Karim	One Financial Solutions*	238	I	Tunbridge Wells	Y	4+	Charlie Bryant	Bryant Hall Todd Wealth Management	22	R	Windsor	N	2
Stephen Bacic	Sandringham Financial Partners*	40	I	Seaford	N	3	Richard Hitchell	Hitchell Financial Planning	84	R	Tunbridge Wells	Y	1	Phil Billingham	Perceptive Planning	10	I	Witham	Y	1
George Palmer	Crown Wealth Consultants	20	R	Seaford	Y	1	James Hitchell	Hitchell Financial Planning	49	R	Tunbridge Wells	N	1	Dominic Spalding	Expert Wealth Management*	47	I	Witney	N	2
Graham Keepen	Foxgrove Associates	107	I	Sevenoaks	Y	3	Leighton Bascom	Raymond James	39	I	Tunbridge Wells	N	1	Jonathan Hunt	Expert Wealth Management*	46	I	Witney	Y	2
Alec Cameron	Coloma Wealth Management	84	I	Sevenoaks	Y	2	Aaron Blackman	St. James's Place	21	R	Tunbridge Wells	N	2	Ady Suter	Timms Wealth Management	18	R	Witney	N	1
Sheena Parker	St. James's Place	24	R	Sevenoaks	N	1	Lynne Gadsden	Grovewood Wealth Management	19	R	Tunbridge Wells	N	2	Lesla Kilby	Schroders Personal Wealth	11	R	Witney	N	1
Sally Thompson	Thompson Financial	61	R	Sittingbourne	N	2	Nathan Blackmore	Hitchell Financial Planning	18	R	Tunbridge Wells	N	1	Nick Swartout	Bray Wealth Management	71	R	Woking	Y	2
Joel Wood	Wealth & Finance Matters	12	R	Slough	N	1	Kevin Clare	Ascot Lloyd	14	I	Tunbridge Wells	N	2	Lloyd French	DeLaunay Wealth Management	49	I	Woking	Y	2
David Ruler	Sandringham Financial Partners*	74	I	Snodland	Y	4+	Matthew Forbes	Forbes Financial	11	R	Tunbridge Wells	N	1	Jonathan Walsh	EBP Financial Planning	108	I	Wokingham	Y	4+
James Thompson	NorthStar Wealth Management*	142	I	Southampton	Y	4+	John Kelly	Square One Wealth Management	46	R	Uckfield	N	2	Ray Best	UnaVida	103	I	Wokingham	Y	4+
Nadine Perry	Tilney	94	R	Southampton	N	4+	Eric Stevens	Sandringham Financial Partners*	34	I	Verwood	N	3	Rob Spendley	Robertsons & Crawford	55	I	Wokingham	N	2
Jamie Mallon	Eight Wealth Management	87	R	Southampton	N	1	Andrew Harper	Harper's Financial Services	16	R	Verwood	N	1	Mathew Angell	Creative Lifestyle Planning	41	I	Wokingham	Y	2
Andrew Brown	Eight Wealth Management	54	R	Southampton	Y	2	Robbie Simpson	RS19	11	R	Ware	N	1	Julia Keith	Succession Wealth	28	I	Wokingham	N	2
Angela James	Yolo Wealth Management	42	R	Southampton	Y	3	Allan Cruse	Strategic Solutions Financial Services	101	I	Wareham	Y	4+	Ashton Eddolls	Berkshire IFA	24	I	Wokingham	N	1
Thomas McConnell	Clinton Kennard Associates	35	R	Southampton	N	1	Anthony Muraro	Peter Harding Wealth Management	15	R	Wareham	N	1	Richard Dieppe	Succession Wealth	14	I	Wokingham	N	1
Lindsay Tucker	Eight Wealth Management	29	R	Southampton	N	1	James Burgess	De Mellow & Co Wealth Management	15	R	Waterlooville	N	2	Nico Williams	Francis Wealth Management	48	R	Woodbridge	N	2
Stephen Hyde	Hyde Wealth Management	20	R	Southampton	N	2	Chris Poynton	Country Wealth	13	I	Waterlooville	N	1	Angus Willson	Investment Solutions	315	I	Worthing	Y	4+
Kevin Kennard	David James Wealth	16	R	Southampton	Y	1	Jack Miller	True Potential	11	R	Waterlooville	Y	1	Samuel Dearnley	Iona Beesly Associates	79	I	Worthing	N	2
Andrew Oliver	Andrew Oliver Wealth Management	10	R	Southampton	N	1	Harj Heer	Logic Financial Services	52	I	Watlington	N	3	Martin O'Brien	True Potential	68	R	Worthing	Y	1
Stephen Jury	Jury Financial Solutions	14	R	Southend-on-Sea	N	1	James Keenan	Succession Wealth	74	I	Watton-at-Stone	Y	3	SOUTHWEST ENGLAND						
Sally Laking	Sally Laking Wealth Management	13	R	Southend-on-Sea	N	1	Sam Pearce	S R Pearce Wealth Management	12	R	Welwyn Garden City	N	1	Michelle Boakes	Verve Financial	23	R	Amesbury	Y	2
Dominic Quibell	Lifetime Wealth Management	67	R	St Albans	N	2	James Hodges	Willow Financial Planning	77	I	Westcliff-on-Sea	Y	4+	Mark Bastable	Templegate Financial Planning	130	I	Andover	Y	4+
Daniel Jones	DGS Chartered Financial Planners	36	I	St Albans	Y	2	John Haley	Willow Financial Planning	29	I	Westcliff-on-Sea	Y	2	Kate Davis	Kingsmead Wealth	118	I	Andover	Y	4+
David Buckley	BW Financial Planning	34	I	St Albans	Y	1	Brian Davies	Beaufort Financial	59	I	Westerham	N	1	Paul Burnell	True Potential	60	R	Andover	Y	4+



VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																				
Sam Thompson	Thompson Norbury Financial Planning	11	R	Andover	N	1	Emily Man	St. James's Place	34	R	Cirencester	N	2	Andy Burton	TFA - Trusted Financial Advice	24	I	Plymouth	Y	2
Andy Pearce	Duchy IFA	116	I	Barnstaple	Y	4+	Tom Britton	Britton Associates Wealth Management	32	R	Clevedon	N	1	Martyn Sullivan	Sullivan Wealth Management	23	R	Plymouth	N	1
Paul Caller	Caller Financial Solutions	61	I	Barnstaple	Y	2	James Cridland	Coleridge Wealth Management	12	R	Clevedon	N	1	Ian Maitland	Greenfields Financial Management	85	I	Poole	N	4+
Stuart Brewer	AFH Wealth Management	44	I	Barnstaple	N	2	John White	Hartsfield	25	I	Corsham	N	1	Iain Murray	True Potential	67	R	Poole	Y	4+
Dr Markas Gilmartin	Brewin Dolphin	103	R	Bath	Y	4+	Kelly Mills	Queens Square Wealth Management	20	R	Corsham	N	1	Gary Neild	Blue Sky Financial Planning	65	I	Poole	N	1
Christopher Hannan	CJ Hannan	88	I	Bath	N	4+	Gemma Young	Queens Square Wealth Management	18	R	Corsham	N	1	Jason Lewis	Lewis Financial	42	I	Poole	Y	2
Ivan Lintner	Beckford James	83	I	Bath	Y	4+	Richard Davies	Peter Harding Wealth Management	19	R	Crediton	N	1	Emily Turgoose	Life Matters Financial Planning	36	I	Poole	Y	3
Patricia Lake	Beckford James	83	I	Bath	N	4+	Craig Skinner	Cooper Associates Wealth Management	11	R	Crediton	N	1	Andy Parsons	Eight Wealth Management	15	R	Poole	N	1
Jason Knowles	True Potential	73	I	Bath	Y	4+	Karen Cooper	Chadwick Financial Management	84	I	Dartmouth	Y	4+	Adam James	Adam James Wealth Management	10	R	Poole	N	1
Julian Frere	The Private Office*	46	I	Bath	Y	4+	Alex Grant	AFH Wealth Management	55	I	Devizes	N	4+	Carl Tregidgo	CT Financial Planning & Wealth Management	14	R	Portishead	N	1
Jonathan Knee	McKenzie & Co.	36	R	Bath	N	3	Tim Gallego	Poundbury Wealth Management	10	R	Dorchester	N	1	Patrick Sault	Washington Square	13	I	Portishead	N	1
Oli Stavrakakis	McKenzie & Co.	34	R	Bath	N	2	James Dalgleish	Premier Financial Planning	86	I	Exeter	Y	4+	Jon Fry	Elite Financial Consulting	48	I	Radstock	Y	3
Jonathan Atkinson	McKenzie & Co.	23	R	Bath	N	1	Vasilis Panteli	Succession Wealth	25	I	Exeter	N	2	Gavin Park	Premier Financial Planning	99	I	Salisbury	Y	4+
Michael Cox	Schroders Personal Wealth	10	R	Bath	N	1	Elizabeth Webb	Fairstone	21	I	Exeter	Y	2	Keith Hartland	Succession Wealth	42	I	Salisbury	Y	1
Peter Godsell	Crystal Wealth Management	118	I	Bristol	N	2	Matthew Fowler	Fowler Financial Planning	12	R	Exeter	N	1	William Stagg	True Potential	42	R	Salisbury	N	1
James Shattock	Brewin Dolphin	93	R	Bristol	N	2	Barry Martin	Venn Wealth Management	33	I	Exmouth	Y	2	Sarah Pike	Peter Harding Wealth Management	16	R	Salisbury	N	1
Simon Hicks	Unividual	70	R	Bristol	N	4+	Ian Crook	Avocet Wealth Partnership	16	R	Exmouth	N	1	Oliver White	Argentis Financial Planning	10	I	Salisbury	N	1
Daniel Blandford	The Private Office*	68	I	Bristol	Y	3	Bill Roper	Avocet Wealth Partnership	15	R	Exmouth	N	1	Richard Odell	Premier Financial Planning	64	I	Shaftesbury	N	3
Jamie Jacobs	Ifamax Wealth Management	64	I	Bristol	N	2	David Medland	Quilter Financial Advisers	49	R	Falmouth	N	2	Peter Harding	Peter Harding Wealth Management	45	R	Shaftesbury	N	3
Ellie Hopton	AFH Wealth Management	57	I	Bristol	Y	4+	Matt Hobbins	Unique Financial Planning	30	R	Faringdon	Y	2	Neil Bedford	Peter Harding Wealth Management	12	R	Shaftesbury	N	1
Joy Wisniewski	Hartsfield	51	I	Bristol	Y	4+	Andrew Snell	Quay Financial Advice	50	I	Gillingham	N	2	Shannon White	Peter Harding Wealth Management	10	R	Shaftesbury	N	1
Cath Mumby	Schroders Personal Wealth	49	R	Bristol	N	2	Mark Williamson	Blackfriars Wealth Management	90	I	Gloucester	N	4+	Olly Biddulph	Oliver Biddulph Wealth Management	18	R	Shepton Mallet	N	1
Jon Lawrence	Schroders Personal Wealth	41	R	Bristol	N	1	Steve Jevons	Financial Associates	79	R	Gloucester	N	2	James Craw	Your Financial Planning	42	I	Sherborne	Y	3
Michael Blair	Hartsfield	40	I	Bristol	Y	3	Duncan Smitton	Smitton Wealth Solutions	27	I	Gloucester	N	2	Neville Collis	Sandringham Financial Partners*	69	I	South Petherton	N	3
Simon Jones	Unividual	37	R	Bristol	N	2	Alex Taylor	Schroders Personal Wealth	17	R	Gloucester	N	1	John Butterworth	Phillip James Financial Services*	70	I	Stonehouse	Y	4+
George Cooksley	Argentis Financial Planning	35	I	Bristol	N	3	Stephen Elvin	Stephen Elvin Wealth Management	63	I	Highbridge	Y	4+	Paulo Costa	Digby Associates	41	R	Street	Y	3
Giovanni Maniglia	Schroders Personal Wealth	34	R	Bristol	N	2	Chloe Ilman	Lifetime IFA	45	I	Honiton	Y	1	Ian Harding	Sandringham Financial Partners*	92	I	Stroud	Y	4+
Andrew Loader	Schroders Personal Wealth	26	R	Bristol	N	1	Mike LeGassick	Manning and Company	182	I	Ivybridge	N	4+	Anil Badhan	Future Planning	63	I	Swindon	N	2
Adrian Wilkins	Aevum Wealth Management*	23	I	Bristol	Y	2	Stephen Ansell	Manning and Company	100	I	Ivybridge	N	4+	Andrew Goodey	Beckford James	53	I	Swindon	N	4+
Mark Hibbitt	Sovereign IFA	23	I	Bristol	Y	2	Charlie Brown	South Devon Financial Planning	59	I	Kingsbridge	N	1	Simon Pardoe	White Eagle Finance	49	R	Swindon	N	2
Klaudia Bernaczek	Polish Brokers	20	I	Bristol	N	1	Richard Bateman	Bateman Financial Management	51	R	Liskeard	N	2	Alex Wilkie	Swindon Financial Services	20	R	Swindon	N	1
Hugh Matthews	Crystal Wealth Management	15	I	Bristol	N	1	David Boyce	Bright Future Financial	54	I	Lyme Regis	N	4+	Jordan Toomer	Swindon Financial Services	16	R	Swindon	N	1
Paul Gardiner	Gardiner Page & Roe	13	R	Bristol	N	1	Patrick Van Eady	Vantreo Wealth Management	71	I	Malmesbury	N	3	Robert Lester	Milsted Langdon	165	I	Taunton	Y	2
Sam Lane	Aspirations Financial Planning	12	I	Bristol	N	1	Chris Jensen	Jensen Wealth Management	13	R	Marlborough	N	1	Simon Cutler	Blackdown Financial	147	I	Taunton	N	4+
Luke Hill	Probert Financial	12	R	Bristol	Y	1	Joe Swanson	AFH Wealth Management	26	I	Nailsea	N	2	Tristan Scott	Skippton Building Society	42	R	Taunton	Y	2
Chris Symonds	Coronation Wealth Management	11	R	Bristol	N	1	Sean Irwin	Clarity Wealth Management	83	I	New Cross	N	4+	Christopher Nation	Cooper Associates Mortgages	18	R	Taunton	Y	1
Chris Bibb	Chris Bibb IFA	51	I	Broadstone	Y	2	Mark Ridgmont	Cornwall Finance & Investments	63	I	Newquay	Y	4+	Becky Adams	Hansford Bell	14	I	Tavistock	N	1
Andrew Neligan	Neligan Financial	84	I	Budleigh Salterton	Y	1	Kate Gannon	Themis Wealth Management	51	I	Newquay	N	2	Karl Lehmann	Lehmann Financial Management	54	R	Teignmouth	N	4+
Alistair Wallace	Gemini Wealth Management	60	I	Burnham-on-Sea	Y	1	Will Clarke	Towan IFA*	44	I	Newquay	N	2	KEY FIRM * Top Rated Firm (includes trading names of Top Rated Firms), more on p27 STATUS I Independent financial adviser R Restricted financial adviser YEARS QUALIFIED Consecutive years as a Top Rated Adviser 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						
Richard Turnbull	Montpellier Asset Management	127	I	Cheltenham	Y	3	Abigail Stidworthy	Strategic Solutions Financial Services	97	I	Newton Abbot	N	2							
Peter Clark	HDA Chartered Financial Planners	94	I	Cheltenham	N	2	Paul Drake	Opal Financial Management	31	I	Newton Abbot	N	2							
Robin Etherington	HDA Chartered Financial Planners	60	I	Cheltenham	Y	2	Damien Clyburn	Otter Financial Services	101	I	Ottery St Mary	N	4+							
Madeleine Hollands	Beals Mortgage and Financial Services	44	R	Cheltenham	N	2	Alan Powell	Elite Wealth Management	144	I	Penzance	N	4+							
Chris Durkan	Coach House Wealth Solutions	24	R	Cheltenham	Y	2	James Saulsbury	Saulsbury Independent FP	70	I	Perranporth	Y	4+							
Barron De Rose	De Rose Wealth Management	16	R	Cheltenham	N	1														
Robert Wells	One Financial Solutions*	11	I	Cheltenham	N	1														

