



VouchedFor's 2023 Top Rated Financial Adviser Guide

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



COVER ILLUSTRATION: FRAN LABUSCHAGNE / SHUTTERSTOCK

The value of financial advice

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

David Prosser

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

After all, Britons are being buffeted by multiple headwinds. With inflation in double digits, the cost of living is climbing faster than most people's income. Interest rates have risen sharply over the past year, adding to the cost of many mortgages. Political upheaval, particularly following last year's disastrous mini-budget, has added to the sense of uncertainty.

It's not just people's day-to-day finances that are suffering – they're also struggling to save and invest


80%
of customers
on track to
hit targets

for the future. World stock markets fell by around a fifth last year, their worst performance since the global financial crisis 15 years ago.

Bank and building society savings accounts pay rates that don't come close to matching inflation, and house prices are expected to decline up to 9% in the UK over the next year and a half, according to the Office of Budget Responsibility.

At times like these, people need expert support. That's where professional financial advisers have

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

Research from VouchedFor, the leading review site for financial advisers, underlines just how important this can be. Even amid the recent turmoil, eight in ten customers feel that they are on track to hit their financial goals and 99% say they would recommend their adviser.

Such confidence is not misplaced, it seems. One study by the International Longevity Centre looked at a group of Britons ten years after they had taken financial advice. It found this support could be linked to a £48,000 increase in their wealth.

Graham Cross, CEO of financial advice firm Helm Godfrey, believes

the best financial advisers become much-valued confidantes.

"I always describe financial advice as a relationship of trust," he says. "You need someone who you know will listen to you, and who you are prepared to listen to."

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

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

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

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

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



99%
of clients would
recommend
their adviser

through seeking the help of a professional financial adviser.

"We are seeing an increasing demand from clients who want to ensure they can better protect their pension fund values as they approach retirement, or re-evaluate their retirement options."

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



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

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

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

CASE STUDY

SECURITY FOR LIFE

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

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

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

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

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

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

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

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

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

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



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

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

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

No more worries: Tom's expert advice helped Liz achieve her dream of a secure future

WHAT TYPE OF ADVISER DO I NEED?

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

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



investments and retirement planning, for example.

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

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

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

4 Mortgage advisers, sometimes called mortgage brokers, are experts in the home loan market. They can help you find the right mortgage deal for a house purchase or a remortgage. Some mortgage advisers offer support with protection products including income protection insurance.

5 Equity release advisers offer advice around releasing equity from your home. They also

sometimes assist with related insurance products like life insurance.

6 Protection advisers help you with more complex insurance purchases such as life insurance, critical illness insurance and income protection insurance.

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



PHOTOGRAPHY: MORGAN SILK



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and to £10,100 a year for someone with an income of £150,000.

INHERITANCE TAX
Slowly but surely, more families are facing inheritance tax bills, payable when you inherit an estate that is worth more than a certain amount. HM Revenue & Customs collected £4.6bn in inheritance tax between April and December 2021 alone, some £600m more than in the same period a year previously.

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

£4.6bn collected in inheritance tax in 2021

CAPITAL GAINS TAX

In November, Hunt also announced a cut in the capital gains tax (CGT) allowance, which will fall from £12,300 today to £6,000 from April. Capital gains is payable on investment profits – gains you make when you sell assets such as property or shares for more than you paid for them – but everyone is allowed to make a

is £325,000 per person or £500,000 if you include an exemption of up to £175,000 for your main residence. In November, the chancellor warned this allowance would be frozen until 2028, dragging more families within reach of the tax.

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

David Prosser

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

INCOME TAX AND NATIONAL INSURANCE

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

That's because the chancellor

has frozen the personal allowance, which normally rises roughly in line with inflation each year, at £12,570 until 2028. This is the amount of money you can earn before paying income tax, so as your wages rise, the tax-free chunk of them will get smaller. Similarly, Hunt is also freezing the higher-rate threshold – the income you can earn before you start paying higher-rate income tax – at £50,270 until 2028. That has the same effect as the personal allowance freeze.

Additional-rate taxpayers face an even bigger bill. Currently, the 45% rate only kicks in once your income hits £150,000. From April, this will fall to £125,140. More people will then pay tax at 45% and higher earners will pay the additional rate on more of their earnings.

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

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

►►► CASE STUDY

ON LEAVING A LEGACY

When Michael Guiney's wife, Karen, found out she was dying, financial advice helped the couple build the best possible future for their children.

Michael has been working with Naomi Keith, financial planner at Aspire, for almost a decade.



PHOTOGRAPHY: NICK WILSON

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

Initially introduced at a free employer session, the adviser relationship quickly became one of trust for Michael and Karen.

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

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



certain amount of profit each year before the tax becomes payable.

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

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

DIVIDEND TAX

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

FIVE WAYS TO MANAGE YOUR MONEY BETTER

1 MAKE GOOD USE OF YOUR TAX ALLOWANCES

For example, the marriage tax allowance allows you to transfer £1,260 of your personal allowance to your spouse or civil partner if they earn more than you, potentially reducing your joint tax bill.

2 USE TAX-EFFICIENT SAVINGS SCHEMES

Money saved inside individual savings accounts (Isas) and private pensions grows free of income and capital gains tax; with pensions, you even get a tax benefit from the government for saving. You can put £20,000 into an Isa each year, and as much as £40,000 into a private pension. "It's normally better to use your Isa allowance for investments rather than savings," advises Scott Gallacher, a director of independent financial adviser Rowley Turton. "This is because investments offer much better growth prospects so, over time, an investment Isa gives you the opportunity to shelter more of your wealth from tax."