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS													
SOUTHWEST ENGLAND							Harry Robinson	Harry Robinson Wealth Management*	37	R	Cardiff	N	1
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.	YEARS QUALIFIED	David Stealey	Romilly Financial	108	I	Penarth	Y	4+
Anne Hester	Philip James Financial Services*	22	I	Tetbury	Y	1	Dinesh Bharwani	Quilter Financial Advisers	25	R	Penarth	Y	1
Jonathan Bissett	Prosser Knowles Associates	13	I	Tewkesbury	N	1	Martin Beazer	Savvy Wealth Management	174	I	Pontyclun	Y	4+
Jonathan Walker	The Pension Drawdown Company	66	I	Torquay	Y	4+	Stephen Davies	Diligent Wealth Planning	127	I	Pontypridd	N	3
Stephen Wales	Ripley Wales Financial Planning	62	R	Torquay	Y	3	Ian Campbell	Ian D Campbell IFS	43	I	Pontypridd	Y	2
Steven Cliff	Sandringham Financial Partners*	40	I	Torquay	Y	3	Neil Jaundrell	True Potential	43	I	Pontypridd	N	1
Jason Mountjoy	Clarity Wealth Management	94	I	Totnes	N	4+	Scott Smith	Imperial Chartered	25	I	Pontypridd	Y	2
Andrew Brown	Truly Independent	46	I	Trowbridge	Y	4+	Danni Watts-Jones	DWJ Wealth Management	18	R	Port Talbot	N	1
Darren Bilkey	TFA - Trusted Financial Advice	121	I	Truro	Y	4+	Steven James	SMJ Wealth	35	R	Porth	Y	1
Paul Grey	TFA - Trusted Financial Advice	121	I	Truro	Y	4+	Paul Williams	Commodore Finance	138	I	Prestatyn	N	3
Jonathon Wood	AFH Wealth Management	25	I	Truro	N	2	Matthew Wilson	Atlantic Wealth Consultancy	59	R	St Asaph	N	1
Jeremy Coltman	Jeremy Coltman Wealth Management*	45	R	Warminster	N	1	Gwilym Lloyd Jones	Beaufort Financial	24	I	St Asaph	Y	2
Samantha Gratton	Old Mill Financial Planning	12	I	Wells	Y	1	Daniel Jones	Sanlam Wealth	17	R	St Asaph	N	1
Greg Charlton	True Potential	162	R	Weston-super-Mare	N	2	Dai Rose	Sterling Welsh	75	I	Swansea	Y	4+
Simon Brannigan	Beaufort Financial Planning	34	I	Weston-super-Mare	N	2	Philip Hounsell	Acumen Independent Financial Planning	50	I	Swansea	N	4+
Alex Alton	Alton Wealth Management	31	R	Weston-super-Mare	N	1	Kath Atkin-Bowdler	Kath Atkin-Bowdler Financial Services	49	I	Swansea	N	2
Sam Thorne	Northseam	99	I	Yeovil	N	4+	Gareth Channon	GCFC	26	R	Merthyr Tydfil	N	2
Robert Shire	AFH Wealth Management	59	I	Yeovil	N	3	Paul Morris	JM Wealth Planning*	48	I	Neath	N	2
David Savage	True Potential	42	R	Yeovil	N	4+	Jane Williams	Truly Independent	33	I	Neath	Y	2
Louise Parsons	Continuum Financial Services	29	I	Yeovil	N	1	Aled Pashley	Pashley Financial Services*	32	I	Neath	N	1
WALES							Susan Jones	JM Wealth Planning*	23	I	Neath	N	2
Chris Eames	Quilter Financial Advisers	26	R	Aberdare	Y	2	Kelly East	LUNA Financial Planning*	101	R	Newport	Y	4+
Jon Bowden	Morgan Escott & Company	13	I	Abergavenny	N	1	Gavin Kingsley	Kingsley Wealth Management	86	I	Newport	Y	1
Laurence Murphy	Wealthmasters	74	I	Ammanford	Y	4+	Tom Powell	T Powell Wealth Management	40	R	Newport	N	1
Lindsey Adams	Quadrant Financial Associates	96	I	Barry	N	4+	Kat Potts	Kymin Financial Services	36	I	Newport	Y	1
Andy Parry	IWM Wealth Management	35	R	Blackwood	N	1	James Hawkins	Isca Wealth Management	35	I	Newport	N	3
Lewis Parry	IWM Wealth Management	26	R	Blackwood	N	1	Ed Peach	Niche IFA	32	I	Newport	Y	2
Tony Thomas	Wealthmasters	102	I	Bridgend	Y	4+	Ciaran Reynolds	LUNA Financial Planning*	20	R	Newport	Y	2
Mark Ryan	Professional Solutions IFA	76	I	Bridgend	N	2	James Baker	Niche IFA	18	I	Newport	Y	2
John Walls	Wealthmasters	48	I	Bridgend	N	4+	Robyn Aubrey	Robyn Aubrey Wealth Management	18	R	Newport	N	1
Matthew Curzon	Curzon Wealth Management	13	R	Bridgend	N	1	VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS						
James Erasmus	Curzon Wealth Management	11	R	Bridgend	N	1	Mark Laban	My Finance Friend	275	I	Derby	Y	4+
Ronan Gregory	Gregory Davies Wealth Management	43	I	Caerphilly	Y	2	Steve Mezzone	Whiteoak Mortgages	32	I	Droitwich	N	3
Adam McCarthy	True Potential	38	R	Caerphilly	N	2	Jo Bates	Jane Newman FP*	27	I	Droitwich	N	1
Paul Brown	True Potential	11	R	Caerphilly	N	1	Vanessa Tuzzio	Just Mortgages	21	L	Droitwich	N	2
Aled Phillips	Niche IFA	124	I	Cardiff	Y	4+	Gemma Brown	SN Financial Services	20	I	Droitwich	N	1
James Gill	Abacus Associates	106	I	Cardiff	N	2	Peter Hunt	Moneywatch Finance	145	I	Halesowen	Y	4+
Tom Palmer	NTM Financial Services	86	I	Cardiff	Y	2	Sophie Collett	Premier Practice	52	I	Halesowen	N	2
Neil Muir	NTM Financial Services	62	I	Cardiff	Y	1	Ian Randle	GHL Direct	112	I	Hinckley	N	4+
Daniel Ross	Hartley Ross	58	I	Cardiff	Y	4+	Steve McKernan	Castle Mortgages	34	I	Kenilworth	Y	2
Richard Cox	Financial Adviser HMC Holistic	51	R	Cardiff	Y	4+	Ian Chetwynd	HB&O Financial Services	58	I	Leamington Spa	Y	4+
Adam Hughes	Adam Hughes Wealth Management	40	R	Cardiff	N	1	Rumi Miah	GHL Direct	168	I	Leicester	N	4+
							Andy Sheasby	Integrity Mortgage Solutions	119	I	Leicester	Y	2
							Ajay Chandarana	Integrity Mortgage Solutions	45	I	Leicester	Y	1
							Julia Towarianskyj	Heritage Estates	38	I	Leicester	Y	3

These advisers received the highest volume of positive 2021 client reviews on VouchedFor.co.uk. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have all necessary permissions from the Financial Conduct Authority and undergo other checks and ongoing monitoring, too. Many mortgage advisers also offer services such as protection and equity release – see VouchedFor.co.uk for details.