3 PLAN FOR INHERITANCE TAX

There are many different ways to reduce a potential liability,



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

Today, you can earn up to £2,000 of dividends tax-free each year, but from April, this will fall to £1,000. From April 2024, the allowance will be reduced once again, to £500.

The change – also announced in November – was particularly disappointing, as the government had already announced new rules



You can claim up to 30 per cent income tax relief on the sum you invest in a venture capital trust

including giving away smaller sums and making sure couples make good use of the fact they both get their own inheritance tax allowances. In addition, "You could take out life insurance to pay the inheritance tax bill on your death so your loved ones don't have to," suggests Jessica Franks, head of retail investment products at Octopus Investments. "Also, lifetime gifts can be made to reduce the value of your estate, though you need to survive for seven years after making a gift for it to become fully free from inheritance tax." If in doubt, take professional advice on inheritance tax planning.

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

PERSONAL SAVINGS ALLOWANCE

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

4 CONSIDER MORE SOPHISTICATED INVESTMENTS

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

5 MANAGE SELF EMPLOYMENT CAREFULLY

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



GAMBLING WITH OUR LIVES

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

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

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

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

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

THE VALUE OF COVER

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

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



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

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

RISKS OF IGNORING PROTECTION

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

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

Why it pays to take a hands-on approach

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

Sara Benwell

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

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

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

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

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

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

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

LACK OF REPRESENTATION

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

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

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

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



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considering the impact

of unsuccessful relationships, unwanted sexual advances, hostile male working environments and more. But it’s understandable many women prefer a female adviser. And quite simply there aren’t many of us.”

WHO HOLDS THE REINS

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

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

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

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

CHOOSING THE RIGHT HELP

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

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

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Women will hold 60% of UK wealth by 2025

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



THE COST OF ADVICE 2023

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

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

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



CASE STUDY

COMPLETE PEACE OF MIND

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

In 2010, Chris Kiernan decided to sell his shareholding in a printing business and retire. However, he discovered that a commission-based adviser had put the money in high-risk investments, some of which had lost much of their value.

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

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

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

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

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

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

down now and how long our money will last.”

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

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

“

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

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

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

Beware the rise of unqualified advice...



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

Sara Benwell

Gen Z are increasingly comfortable turning to social media “fin-fluencers” to seek advice about budgeting, savings, and even investments, a recent survey for the Current Account Switch Service found.

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

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

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

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



25-34
The age group most likely to be in debt

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

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

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

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

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

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

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

WHERE WE WANT FINANCIAL EXPERTISE

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



OUR MISSION

I'm often asked how advisers' clients react to volatility. There's certainly been plenty of volatility recently. The S&P 500 stock market index fell 25 per cent in October last year (though it has since recovered most of that), the average mortgage rate has tripled in the last 12 months and inflation is close to 10 per cent.

Pleasingly, the client feedback left on VouchedFor tells a clear story. Advisers' clients gain much peace of mind from having an expert by their side during uncertain times.

Precisely 45,083 five-star client reviews were posted on the platform in 2022 out of a total of 53,132 reviews.

However, despite this, millions of Brits who could benefit from advice lack the confidence to seek it. The 2023 Top Rated Financial Adviser Guide sets out to help.

The articles and case studies are designed to demystify this often-complex advice landscape, making clear what it is and how it can benefit you.

The tables give a shout-out to those financial, mortgage, protection and equity release advisers, as well as financial coaches, who have gone above and beyond for their clients, according to... their clients.

The advisers listed on the following pages have received the highest volume of positive client reviews on VouchedFor since the start of 2022.

In total, 1,990 advisers from 1,153 different firms are included

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

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

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

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

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

Alex Whitson,
managing director,
VouchedFor



►►► INFO

HOW TO USE THE GUIDE

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

1 UNDERSTAND DIFFERENT ADVISER TYPES

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

2 ASK HOW MANY CLIENTS THE ADVISER HAS

It's helpful to know what percentage of an adviser's clients have reviewed them on VouchedFor – 30 great reviews for an adviser who has 40 clients is usually a better indicator of quality than 30 great reviews for an adviser who has 100 clients. Sometimes there are valid reasons for advisers not inviting reviews from all their

clients (for instance, if they work with clients who do not have email addresses) but it's important to understand this.

3 READ REVIEWS LEFT BY PEOPLE LIKE YOU

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

4 LOOK AT RECENT REVIEWS

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

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

5 CHECK HOW MANY YEARS THE ADVISER HAS BEEN TOP RATED

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

6 LOOK AT THE ADVISER'S QUALIFICATIONS

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

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

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS												
These advisers received the highest volume of positive 2022 client reviews on VouchedFor.co.uk. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have the necessary permissions to practise from the Financial Conduct Authority, and also undergo several other checks and ongoing monitoring.												
CENTRAL ENGLAND												
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.	YEARS QUALIFIED						
Jason Harris	AFH Wealth Management	41	I	Alcester	N	3	Andrew Johnson	Little Green Owl Financial Planning	23	I	Droitwich	Y 2
Andrew Whitehead	Honeycroft Wealth Management	24	R	Alfreton	N	2	Nick Shioleftou	NPS Wealth Management	35	R	Edgbaston	N 2
Hannah Cowell	Zplan Wealth Management	236	I	Ashby-de-la-Zouch	N	5+	Wayne Evison	3R Financial Services	63	I	Grantham	N 4
Chris White	Cobens Wealth Management	136	I	Ashby-de-la-Zouch	N	5+	Lisa Footes	Footes Financial Planning*	126	I	Harborne	Y 2
Emily White	Blanco Wealth Management	30	R	Ashby-de-la-Zouch	N	1	Martin Jeffers	Martin Jeffers Wealth Management*	37	R	Harborne	N 2
Andre McRobie	Tenet Financial Services*	21	I	Belper	N	1	Kirsty Tyler	Wyefield Wealth Management	69	R	Hereford	N 2
David Farrance	Consequential Planning	58	I	Bewdley	Y	4	Philip Needham	Castle Green Financial Planning	15	R	Hereford	N 1
Chris Guttridge	True Potential	210	R	Birmingham	Y	4	Charlotte Webb	Castle Green Financial Planning	12	R	Hereford	N 1
Thomas Dickson	Wealthwise*	208	I	Birmingham	Y	5+	Leigh Bolland	Bolland Wealth Management	11	R	Hinckley	N 1
Gem Durham	Whitebeam Independent Financial Advice	85	I	Birmingham	Y	5+	Claire Markham	F.H. Manning Financial Services	143	I	Horncastle	Y 4
Richard Venner	Charles Stanley	81	R	Birmingham	Y	3	Alastair May	Alastair May Financial Planning	11	R	Ibstock	N 1
Mandeep Singh	AFH Wealth Management	78	I	Birmingham	Y	5+	Brian Flindall	Credencis	161	I	Ilkeston	Y 3
Kira Sehmbi	True Potential	74	R	Birmingham	Y	5+	Kevin Holleron	Holleron Wealth Management*	92	R	Ilkeston	Y 5+
Laura Thursfield	Mazars Financial Planning*	73	I	Birmingham	N	3	Louise Powell	Holleron Wealth Management*	52	R	Ilkeston	N 2
Lloyd Batey	Skipston Building Society	67	R	Birmingham	Y	3	Sonia Marriott	Holleron Wealth Management*	43	R	Ilkeston	N 2
Martin Brown	Wealthwise*	39	I	Birmingham	Y	1	Peter Ellis	Holleron Wealth Management*	34	R	Ilkeston	N 2
Alexandra Llewellyn	Mazars Financial Planning*	27	I	Birmingham	N	2	Lee Gardner	Gardner Financial Management	142	I	Kenilworth	Y 5+
Dave Hadley	Prosperity Wealth	38	I	Brierley Hill	Y	3	Alan Crowley	Financial Design	126	I	Kenilworth	Y 5+
Adam Rendall	Prosperity Wealth	33	I	Brierley Hill	Y	2	Graeme Lewis	Rothesay Bennett Financial Planning	68	I	Kenilworth	N 3
Simon Baldwin	High House Wealth Management	99	R	Bromsgrove	N	2	Nicholas Lue	JPA Financial Services	106	I	Kingswinford	Y 2
Thomas Morgan	True Potential	73	R	Bromsgrove	Y	1	Scott Saxby	JPA Financial Services	57	I	Kingswinford	Y 1
Bobby Sahota	AFH Wealth Management	72	I	Bromsgrove	N	5+	Lisa Millward	Millward Wealth Management*	182	I	Leamington Spa	N 5+
Sarfraz Munir	AFH Wealth Management	43	I	Bromsgrove	N	3	Tom Driver	HB&O Financial Services	57	I	Leamington Spa	N 3
Andrea Cloughley	Palatine Financial Planning	37	R	Cannock	Y	2	Craig Saxton	Saxton Financial Planning	21	R	Leamington Spa	N 2
Shane Fox	Principle Financial Services	148	I	Coalville	Y	3	Scott Gallacher	Rowley Turton*	239	I	Leicester	Y 5+
Daniel Sperber	Coleshill Wealth Management	30	I	Coleshill	Y	1	Gary Metcalf	Gemini Wealth Management	194	I	Leicester	N 5+
Paul Grice	Jalapeno	83	I	Coventry	N	3	Alan Turton	Rowley Turton*	83	I	Leicester	N 3
Benjamin Clay	Clay Warden	69	R	Coventry	N	2	Lee Barton	Bosworth Wealth Management	66	R	Leicester	Y 3
Adrian Middup	Jalapeno	54	I	Coventry	Y	3	Bharat Chudasama	Tudor Franklin*	60	I	Leicester	N 5+
Craig Bonsor	Jalapeno	53	I	Coventry	N	3	Adam Geddes	Paul Geddes Wealth Management	46	R	Leicester	N 2
Alex Johnston	Succession Wealth	50	I	Coventry	Y	3	Martin Stanley	Rowley Turton*	39	I	Leicester	Y 2
Neil Dixon	True Potential	42	R	Coventry	N	2	Nilesh Patel	Positive Solutions	31	R	Leicester	N 3
Neil Young	Plan With Neil	12	I	Coventry	Y	1	Bina Chauhan	Sterling & Law	11	I	Leicester	N 1
James Pillinger	Profusion Wealth Management	95	I	Derby	Y	5+	Kristian Vind	Chapter House Wealth Management*	79	I	Lichfield	Y 3
Paul Harman	Profusion Wealth Management	80	I	Derby	Y	5+	Lee Kirven	Enhance Financial Planning	36	I	Lichfield	N 2
Paul White	Cedars Wealth Management	70	R	Derby	N	3	Samuel Robinson	Almond Financial	55	R	Lincoln	N 1
Ray Shepherd	Kingswood Group	40	R	Derby	N	2	Paul Boutle	RetireInvest	53	R	Lincoln	N 3
Darran Harrison	Kingswood Group	21	R	Derby	N	2	Fiona Monro	AFH Wealth Management	40	I	Lincoln	N 3
Jane Newman	Jane Newman Financial Planning	202	I	Droitwich	Y	5+	Trudi Giles	Thompson & Richardson Financial Planning	38	I	Lincoln	N 2
Emily Newman	Jane Newman Financial Planning	73	I	Droitwich	Y	3	Sam Tindale	Tower House Wealth Management	18	R	Lincoln	N 1
Dale Gough	Prosser Knowles Associates	35	I	Droitwich	N	2	Edward Stewart	Kingswood Group	13	I	Lincoln	N 1
Rachel Robb	Prosser Knowles Associates	31	I	Droitwich	N	2	Matthew Harrison	Tower House Wealth Management	12	R	Lincoln	N 1
							Matthew Sargeant	Tower House Wealth Management	10	R	Lincoln	Y 1
							Chris Baker	Merlin Wealth Management	24	R	Long Whatton	N 2
							Robert Lallo	Sandringham Financial Partners*	56	I	Loughborough	N 4
							Matthew Walne	Santorini Financial Planning*	54	I	Loughborough	Y 3
							Alan Curtis	True Potential	59	R	Louth	Y 5+