CENTRAL ENGLAND

James Hartin	Impartial Mortgage Advice	199	I	Ashby-de-la-Zouch	N	4+
Malcolm Ward	Honeybee Mortgage Services	21	I	Atherstone	N	2
Adam Hooley	Boden Samuel	17	I	Attenborough	Y	1
Rhys Schofield	Peak Mortgages and Protection	26	L	Belper	N	2
Dave Hornblow	GHL Direct	99	I	Birmingham	N	4+
Daisy Whateley	Whateley Wealth Management	50	I	Bromsgrove	Y	1
Allan Robertson	Equity Select*	55	I	Burton-on-Trent	Y	3
Aaron Sanderson	Boden Samuel	20	I	Burton-on-Trent	Y	1

KEY

FIRM

* Top Rated Firm (includes trading names of Top Rated Firms), more on p27

STATUS

I Independent financial adviser

R Restricted financial adviser

YEARS QUALIFIED

Consecutive years as a Top Rated Adviser

FEES PUBLISHED

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

Y Yes, this adviser does display their fees structure on VouchedFor.co.uk

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS													
Jayesh Tailor	Boden Samuel	16	I	Leicester	N	1	Yanneke Whitehouse	Hoyl Independent Advisers	59	I	Cromer	Y	2
Simone Haywood	B R Needham Financial Services	42	L	Lincoln	N	2	Parul Bhatt	IBA Wealth Management	14	L	Dereham	N	1
Martin Oakland	GHL Direct	58	I	Long Eaton	N	2	Stephen Alger	Mortgage Advice Bureau	48	I	Great Yarmouth	Y	2
Aaron Faulkner	Henry James Mortgage and Financial Solutions	99	I	Loughborough	N	2	Matt Hays	Expert Financial	82	I	Huntingdon	Y	4+
Yogesh Maisuria	Boden Samuel	66	L	Loughborough	N	1	Samantha Hendry	IBA Wealth Management	49	I	King's Lynn	Y	2
Thomas Andrews	Salcey Mortgages	255	I	Northampton	Y	4+	Laura Gilligan	Just Mortgages	43	I	Newmarket	Y	2
Marzena Zenczakowska	Just Mortgages	46	L	Northampton	N	2	Andrew Connolly	Signpost Mortgages	129	I	Norwich	Y	2
Owen Emmerson	Salcey Mortgages	29	I	Northampton	Y	2	Simon Ward	Mortgage Advice Bureau	126	I	Norwich	Y	2
Sydnee Reed	Salcey Mortgages	14	I	Northampton	Y	1	Oliver Dack	Mortgage Advice Bureau	58	I	Norwich	N	2
Wayne Harrison	Wayne Harrison Financial Solutions	120	L	Nottingham	Y	3	Paul Farrant	Mortgage Advice Bureau	40	I	Norwich	N	1
Ian Donaldson	Buckley Rose Consulting	98	L	Nottingham	Y	2	Caren Palmer-Welch	Agentis Financial & Mortgage Solutions	62	I	Peterborough	N	2
Tim Steer	Cherrywood Mortgages	96	I	Nottingham	N	4+	Aylin Halilova	The Right Broker	44	I	Peterborough	Y	1
Kelly Mitchell	Kelly Marie Mortgage Solutions	49	I	Nottingham	N	2	David Mortell	Agentis Financial & Mortgage Solutions	38	I	Peterborough	Y	2
Edward Gatheral	Boden Samuel	36	I	Nottingham	N	1	Frederick Owusu	Advanced Mortgages	13	L	Peterborough	Y	1
Tanveer Hussain	Unique Financial Services	23	L	Nottingham	Y	1	Estelle Cameron	Premier Plus	142	I	St Neots	Y	2
Bel Ufodike	Medjay Empire	110	L	Nuneaton	N	2	Kate Gentry	Premier Plus	34	I	St Neots	Y	2
Niall Devine	Devine Mortgages	37	I	Nuneaton	Y	1	James MacInnis-Hill	Premier Plus	20	I	St Neots	Y	1
Andrea Harrison	Efficient Portfolio	49	I	Oakham	N	2	Nimon Davey	iMortgage Group	211	I	Stamford	N	4+
Jill Stanley	GHL Direct	93	I	Pershore	N	1	Steve Farrell	Personal Mortgage Solutions	162	I	Stamford	N	4+
Lloyd Richards	LPR Mortgages	354	I	Rugby	N	4+	GREATER LONDON						
Matthew Clarke	Matt Clarke Mortgage Services	174	I	Rugby	Y	4+	Emma Hernandez	International Property Finance	63	I	Abbey Wood	Y	4+
Angie Smith	Miller Financial Planning	100	I	Rugby	Y	2	Pieter Oberholzer	Constantia Wealth and Finance	49	L	Banstead	N	2
Ian Spencer	Matt Clarke Mortgage Services	13	I	Rugby	Y	1	Chris Fyfe	CF Mortgage and Protection Services	50	I	Barnet	N	4+
Rory Mullin	Matt Clarke Mortgage Services	13	I	Rugby	N	1	Christopher Lawton	Lawton Financial Services	175	I	Bexley	N	4+
Benjamin Reeves	NewHouse Financial Services	49	I	Rushden	Y	1	Ben Bloom	Fairstone	32	I	Bexley	Y	2
Mark Valentine	MV Mortgage	86	I	Shrewsbury	N	2	Mark Alexander	Fairstone	28	I	Bexley	Y	2
Christopher Taylor	Four-Nations Mortgages	139	L	Sleaford	N	4+	Vini Kalsi	Fairstone	15	I	Bexley	Y	2
Nick Spolton	Spolton Mortgages	138	I	Sleaford	Y	3	Shaun Lynch	Fairstone	13	I	Bexley	Y	2
Matthew Jones	Moneywatch Finance	98	I	Solihull	Y	1	Asad Khan	Constantia Wealth and Finance	27	L	Borough	N	1
Maria Cockayne	Whateley Wealth Management	38	I	Solihull	Y	2	Richard Latteman	Lucra	52	I	Bromley	Y	1
Jack Noott	Meriden Financial Planning	64	I	Stourbridge	N	1	Kemmy Lawson	Eminent Financial	79	L	Canary Wharf	N	2
Rachel Woodward	Smart Moves Financial Services	17	I	Sutton Coldfield	N	2	Ahoussi Vincent Djabia	Eminent Financial	36	L	Canary Wharf	N	2
Steve Parkes	The Walsall Mortgage Store	33	L	Tamworth	Y	2	Michelle Ford	JML Associates	57	I	Cobham	Y	3
Scott Taylor-Barr	Carl Summers	115	L	Telford	Y	4+	Xingang Wang	ZW Mortgages	12	L	Cobham	Y	1
Maïja Ziemele	Edge Advice	29	L	Telford	N	2	Jean Carlo Gonzales	Mi Casa Mortgages	113	L	Croydon	Y	2
Nigel Morray	Robert Nicholas Financial Advisers	10	I	Telford	N	1	Darren Rickard	Trinity Finance	51	I	Dartford	N	4+
Macauley Coyle	Whealth Mortgages	11	L	Warwick	Y	1	Aaron Carpenter	Novum Mortgage Services	11	I	Dartford	Y	1
Ian Butcher	Select Mortgages UK	77	I	Wellingborough	Y	3	Melvyn Landsman	Landsman Financial Solutions	21	I	Edware	N	1
Neil Rastall	GHL Direct	13	I	Wigston	Y	1	Bill Webb	GHL Direct	36	I	Eltham	N	3
Sally Evans	Integrity Mortgage Solutions	16	I	Wolverhampton	Y	1	Danish Kamran	Kings Group	44	L	Enfield	N	1
Jo Mezzone	Whiteoak Mortgages	64	I	Worcester	N	3	Mohammed Miah	Investa Finance	49	I	Forest Gate	Y	4+
EAST ENGLAND							Lee Rhodes	Rhodes Advisory Services	81	L	Fortis Green	N	2
Edwina Sleight	ES Mortgage Services	24	I	Boston	N	2	William Bray	A S Financial	84	I	Gray's Inn	Y	1
James Hammond	Lime Tree Financial Services	38	I	Cambridge	N	1	George Drameh	A S Financial	34	I	Gray's Inn	N	1
David Baird	Aventur	30	I	Cambridge	N	1	Jim Brough	A S Financial	30	I	Gray's Inn	N	1
Mohamed Khalafalla	Just Mortgages	18	L	Cambridge	N	1	Asher Kenton	A S Financial	21	I	Gray's Inn	N	1
							Sarah Howard	A S Financial	18	I	Gray's Inn	N	1
							Adam Tetzlaff	Clever Accountants	86	I	Grays	N	2

KEY

FIRM

* Top Rated Firm (includes trading names of Top Rated Firms), more on p27

STATUS

WoM Whole of market mortgage adviser

L Limited mortgage adviser

YEARS QUALIFIED

Consecutive years as a Top Rated Adviser

FEES PUBLISHED

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

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

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS											
GREATER LONDON						Ian Gartside	Just Mortgages	71	I	Liverpool	Y 2
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.	Alexandra Gregory-Chialton	Newman Street Financial Services	63	I	Liverpool	N 2
						Marc Bennett	The Mortgage Factory	59	I	Lytham St Annes	Y 3
Chris Layzell	Bigmore Associates	67	I	Walton-on-Thames	Y 3	Cameron McNeil	Dicio Finance	34	I	Nantwich	Y 1
Ellie Macdonald	S & J Mortgage Services	55	I	Watford	Y 4+	Carl Gidman	Parkgate FS	32	I	Neston	N 1
Lisa Ingram	Trinity Finance	38	I	Welling	N 3	David Spoor	Greendoor Mortgage and Life	45	I	Newcastle upon Tyne	Y 3
Josif Galev	JVA Mortgages	27	I	Worcester Park	N 1	Tracie Selley	Approved Mortgage Solutions	23	I	Newcastle upon Tyne	Y 1
NORTH ENGLAND						Perry Graves	PPG Financial Services	23	I	Newcastle upon Tyne	Y 1
Rob Wyke	Fairstone	29	I	Accrington	Y 2	Neale Pattison	First Mortgage	20	I	Newcastle upon Tyne	Y 1
James Walker	Fairstone	26	I	Accrington	Y 2	Simon Beswick	United UK Mortgages	18	I	Oldham	Y 1
Lauren Bond	Fairstone	12	I	Accrington	Y 2	Andrew Brierley	Right Mortgage	98	I	Otley	Y 4+
Sarah Ward-Novak	Identity Financial Solutions	13	WoM	Alderley Edge	N 1	Emma Hutchinson	West Yorkshire Money	72	I	Pontefract	N 3
Stefan Stimpson	Bespoke Mortgage Solutions	187	I	Altrincham	N 4+	Adele Forbes	West Yorkshire Money	70	I	Pontefract	N 3
James Foster	JF Financial Solutions	98	I	Altrincham	Y 4+	Liam Coker	LTC Mortgages	229	I	Prescot	N 4+
Gerard Potts	Elite Financial Planning Consultants	54	L	Altrincham	Y 2	Amanda Shearer	Miss Moneypenny Mortgages	19	I	Preston	N 1
Mark Ellis	Sandringham Financial Partners*	41	I	Barnsley	N 3	Darren Gowland	Mortgage Advice Bureau	19	L	Redcar	Y 1
Steven Henderson	AWS Financial Solutions	67	I	Billingham	N 1	Bill Millington	The Mortgage Shop	41	I	Rotherham	Y 1
Chris Atherton	Pia Financial Solutions	165	I	Bolton	N 3	Carol Smith	Carol Smith Mortgage Services*	52	L	Runcorn	N 3
Nic Jones	Green Beans Financial	28	I	Bradford	Y 2	Ben Horsfield	Suttons Independent Financial Advisers*	103	I	Sale	Y 1
Marie Price	Burlington Financial	43	I	Bridlington	N 4+	Rob Ferguson	Suttons Independent Financial Advisers*	31	I	Sale	Y 1
Chris Terry	Just Mortgages	67	I	Brighouse	Y 2	Andy Jones	Irlam Estates Financial Services	51	L	Salford	Y 2
Catherine Humphreys	Real Financial Advice	35	I	Burnley	N 1	Elizabeth Davis	Zen Mortgages*	59	I	Sandbach	Y 4+
Carla Earnshaw	Mortgages Made Simple	32	I	Bury	Y 1	Luke Ollerhead	Mat White Financial Services	27	I	Sandbach	Y 1
Ben Shirltiff	Banks Lane Finance	161	I	Cheadle	N 4+	Bob Riach	Riach Financial Advisers	268	L	Scunthorpe	Y 4+
Amber Crosby-Craig	TIME Mortgage Experts	161	I	Cheadle	Y 2	Faye Rowland	Holmefield Financial Solutions	42	I	Selby	N 3
Sharif Muhashash	Green Door Mortgages	44	I	Chester	Y 4+	Brian Beech	Fairstone	181	I	Sheffield	N 4+
Hannah Worthington	Worthy Mortgages	14	I	Chorley	N 1	Ian Christlo	Mortgageline Services*	167	I	Sheffield	Y 4+
Stuart Dunn	Clementine Financial	13	I	Clitheroe	Y 1	Stephanie Whiting	Source My Mortgage	47	I	Sheffield	N 3
Lauren Frame	The Mortgage Dog	29	I	Crook	N 2	Carol Galvin	Mortgage Experience	34	I	St Helens	Y 2
Siobhan Martin	Another Place Mortgage Brokers	91	I	Deeside	N 1	Lisa Jackson	Integrity Mortgage Solutions	149	I	Stafford	Y 4+
Anthony Smith	Zebra Financial Solutions	20	I	Deeside	Y 1	Paul Good	Good Mortgage Solutions	118	I	Stockton-on-Tees	N 4+
Duncan Moore	Limetree Mortgage Solutions	127	I	Doncaster	Y 4+	Keeley Oliver	TIME Mortgage Experts	66	I	Stockton-on-Tees	Y 2
Christine Parkin	Durham Mortgage Solutions	168	I	Durham	Y 4+	Karl Lawton	GHL Direct	543	I	Stoke-on-Trent	Y 4+
Katie Crosby	313 Financial	49	I	Durham	Y 2	Steven Lyons	The Mortgage Pride	88	I	Stoke-on-Trent	Y 4+
Vicki Stafford	First Mortgage	22	I	Gateshead	Y 1	Martin Woodhead	TIME Mortgage Experts	84	I	Stoke-on-Trent	N 1
Lyndsay Fairhurst	Midavlyn Mortgages / Just Mortgages	83	I	Glossop	N 4+	Lydia Fallows	Brook Financial Services	26	I	Stoke-on-Trent	Y 2
Rachel Davidson	DDM Financial	56	L	Grimsby	N 2	Chloe James	First Mortgage	16	I	Sunderland	Y 1
James Green	Green & Green Mortgage and Protection	117	I	Hessle	Y 3	Tandi Fellows	Probity Mortgage Services*	136	I	Telford	Y 4+
Vinod Malayil	Vsure Financial	57	L	Huddersfield	N 2	Pam Stockdale	Zeal Mortgage and Protection Services	138	I	Uttoxeter	Y 4+
Chrissy Towse	Mortgage Advice Bureau	49	L	Hull	N 3	Chris Law	Navigation Wealth Management	99	L	Wakefield	Y 3
Olivia Flanagan	AFH Wealth Management	21	I	Hull	N 2	Neil Fraser	Your Home Mortgages	82	L	Wakefield	Y 4+
Trish Green	AFH Wealth Management	12	I	Hull	N 1	Steven Thomas	Just Mortgages	149	I	Warrington	N 4+
Simon Horsfall	Vista Financial Management	182	I	Leeds	Y 3	Rhys Evans	Green & Green Mortgage and Protection	11	I	Warrington	Y 1
Chris Needham	B R Needham Financial Services	134	L	Leeds	N 4+	Daniel Field	The Mortgage Dog	57	I	Washington	Y 1
Andrew Quinn	Response Mortgage Services	130	I	Leeds	Y 2	Daniel Hindmarsh	Mortgage Advice Bureau	52	I	Whitley Bay	Y 1
Andrea McNicholas	Mortgage Advice Bureau	49	I	Leeds	N 3	Robert Allen	Just Mortgages	75	I	Wigan	N 2
Matthew Castle	Castle Financial & Mortgage Services	247	I	Leyland	Y 4+	Tanya Cilia	Mortgages Explained	59	I	Wigan	Y 4+
						Helen Ferneyhough	Helen Ferneyhough Associates	40	I	Wigan	N 2