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS												
Daniel Martin	MDM Wealth	65	I	Rugby	Y	2	Alexander Munn	Forrester Boyd Wealth Management*	54	I	Louth	N 1
Alexander Bland	Sapphire Financial Planning	106	R	Rushden	Y	2	Joel Leversedge	Origin Wealth Management	30	R	Ludlow	N 3
Vivek Patel	Sapphire Financial Planning	43	R	Rushden	N	2	James Slowey	Gransha Financial Services	115	R	Lutterworth	N 5+
Simon Brown	Midlands Wealth Management	43	R	Shrewsbury	N	2	Paul Urmston	Fresh Approach	147	I	Malvern	Y 4
Nicholas Morris	Clarity Wealth Management	42	I	Shrewsbury	N	3	Maria Danielle Slack	M D Slack Wealth Management	22	R	Mansfield	N 1
Joe Allen	Hoyl Independent Advisers	35	I	Shrewsbury	Y	3	Ian Kells	Stepping Stones Financial Planning	17	I	Mansfield	N 1
Angela Davy-Makwana	Quilter Financial Advisers	45	R	Sleaford	N	2	Abigail Brown	AFH Wealth Management	54	I	Market Harborough	N 4
Steven Rowe	Lucent Financial Planning*	176	I	Solihull	N	5+	Paul Eason	RMI Independent Financial Advisers	49	I	Market Harborough	Y 3
Pavan Chamba	Skipston Building Society	89	R	Solihull	Y	4	Jason Lynch	True Potential	41	R	Market Harborough	N 2
Paul Glover	Ernest Grant	76	I	Solihull	Y	4	Neil Gilbourne	3R Financial Services	273	I	Newark	Y 5+
Kelly Xiaoyan Cherry	Lucent Financial Planning*	48	I	Solihull	N	2	Illa Pujara	Skipston Building Society	120	R	Newark	Y 3
James Richards	Ernest Grant	40	I	Solihull	N	4	Keith Brace	Brace Wealth Management*	63	R	Northampton	N 2
Luke James	Lucent Financial Planning*	39	I	Solihull	N	1	Marc Dicks-Jones	Insight Wealth Financial Advisers*	54	I	Northampton	N 1
Helena Lindley	Brace Wealth Management*	20	R	Solihull	N	2	Mark Hipkiss	Skipston Building Society	53	R	Northampton	Y 4
Hamida Begum	Hamida Begum Financial Planning	14	R	Solihull	N	1	Jason McConkey	Insight Wealth Financial Advisers*	36	I	Northampton	N 1
Christopher Craske	Craske Wealth Management	13	R	Solihull	N	1	John Crichton	Grange Estates Wealth Management	236	I	Nottingham	N 5+
Dawn Elkington	Ellis Bates Financial Advisers*	33	I	Southam	Y	1	David Murden	Sense Financial Solutions	121	I	Nottingham	Y 3
Neil Homer	Lonsdale Wealth Management	83	I	Stafford	Y	2	Rebecca Aldridge	Balance: Wealth Planning	107	I	Nottingham	Y 1
Ash Desai	IronMarket	70	I	Stoke-on-Trent	N	2	Tracy Yeomans	Ryley Wealth Management*	86	R	Nottingham	N 2
Simon Hargreaves	IronMarket	44	R	Stoke-on-Trent	N	2	Paul Waites	Ryley Wealth Management*	58	R	Nottingham	N 2
Nicola Conway	St. James's Place	37	R	Stoke-on-Trent	N	2	Will Diggins	Ryley Wealth Management*	55	R	Nottingham	N 2
Nathan Waldron	Waldron & Co Financial Planning	19	R	Stoke-on-Trent	Y	1	Olivia Shipstone	OCS Wealth Management	44	R	Nottingham	N 2
Richard Hollington	Fairstone	166	I	Stone	Y	5+	Scott Rogers	Rogers Wealth Management	40	R	Nottingham	N 3
Olivia Williams	Stonegate Wealth Management*	10	I	Stone	N	1	Roger Milner	BlakeBrooke Financial Advice	39	R	Nottingham	N 2
Michael Harvey	Charters Private Wealth	75	I	Stratford-upon-Avon	N	5+	Chris Hanbury	Hanbury Financial Planning	35	R	Nottingham	N 2
Pippa Cuciurean	True Potential	56	R	Stratford-upon-Avon	Y	5+	David Ryley	Ryley Wealth Management*	29	R	Nottingham	N 2
Amanda Reid	Gemini Wealth Management	195	I	Sutton Coldfield	N	5+	Gavin Lawler	Rhodes Wealth Management	28	R	Nottingham	N 2
Matthew Hackett	Skipston Building Society	120	R	Sutton Coldfield	Y	4	Mark Pennington	Ryley Wealth Management*	27	R	Nottingham	N 1
Robin Place	Four Oaks Financial Services	91	R	Sutton Coldfield	N	2	Jitesh Mistry	Ryley Wealth Management*	26	R	Nottingham	N 2
Martin Brennan	Ethical Adviser	78	I	Sutton Coldfield	Y	4	Becky Wombe	Adcock Financial	23	I	Nottingham	N 2
Joe Young	Masterplan Wealth	17	I	Sutton Coldfield	Y	1	Samuel Woodings-Finch	Ryley Wealth Management*	19	R	Nottingham	N 1
John Draper	Masterplan Wealth	12	I	Sutton Coldfield	N	1	Mike Holmes	Ryley Wealth Management*	15	R	Nottingham	N 1
Simon White	Opus Independent Financial Planning	12	I	Sutton Coldfield	N	1	Matt Gould	Alexander Peter Wealth (UK)	10	I	Nottingham	N 1
Nick Adamthwaite	Masterplan Wealth	10	I	Sutton Coldfield	N	1	Raj Mulji	SRM Financial Services	10	R	Nottingham	N 1
Mark Johnson	Integritas Financial Planners	129	I	Swadlincote	Y	5+	Stephen Hunt	Raven Wealth	91	I	Oakham	Y 5+
Nicholas Oliver	AFH Wealth Management	33	I	Swadlincote	N	2	Nick Henbrey	Grayson Lewis Financial Planning	64	R	Oakham	Y 3
Adam Alden	Integritas Financial Planners	10	I	Swadlincote	N	1	Jo Calver	Calver Wealth Management	46	R	Oakham	N 2
Ian Laker	Bosworth Wealth Management	55	R	Tamworth	Y	1	Charlotte Smith	Smith Elliot Financial Management	10	R	Oakham	N 1
Marc Derbyshire	Croft & Oakes	83	I	Telford	N	5+	James Goldby	Goldby Wealth Management	14	R	Ombersley	Y 1
Lee Taylor	Robert Nicholas Financial Advisers	54	I	Telford	N	2	Sophie Wilkins	Hampton James Financial Associates	14	R	Ombersley	N 1
Rikesh Bhatt	8 Financial Planning*	44	I	Telford	Y	1	Richard Meats	Tudor Franklin*	58	I	Ratby	N 1
Jessica Shukie	Croft & Oakes	10	I	Telford	Y	1	Darren Houlcroft	Houlcroft Wealth Management	56	R	Redditch	N 2
Paul Anstee	True Potential	138	R	Thrapston	N	2	Alex Richardson	S J Bettridge Financial Planning	31	R	Redditch	N 2
Andy Betts	Towcester Financial Planning	50	R	Towcester	N	4	Liz Tuccy	Liz Tuccy Wealth Management	20	R	Rothley	N 1
Nick James	One Financial Solutions*	25	I	Warwick	N	2	Simon Millward	Millward Wealth Management	117	I	Rugby	N 4
Andrew Reeves	The Investment Coach	148	I	Wellingborough	Y	5+	Akhil Satsangi	PKS Associates	103	R	Rugby	N 4
Ray Coker	Attain Financial Solutions	47	R	Wellingborough	N	4	Mark Neal	PJL Financial Services	70	I	Rugby	Y 4
Alan Moran	Interface Financial Planning	84	I	West Bromwich	N	5+						

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													
GREATER LONDON													
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.	YEARS QUALIFIED							
Simon Farrar	Virtus Financial Planning	13	R	Bank	N	1	Giles Game	Morrinson Wealth*	16	R	Canary Wharf	N	1
Chloe Dillon-Smith	Ben Chapman Wealth Management	12	R	Bank	N	1	Indy Dhanjal	Morrinson Wealth*	15	R	Canary Wharf	N	1
Aleksei Sukharev	Clearwater Wealth Management	12	R	Bank	N	1	Peter Kalamatas	Morrinson Wealth*	15	R	Canary Wharf	N	1
Matthew Godly	Clearwater Wealth Management	12	R	Bank	N	1	Jack Teasdale	Pinnacle Wealth Management	14	R	Canary Wharf	N	1
Annabel Shipway	Annabel Shipway Financial Planning	11	R	Bank	N	1	Ben Mynard	Morrinson Wealth*	11	R	Canary Wharf	N	1
Henri Okosi	Fortress Wealth Partnership	10	R	Bank	N	1	Rutchit Tuduwage	Pinnacle Wealth Management	11	R	Canary Wharf	N	1
Paolo Standerwick	MLP Wealth Management	259	I	Banstead	N	3	William Winslow	Pinnacle Wealth Management	11	R	Canary Wharf	N	1
Filip Slipaczek	Slipaczek Chartered Financial Planners	297	I	Barnet	N	5+	Martin Card	tba Wealth Management	138	I	Carshalton	Y	2
Mark Flannery	F3 Wealth	67	I	Beckenham	N	4	Ciaran Scanlon	One Financial Solutions*	10	I	Caterham	N	2
Lawrence Gold	Gold Wealth Management	33	R	Beckenham	N	3	Ketan Patel	Kingswood Group	20	R	Chigwell	N	1
Christopher Wotton	Wotton Wealth Management	68	R	Bexley	Y	5+	Ian Penberthy	DGS Chartered Financial Planners	23	I	Chingford	Y	1
Liam Brencher	Lawton Financial Services	61	R	Bexley	N	2	Fotis Joannou	Sentient Wealth	115	I	Chislehurst	Y	5+
Max Horry	Lawton Financial Services	52	R	Bexley	N	2	Gary Youssef	GSQ Wealth	49	R	Clapham	N	3
Neil Jenkins	Fintegrity IFA*	50	I	Blackheath	Y	3	Rebecca Maxwell-Hyslop	Rebecca Maxwell-Hyslop Financial Planning	17	R	Clapham	N	1
Tom Kesterton	Eclipse Financial Planning	32	R	Blackheath	Y	3	Tracey Reddings	Reddings Wealth Management	37	R	Coulsdon	N	3
Dylan Wright	Vantage Wealth Management	31	R	Blackheath	N	1	Keith Jobson	Gold Griffin - Wealth Planning	136	I	Covent Garden	N	5+
Joshua Gerstler	The Orchard Practice	107	I	Borehamwood	Y	5+	Andy Norrington	Sterling & Law	64	I	Croydon	Y	3
Chris Vincent	Petrichor Financial Solutions	39	R	Borehamwood	Y	2	Melinda Bush	Quartz Financial Services	97	I	Dartford	Y	5+
Andrew Snowball	Greycoat Financial Services	79	I	Borough	N	3	Brian Downton	Downton and Ali Associates	83	R	Dartford	Y	3
David Rodricks	Quilter Financial Advisers	56	R	Brockley	Y	3	Simon Humphrey	True Potential	55	R	Ealing	Y	4
Laura McLean	The Private Office*	27	I	Brockley	Y	2	David Gruenstein	The Private Office*	51	I	Ealing	Y	3
Graeme Mackay	Foxgrove Associates	126	I	Bromley	Y	5+	James Lindley	Castell Wealth Management	47	R	Earlsfield	N	3
Peter Ditchburn	2plan Wealth Management	46	I	Bromley	Y	4	Kirsty Stone	The Private Office*	43	I	East Sheen	Y	3