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS											
Brad Ashton	RL Wealth Management	38	I	Brentwood	Y 2	Lewis Chapman	Mortgage Services 4u	251	I	Ramsgate	Y 4+
Jonathan Burridge	wearemoney.co.uk	19	I	Brentwood	Y 1	Lijo George Kavukattu	Sterling Street	62	R	Reading	Y 2
John Carter	Abode Mortgages	46	I	Brightlingsea	Y 3	Phil Randall	LRG Financial Services	34	I	Reading	Y 1
Marina Barnes	G3 Mortgages	25	I	Burford	N 1	Dominic Brierley	The Money Guardian	34	I	Reading	Y 3
Dominic Lyne	Boon Brokers	56	I	Bury St Edmunds	Y 1	Tara Harper	Your Mortgage Connection	91	I	Ringwood	Y 4+
Michael Taylor-Brown	Cambridge Money	55	I	Bury St Edmunds	N 1	Scott Austin	Zoom Mortgage	47	I	Rochester	Y 2
Pageani Sookramanien	Coleman Chase	88	I	Canterbury	Y 4+	Ben Beslic	Fingerprint Financial Planning	28	I	Rochester	N 2
Jack Neale	MyMny	51	I	Canterbury	Y 3	Terry Weller	Lifetime Financial Solutions	63	I	Saxmundham	N 1
Simon Bridgland	Release Freedom	23	I	Canterbury	Y 1	Anthony Royle	David James Wealth	32	I	Saxmundham	N 1
Michael Welton	WPP Financial Services	139	I	Chatham	N 3	Benjamin Warren	Hunter Financial Management	46	I	Seaford	Y 1
Jo Nelson	JPN Mortgage Solutions	89	I	Chelmsford	Y 3	Paul Steggles	Foxgrove Associates	97	I	Sevenoaks	N 4+
Peter Burke	Easy Retirement Solutions	54	I	Chelmsford	Y 2	Robert Freeman	Hitchell Financial Planning	31	L	Sevenoaks	N 1
Louise Selvage	One Financial Solutions*	14	I	Chelmsford	Y 1	Astra Birch	SN Financial Services	10	I	Sevenoaks	Y 1
Neil Barsby	Asquith Financial Services	46	I	Colchester	Y 2	James Wingate	Abode Finance	93	I	Shoreham-by-Sea	Y 3
Karl Turnbull	Fees Free Mortgages	44	I	Colchester	Y 1	Claire Lipscomb	Finance Planning	14	I	Shoreham-by-Sea	N 1
Lucy Watts	Heart and Home Mortgages	85	L	Crawley	N 3	Peter Baldacchino	High Street Mortgages	56	L	Slough	Y 4+
Felben Pujanes	Lilac Financial	59	L	Crawley	N 2	Matthew King	King Mortgages	77	I	Snodland	N 4+
Hugh Kennedy	Thompson Financial	58	I	Deal	Y 2	Sheena Young	Encore Mortgages	38	I	Snodland	N 4+
Ashley Hollom	True Advice Financial Services	56	I	East Grinstead	Y 1	Dean Hurst	Choice Mortgage Solutions	263	I	Southampton	N 2
Elaine Child	Prosperity IFA	55	I	East Grinstead	Y 2	Gareth Davies	South Coast Mortgage Services	128	I	Southampton	N 4+
Maria Griggs	Complete Financial Planning	183	I	Eastbourne	Y 3	Michael Nicholls	Devonports Financial Services	32	I	Southend-on-Sea	N 1
Mark Horsfall	Jigsaw Money	121	I	Epping	Y 4+	Prabs Kapadia	P & M Financial	43	I	St Albans	Y 1
Gareth Norgate	GP Norgate Financial Solutions	28	I	Farnham	Y 1	Eve Morgan	Morgan Harrison Mortgage Solutions	40	I	Wantage	Y 3
Richard Neilson	Smiths Financial Solutions	21	I	Frinton-on-Sea	Y 1	Mark Humphrey	MHC Mortgage & Protection	125	I	Whitstable	Y 2
Adam Jolles	Acacia-MIB	14	I	Harlow	Y 1	Richard Hellery	Mortgage Business Financial Advisers	88	I	Wickford	N 3
Lukasz Zurek	Omni Finance	56	I	Hastings	Y 1	Michael Bowdidge	Mortgage Simple	79	L	Wickford	N 3
Petru Balan	Finance Planning	42	I	Haywards Heath	Y 2	Jane Phillips	SimFin Mortgages	17	I	Wickford	Y 1
David Tickner	Knight Shaw Finance	57	I	Henfield	N 2	Chirag Patel	CKN Mortgages	59	I	Windsor	Y 2
Mark Seddon	Fortune Financial Planning	28	I	Hitchin	N 1	Toby Auld	Fisher Coulson Property Finance	14	I	Witney	Y 1
Deborah Whittaker	Abode Finance	73	I	Horsham	Y 4+	Boban Sebastian	Sterling Street	40	L	Woking	N 2
Charlie Rolland	Routledge Financial	45	I	Hove	N 1	SOUTHWEST ENGLAND					
Bola Anike	Access Financial Services	40	I	Hove	Y 2	Gary Boakes	Verve Financial	39	I	Amesbury	Y 1
Michelle Sharpe	Pear Tree Mortgages	52	I	Hungerford	Y 3	Jonathan Walsh	Scout Financial Services	15	I	Andover	N 1
Laylah-Jane Prentice	Harridge Financial Services	12	I	Hungerford	N 1	James Dawes	JWD Mortgages	80	I	Bath	Y 2
David Houchell	Houchell Mortgages	118	I	Ipswich	Y 4+	Elliot Cotterell	My Mortgage Maker	54	I	Bath	Y 1
Molly Elliss	Jigsaw Money	53	I	Ipswich	Y 3	Oliver Bailey	Hobbs House Mortgages	28	I	Bath	Y 1
Debbie Hamilton	Precision Mortgage Solutions	41	I	Littlehampton	Y 2	Douglas Miller	Lansdown Financial Services	22	I	Bath	Y 1
David Howlett	Knight Shaw Finance	38	I	Lyndhurst	N 1	Oscar Delves	My Mortgage Maker	17	I	Bath	Y 1
Russell Tilbury	AFP Windsor	82	I	Maidenhead	N 1	James Thorne	Premier Financial Planning	83	I	Blandford Forum	N 4+
Andrew McCrossan	Equity Life UK	54	I	Maidstone	Y 2	Darren Spragg	Legacy Financial Services	58	I	Bodmin	N 3
Jenny Whittle	Aitana Financial Services	38	I	Maidstone	N 2	Samuel Whittlesea	Whittlesea Mortgages	173	I	Bridgwater	Y 4+
Lucy Thomas	Styx Mortgages	21	I	Margate	Y 1	Mark Davis	XL Financial Services	111	I	Bridgwater	Y 4+
Carol Brown	First Choice Mortgage Company	320	I	Newbury	Y 4+	James Coghlan	Ellis James Financial	91	I	Bristol	Y 2
Rachel Riley	CJ White Mortgages	35	I	Newport Pagnell	N 2	Dan McCarthy	GHL Direct	83	I	Bristol	N 2
Cara Delemere	CJ White Mortgages	14	L	Newport Pagnell	N 1	Simon Law	Simon Law Mortgage Advice	79	I	Bristol	Y 3
Gavin Carley	LRG Financial Services	72	I	Oxford	Y 3	Adam Wells	Lloyd Wells Mortgages	77	I	Bristol	Y 3
Shaun Nicholson	Nicholson Brown	59	I	Oxford	N 3	Gil Hamilton	Wise Mortgages	62	I	Bristol	Y 2
Alexander Peters-Bean	Ox and Hart Financial Services	34	L	Oxford	N 3						
Debra Cornell	Nexus Independent Financial Advisers	30	I	Portsmouth	N 1						