James Stilwell	Charles Wade Finance	44	I	Bromley	Y	2	Ben Hayward	Eight Wealth Management	26	R	Edgware	N	2
Eamonn Prendergast	Palantir Financial Planning	19	R	Bromley	Y	1	Ray Martin	Four Seasons	105	I	Epsom	Y	5+
Adrian Duke-Cohan	Dukes Lifestyle Financial Planning	24	I	Bushey	N	1	Paul Keeley	One Financial Solutions*	79	I	Epsom	Y	4
Henry Tonks	Pinnacle Wealth Management	99	R	Canary Wharf	N	2	Tom Donlea	Castell Wealth Management	26	R	Epsom	N	3
Sajan Chugani	Morrinson Wealth*	81	R	Canary Wharf	N	2	Jonathan Hives	First Sentinel Wealth	16	I	Euston	N	1
Mojeed Odugbayi	Eminent Financial	75	R	Canary Wharf	N	2	Toby Band	First Sentinel Wealth	13	I	Euston	N	1
Michael Ewers	Morrinson Wealth*	72	R	Canary Wharf	N	1	Ben Barratt	First Sentinel Wealth	10	I	Euston	N	1
Jack Pennell	Morrinson Wealth*	42	R	Canary Wharf	N	1	Jason Wood	The Private Office*	56	I	Finchley	Y	3
Seif Abdelhafez	Morrinson Wealth*	36	R	Canary Wharf	Y	2	Paul Simmons	Mazars Financial Planning*	102	I	Fleet Street	N	3
David Shepherd	Morrinson Wealth*	35	R	Canary Wharf	N	2	Abby Ivison	The Private Office*	24	I	Fleet Street	Y	1
William Schofield	Morrinson Wealth*	35	R	Canary Wharf	N	1	Jennifer Massey	Mazars Financial Planning*	16	I	Fleet Street	N	1
Alex Pickersgill	AP Partners Wealth Management	34	R	Canary Wharf	N	2	Sandra Corkhill	Fairstone	63	I	Gipsy Hill	N	5+
Akash Angrish	Morrinson Wealth*	34	R	Canary Wharf	N	2	Frazer Horton	Edward Frazer*	86	I	Gravesend	N	4
Ardian Cela	Morrinson Wealth*	33	R	Canary Wharf	N	2	Bob Rains	Bob Rains Wealth Management*	32	R	Gravesend	N	3
Jared Ashmole	Morrinson Wealth*	33	R	Canary Wharf	N	1	Andy King	Ellis Bates Financial Advisers*	29	I	Grays	Y	1
Elliott Bray	Morrinson Wealth*	30	R	Canary Wharf	N	1	Tony Linnane	2plan Wealth Management	11	I	Grays	N	1
Riccardo Spagnoli	Pinnacle Wealth Management	29	R	Canary Wharf	N	2	Michael Margai	Perfect Protect	121	R	Greenhithe	Y	4
Alexander Head	Morrinson Wealth*	29	R	Canary Wharf	N	1	Daren Wallbank	Ginkgo Financial.*	136	R	Greenwich	Y	3
Stacy Saber	Pinnacle Wealth Management	25	R	Canary Wharf	N	2	Lara Turner	Knight Turner Private Clients	37	R	Greenwich	N	3
Henrik Bjork	Pinnacle Wealth Management	24	R	Canary Wharf	N	2	Jon Thompson	Ginkgo Financial*	36	R	Greenwich	Y	1
Jon Whitley	Pinnacle Wealth Management	22	R	Canary Wharf	N	2	William Busby	Ginkgo Financial*	24	R	Greenwich	Y	2
Alexis Liatis	Morrinson Wealth*	21	R	Canary Wharf	N	1	Tessa Codron	Horizon Private Wealth	34	R	Hampstead Heath	N	3
Ben Cartwright	Pinnacle Wealth Management	21	R	Canary Wharf	N	1	Amit Mittal	Expert Independent Financial Planning*	149	I	Harrow	Y	5+
Festus Arishe	Eminent Financial	16	R	Canary Wharf	N	1	Mandip Rudki	Evolution Financial Services	10	I	Harrow	N	1
							Nigel Shaffer	2plan Wealth Management	53	I	Hendon	N	5+
							Jon Ramos	J Ramos Wealth Management	28	R	Hendon	N	2
							Owen Cook	Ablestoke Wealth Management	156	I	High Holborn	Y	3

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																				
Bejal Shah	London Wealth	71	R	Pinner	N	5+	Marlene Francisco	St. James's Place	24	R	Tower Hill	N	2	Daryl Brown	Newcastle Financial Advisers*	11	R	Berwick-upon-Tweed	N	1
Veronica Mann	Talis Financial Advisers	71	I	Pinner	N	5+	James Parfitt	Castell Wealth Management	16	R	Tower Hill	N	1	Martyn Pottage	Armstrong Watson	16	I	Beverley	N	1
Geetika Sethi	SensInvest	52	I	Pinner	N	1	Alex Phillips	William Street Wealth Management	10	R	Tower Hill	N	1	Phil Jones	Forrester Boyd Wealth Management*	11	I	Beverley	N	1
Naomi Haynes	Naomi Haynes Financial Planning*	38	R	Potters Bar	N	2	Patryk Dyjecinski	Clara Wealth Management	44	I	Turnham Green	N	2	Don Axtell	True Potential	152	R	Billingham	N	5+
Stephen Cooper	Scottsdale Lifetime Partners	23	R	Potters Bar	N	2	Tom Fawcett	Globe Independent Financial Advisers	78	I	Twickenham	N	2	Louise Allott	Skippton Building Society	106	R	Bingley	Y	4
Pippa Judson	Chasebridge Wealth Management	16	R	Potters Bar	N	1	Mark Johnson	MJ Financial Planning	45	R	Twickenham	N	1	Barry Talman	MGL Wealth Management	72	R	Bishop Auckland	Y	4
Paul Sanders	The Private Office*	93	I	Primrose Hill	Y	5+	Andrew Coles	Adcock Financial	37	I	Twickenham	N	3	Rachael Benford	Newcastle Financial Advisers*	46	R	Bishop Auckland	Y	3
Clare McCarthy	The Private Office*	17	I	Putney	Y	1	Christine Tucker	One Financial Solutions*	131	I	Wallington	Y	5+	Peter Wray	APW Financial Planning	71	I	Blackburn	N	3
Edwin Luther	Templar EIS	36	I	Rainham	N	1	Paresh Shah	Marlow Wealth Management	46	R	Wallington	N	3	Tim Collier	Skippton Building Society	61	R	Blackburn	Y	3
Simon Ben-Nathan	Arkenstone Wealth Management	62	I	Raynes Park	Y	3	Carol Lammy-Steele	Ellis Bates Financial Advisers*	15	I	Waltham Cross	Y	1	Ben Wrigley	Adcas Financial Management	128	I	Blackpool	Y	5+
Paul Hart	Medical Family Finance*	126	R	Regent's Park	N	3	Chris Friel	Bluesky Independent Wealth Managers*	45	I	Wandsworth	Y	3	David Bolam	Newcastle Financial Advisers*	74	R	Blaydon-on-Tyne	Y	3
Daryl Stafford	Medical Family Finance*	111	R	Regent's Park	N	3	Sarah Drakard	Cruze Financial Solutions	100	I	Watford	Y	1	Ralph Pettengell	Pettengell Wealth Management	24	R	Bollington	N	2
Joseph Awaritefe	Medical Family Finance*	105	R	Regent's Park	N	3	Jonathan Willis	Future Start	99	I	Watford	N	5+	Chris Atherton	Pia Financial Solutions	209	R	Bolton	N	4
Mira Scull	Medical Family Finance*	34	R	Regent's Park	N	2	Chris Ball	Hoxton Capital Management	55	I	Watford	N	2	Paul Burns	Skippton Building Society	191	R	Bolton	Y	4
Mark Martin	Medical Family Finance*	28	R	Regent's Park	N	1	Matthew Dean	Hoxton Capital Management	31	I	Watford	N	2	Kevin Titmus	Halcyon Financial Planning	107	I	Bolton	N	5+
Tom Noyes-Lewis	Morrinson Wealth*	64	R	Richmond	N	2	Nathan D'Cruz	Hoxton Capital Management	11	I	Watford	Y	1	Paul Handford	Sandringham Financial Partners*	85	I	Bolton	N	3
Miles Hawkins	Sandringham Financial Partners*	54	I	Richmond	N	4	Connor Betteridge	The Private Office*	16	I	West Hampstead	Y	1	Johnathan Webster	Webster Financial Management	46	R	Bolton	N	4
Marco Turrent	Journey	31	I	Richmond	Y	2	Andy Macguire	Holden & Partners	11	I	West Norwood	N	1	Craig Hayward	Markland Hill Wealth	16	I	Bolton	N	1
Ben Chapman	Ben Chapman Wealth Management	22	R	Richmond	N	2	Takunda Sando	Quilter Financial Advisers	41	R	West Wickham	Y	3	Katia Ghambaryan	Aitana Financial Services	13	R	Bolton	N	1
Ben Ricketts	Ben Ricketts Wealth Management	31	R	Rickmansworth	N	3	Matthew Smith	Buckingham Gate	130	I	Westminster	Y	5+	Richard Platt	Clarity Wealth*	156	I	Bramhope	N	2
Rajiv Prabhakar	Rajiv Prabhakar	24	R	Rickmansworth	N	2	Simon Beazley	AAG Wealth Management	39	R	Westminster	N	1	Darren Pickersgill	Pickersgill Financial Planning	140	I	Brighouse	Y	4
Fiona Morpurgo	Morpurgo Wealth	103	I	Romford	Y	5+	Rachel Lane	Group Rapport	99	I	Weybridge	Y	5+	Matthew Green	Bury Financial Advisers	165	I	Bury	N	3