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS												
WALES							Richard Baron	Sterling Welsh	57	I	Bridgend	Y 4+
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.	YEARS QUALIFIED	Lewis Powell	TruLife Mortgages & Protection	99	L	Caerphilly	N 1
Lucy Gulwell	Mortgage Lane	130	I	Barry	Y	3	Jonathan Southgate	Sterling Southgate	30	I	Caldicot	Y 1
Lisa Price	Lisa Price Financial Services	117	I	Blackwood	Y	2	Lisa Fletcher	BPR Protect	128	L	Cardiff	Y 3
Oliver Huntley	Elite Independent Mortgages	127	I	Bridgend	Y	3	Bleddyn Davies	Quay Financial Services	104	I	Cardiff	Y 2
							Matthew Williams	Hartley Ross	34	I	Cardiff	N 1

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

VOUCHEDFOR'S TOP RATED EQUITY RELEASE ADVISERS

CENTRAL ENGLAND

Jemma Sheasby	Integrity Mortgage Solutions	12	WoM	Leicester	Y	1
Meral Kendrick	Good Life Mortgage	19	WoM	Lincoln	Y	1
Daniel Sellwood	Responsible Life	12	WoM	Loughborough	Y	1
David Grasham	Viva Retirement Solutions	28	WoM	Rothley	N	2
Lesley Wright	SSPlus Equity Release	14	WoM	Rushden	N	1
Dave Hulin	Viva Retirement Solutions	26	WoM	Sutton Coldfield	N	2

NORTH ENGLAND

Mark Lambert	Viva Retirement Solutions	24	WoM	Barton-upon-Humber	N	2
David Griffin	Release My Equity	34	WoM	Bolton	N	1
Simon Chalk	Laterliving now!*	103	WoM	Chesterfield	N	2
Amanda Hunt	Laterliving now!*	30	WoM	Chesterfield	N	2

Hannah Andrews	hd Financial Solutions	16	WoM	Huddersfield	N	1
Christopher South	Laterliving now!*	35	WoM	Leeds	N	1
Dawn Evans	Viva Retirement Solutions	30	WoM	Leeds	N	2
Robert Walsh	Viva Retirement Solutions	27	WoM	Manchester	N	2
Marc Orme	The Equity Release Experts	28	WoM	Ormskirk	N	1
Philip Stanley	The Equity Release Experts	10	WoM	Preston	N	1

SCOTLAND

Ken Cadman	The Equity Release Experts	11	WoM	Glasgow	N	1
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SOUTHEAST ENGLAND

Russell Coneron	Viva Retirement Solutions	35	WoM	Aylesbury	N	2
Rob Polworth	Viva Retirement Solutions	26	WoM	Basildon	N	2
Susan Williams	Viva Retirement Solutions	37	WoM	Betchworth	N	2
Liz Murley	Viva Retirement Solutions	24	WoM	Bournemouth	N	2
Shaun Tillyer	Viva Retirement Solutions	19	WoM	Chelmsford	N	2
Gerard Hucker	Viva Retirement Solutions	12	WoM	Godalming	N	1

Rowan Frayling	J Finance	68	WoM	Newbury	N	1
Paul Saroya	Viva Retirement Solutions	37	WoM	St Albans	N	2
Jan Johnson	SSPlus Equity Release	34	WoM	Tunbridge Wells	N	2

SOUTHWEST ENGLAND

Nick Craddock	Viva Retirement Solutions	18	WoM	Gloucester	N	2
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WALES

James Sudworth	The Equity Release Experts	13	WoM	Llanrwst	N	1
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KEY						
FIRM * Top Rated Firm (includes trading names of Top Rated Firms), more on p27						
STATUS WoM Whole of market mortgage adviser L Limited mortgage adviser						
YEARS QUALIFIED Consecutive years as a Top Rated Adviser						
FEES PUBLISHED N No, this adviser does not display whether they charge a fee for advice on VouchedFor.co.uk Y Yes, this adviser clearly displays whether they charge a fee for advice on VouchedFor.co.uk. If they do charge a fee, they have included their fee structure						

VOUCHEDFOR'S TOP RATED PROTECTION ADVISERS

CENTRAL ENGLAND

Sivasenthuran Rasaiya	Owl Financial	75	L	Corby	N	2
Pirasath Kanesiah	Owl Financial	60	L	Coventry	N	2
Marcela Barincova	Owl Financial	37	L	Derby	N	2
Katarzyna Sek	Owl Financial	28	L	Mansfield	N	2
Gurveer Alam	Boden Samuel	12	WoM	Rothley	N	1
Divia Raj	Owl Financial	27	L	Rugby	N	2
Daniel Jones	Owl Financial	29	L	Solihull	N	2
Milena Jonasz	Supreme Financial Solutions	17	WoM	Sutton-in-Ashfield	N	1

EAST ENGLAND

Stephen Obiade	Owl Financial	66	L	St Neots	N	2
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GREATER LONDON

Qudus Abari	Owl Financial	32	L	Canary Wharf	N	1
Jacob Stroner	A S Financial	26	WoM	Gray's Inn	N	1
Chris D'Arcy	A S Financial	18	WoM	Gray's Inn	N	1
Derrick Gunawardena	Owl Financial	17	L	Harrow	N	1
Priyesh Pararajasekaram	Owl Financial	16	L	Merton	N	1
Mandie Aguilar	Owl Financial	44	L	Morden	N	1
Angelica Mae Macabangon	Owl Financial	25	L	New Malden	N	2
Santhirasegarampillai Santhiramohan	Owl Financial	25	L	Northolt	N	2
Sylwester Rojek	Owl Financial	34	L	Penge	N	1
Laura Anisko	Owl Financial	16	L	Queensbury	N	1
Aleksandar Kasabov	Kalon Financial	77	L	Walton-on-Thames	N	2

NORTH ENGLAND

Alfredo Laurio	Supreme Financial Solutions	41	L	Liverpool	N	2
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Mark Carney	Mortgage Experience	25	WoM	Liverpool	Y	1
Ryan Parkinson	Stratton Wealth Management	23	WoM	Salford	N	1

NORTHERN IRELAND

Danuta-Dorota Koniczna	Owl Financial	68	L	Belfast	N	1
Kamil Mularczyk	Owl Financial	40	L	Newry	N	1

SCOTLAND

Magdalena Janecka	Owl Financial	79	L	Stonehaven	N	1
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i Protection advisers take their fee from commission rather than charging an advice fee

VOUCHEDFOR'S TOP RATED FINANCIAL COACHES

CENTRAL ENGLAND

Stephen Fannon	Octopus MoneyCoach	45		Redditch	N	2
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GREATER LONDON

Martha Da Costa Sherwood	Octopus MoneyCoach	45		Bellingham	N	1
Storm Copestake	Octopus MoneyCoach	34		Cobham	Y	2
Caspian Paget	Octopus MoneyCoach	205		High Holborn	Y	2
Terence Lapidus	Octopus MoneyCoach	112		Lisson Grove	Y	2
Toby Collett	Octopus MoneyCoach	27		Richmond	N	2
Sabena Khan	Octopus MoneyCoach	84		Wembley	Y	2

Hiren Panchal	Wensons Legacy	17		West Drayton	N	1
Andrea Varga	Wensons Legacy	15		West Drayton	N	1
Laura Moore	Mind Money Soul	13		West Norwood	N	1

SOUTHEAST ENGLAND

Florentina Limbus	Owl Financial	40	L	Basildon	N	2
Divino Matos De Oliveira	Owl Financial	15	L	Basingstoke	N	1
Kandeean Shanmuganathan	Owl Financial	81	L	Bedford	N	2
Nimeshkumar Jani	Owl Financial	24	L	Egypt	N	1
Veerah Sswamy	Owl Financial	69	L	Luton	N	2
Mahesh Chandrarathna	Owl Financial	73	L	Maidstone	N	2
Godwin Bassey	Owl Financial	34	L	Maidstone	N	1
Lukasz Chyla	Clover Family Cover	14	WoM	Southampton	N	1

NORTH ENGLAND						
Catherine Thomas-Humphreys	The Finfluencer	13		Chesterfield	N	1
Phil Aspden	Octopus MoneyCoach	114		Sale	Y	2
Suzanne Wildblood	Octopus MoneyCoach	54		Stone	Y	1
SCOTLAND						
Graham Wells	GroWiser Financial Coaching	12		Haddington	Y	1
SOUTHEAST ENGLAND						
Helen Rutherford	Octopus MoneyCoach	69		Robertsbridge	Y	1
SOUTHWEST ENGLAND						
Emma Wright	Emma Wright Coaching	10		Barnstaple	N	1
Catherine Morgan	Catherine Morgan	10		Portland	N	1

Introducing 2022's Top Rated Firms

We are pleased to reveal the 56 firms who have qualified as Top Rated Firms in 2022, says **Alex Whitson**



These firms truly “walk the walk” when it comes to transparency and delivering great client experience. They have invited all their clients to review them on VouchedFor and have received excellent feedback. Firms of any size can qualify as Top Rated Firms. As you can see from the list of firms in the table, they range from one-person operations to national firms. Cost is not a barrier to achieving Top Rated Firm status. Advisers can have a free basic profile on VouchedFor to help their firm meet the criteria.

WHAT DID TOP RATED FIRMS DO TO QUALIFY?

1. Demonstrated a commitment to transparency by regularly inviting all their advisers' clients to leave a review on VouchedFor. There are a few allowed exemptions here

such as clients who are infirm or do not have an email address.

2. Top Rated Firms have agreed to VouchedFor auditing them to ensure they have invited all non-exempt clients to review them.

3. Proved their clients are engaged by securing a high response rate on their review invitations.

4. Shown they have happy clients, by achieving a high average rating out of five.

In 2021, only 20 firms met the Top Rated Firm criteria. It's encouraging to see that number more than double to 56 in 2022.

2022's list includes some firms that have achieved Top Rated Firm status for an impressive three consecutive years. These include

“Firms of any size can qualify as Top Rated Firms

Sandringham Financial Partners, The Private Office (TPO), Depledge Strategic Wealth Management, Waymark Financial, One Financial Solutions and Philip James. Several others feature in this list for the second year running. Reading some of our Top Rated Firms' client reviews gives a sense of the positive difference that good financial advice makes to people's lives. Whether that's helping someone buy a dream home, protect their family, retire earlier or leave a legacy.

Many congratulations to all the firms who attained Top Rated status in 2022.

LARGE FIRMS (50+ ADVISERS)

Firm name	Advisers	Reviews	Rating	Location
Sandringham Financial Partners	189	5794	4.9	UK

MEDIUM FIRMS (10+ ADVISERS)

Firm name	Advisers	Reviews	Rating	Location
The Private Office (TPO)	45	1325	4.8	England
Newcastle Financial Advisers	27	1095	4.8	England
One Financial Solutions	18	923	4.9	UK
Mazars Financial Planning	18	777	4.8	UK
Viva Retirement Solutions	15	342	4.8	England

SMALL FIRMS (FEWER THAN 10 ADVISERS)

Firm name	Advisers	Reviews	Rating	Location
Black Swan Financial Planning	8	378	4.8	London
Suttons Independent Financial Advisers	7	342	5	Sale
Globe Independent Financial Advisers	7	253	4.9	London
Metis Wealth	6	202	4.9	Haywards Heath
Thompson & Richardson Financial Planning	6	103	4.8	Lincoln
Philip James Financial Services	4	816	4.8	Oxford, Gloucester
Jones & Co Independent Financial Advice	4	317	4.8	Chesterfield
Cricknet Hill Financial Planning	4	265	4.9	Yorkshire
Bluesky Chartered Financial Planners	4	156	4.9	Reading
Depledge Strategic Wealth Management	3	320	4.9	Stockport, Warrington

Rowley Turton (IFA)	3	261	4.9	Leicester
Jane Newman Financial Planning	3	252	4.8	Worcestershire
AFP Pinner	3	236	5	London
Laterliving now!	3	169	4.9	Sheffield, Leeds
Fortis Financial Planning	3	140	4.9	Epsom, Leatherhead
LUNA Financial Planning	3	136	5	Newport
Ardent Financial Planning	3	121	4.9	York
Rosewood Wealth Management	2	326	4.9	Chesterfield
Millward Wealth Management	2	254	4.9	Coventry
Waymark Financial	2	158	4.9	London
Wilcocks & Wilcocks	2	123	4.9	Liverpool, London
Ginkgo Financial	2	119	4.8	London
Expert Wealth Management	2	93	4.9	Oxford
MortgageLine Services	1	167	4.9	Sheffield
NorthStar Wealth Management Group	1	142	4.8	Southampton
Probity Mortgage Services	1	136	5	Telford
The Investment Coach	1	135	4.9	Wellingborough
Expert Independent Financial Planning	1	130	4.9	London
Gold Griffin - Wealth Planning	1	125	4.9	London
Boulton Financial Services	1	108	4.8	Conwy

Cordiner Wealth	1	97	4.9	Leeds
Sheraton Financial Planning	1	94	4.9	Fareham
iWealth Financial	1	89	4.7	Leeds
Advice Matters Financial Planning	1	82	4.9	Kendal
Britannic Place Financial Management	1	79	4.9	Worcester
Christopher Little & Co	1	75	4.9	Otley
Strategic Vision Wealth Management	1	65	5	Oxford
Zen Mortgages	1	59	5	Stoke-on-Trent
Chapter House Wealth Management	1	58	5	Lichfield
Daniel Bloomfield Wealth Management	1	57	5	London
Equity Select	1	55	5	Burton-on-Trent
Sturgess Mortgage Solutions	1	54	5	Swansea
Carol Smith Mortgage Services	1	52	5	Cheshire
Professional Solutions Wealth Management	1	51	4.7	Cranbrook
Santorini Financial Planning	1	46	4.8	Leicester
Jeremy Coltman Wealth Management	1	45	4.8	Warminster
Towan IFA	1	44	4.8	Newquay
ISJ Independent Financial Planning	1	43	4.9	Leicester
Swift Mortgages & Finance	1	42	5	Bedfordshire
Harry Robinson Wealth Management	1	37	5	Cardiff

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