Tony Martin	True Potential	75	R	Romford	Y	5+	Lisa Calvert	Green Fort Private Wealth	36	R	Weybridge	N	3	Sarah Kendell	Financial Options Group	43	R	Bury	N	3
Jatish Pindolia	Lyfe FS	68	R	Ruislip	N	3	Elliott Swatton	Gem & Co Financial Services	104	I	Wimbledon	N	3	Lauren Bailey	Financial Options Group	21	R	Bury	N	1
Alex Shields	The Private Office*	59	I	Selhurst	Y	3	Gareth Rees	Gem & Co Financial Services	83	I	Wimbledon	Y	3	Matthew Slessor	2plan Wealth Management	104	I	Carlisle	Y	5+
Ben Clapham	Ellis Bates Financial Advisers*	12	I	Soho	N	1	Martin Rayner	Compton Financial Services	73	I	Wimbledon	Y	3	Steve Shovlin	Armstrong Watson	87	I	Carlisle	N	4
Prajesh Patel	KWM Wealth	44	R	South Woodford	N	2	Ian Hart	Unbiased Financial Group	71	I	Wimbledon	Y	5+	David Binder	Newcastle Financial Advisers*	84	R	Carlisle	Y	3
Ryan Nobbs	R.N Financial Planning	24	R	South Woodford	N	1	Glen Howe	Howe Financial Advisers	35	R	Winchmore Hill	N	3	Neil Brown	Skippton Building Society	64	R	Carlisle	Y	3
Nisheet Shah	Quilter Financial Planning	56	R	Southgate	N	5+	Wilson F. da Silva	Goal Finance	21	I	Worcester Park	Y	1	Chelsea Whittock	Armstrong Watson	15	I	Carlisle	N	1
Matthew Parkin	BlueFinch Wealth	18	I	St James's	Y	1	Alex Henry	Pentagon Wealth	17	I	Worcester Park	Y	1	Darren Parker	Celestial Wealth	91	R	Castleford	Y	4
Liam Martin	AXG Asset Management	154	I	St Paul's	N	5+	NORTH ENGLAND						Matthew Hawksworth	Ellis Bates Financial Advisers*	27	I	Castleford	Y	1	
Owran Rahmani	Credius Wealth	114	R	St Paul's	Y	3	Simon Nutter	Sandringham Financial Partners*	100	I	Accrington	N	4	Tom Heaward	Camargue Chambers	93	R	Cheadle	N	3
Hamil Mason	Ablestoke	37	R	St Paul's	Y	1	Richard Wilkinson	Wilkinson Financial Management	101	R	Alderley Edge	N	2	Angela Farrell	Sandringham Financial Partners*	78	I	Cheadle	Y	5+
Oliver Pereira	Clearwater Wealth Management	30	R	St Paul's	N	2	Andrew Tait	Newcastle Financial Advisers*	56	R	Alnwick	Y	2	Edward Brown	BP Sanders & Company	54	I	Cheadle	N	1
Greg Neall	Wake Up Your Wealth	62	I	Staines	Y	3	Adrian Mahon	Depledge*	122	I	Altrincham	Y	5+	Jane Patrick	Sylvan Financial Management	44	I	Cheadle	Y	2
Richard Sheret	Evolution Financial Services	36	I	Staines	Y	2	Matthew Pennington	Skippton Building Society	103	R	Altrincham	Y	3	Lee Travis	Financial Life Planning	30	I	Cheadle	N	3
Carl Mountain	2plan Wealth Management	116	I	Sunbury-on-Thames	N	3	Garry Robinson	Elite Financial Planning Consultants	87	R	Altrincham	Y	3	Ed Painter	Sylvan Financial Management	28	I	Cheadle	Y	2
Seán Standerwick	MLP Wealth Management	129	I	Surbiton	N	5+	Adrian Edwards	Sylvan Financial Management	50	I	Altrincham	Y	2	Andrew Winstanley	Sustainable Financial Planning	23	I	Cheadle	N	1
Hardik Shah	Bright Blue Wealth	46	R	Surbiton	Y	1	Andrew Daldry	Andrew Daldry Wealth Management	33	R	Altrincham	N	2	Neil Bevan	Skippton Building Society	179	R	Chester	Y	4
Andy Springford	Mazars Financial Planning*	49	I	Sutton	N	1	Nick Bone	Nicholas Bone Financial	22	R	Altrincham	N	1	Mark Bird	Chester Financial Wealth Management	90	I	Chester	N	2
Daniel Helps	Clearwater Wealth Management	38	R	Sutton	N	2	Janine Barron	Sandringham Financial Partners*	146	I	Barnard Castle	N	5+	Mark Reidford	Innes Reid	70	I	Chester	Y	5+
Simon Wade	J G Wealth	35	R	Sutton	N	3	Martin Bayes	Crickett Hill Financial Planning	152	R	Barnsley	N	2	KEY						
Merve Oral	The Private Office*	49	I	Swiss Cottage	Y	3	Thomas Harper	Harper Financial Associates*	86	I	Barnsley	N	3	FIRM	* Top Rated Firm (includes trading names of Top Rated Firms). More on p27					
Yasuto Arai	Yasuto Arai Wealth Management	22	R	Swiss Cottage	N	2	James Carr	Stepping Stones Financial Solutions	82	I	Barnsley	N	3	STATUS	YEARS QUALIFIED					
Ben Williams	Ben Williams Financial Planning	10	R	Thames Ditton	N	1	Michelle Richards	Crickett Hill Financial Planning	78	R	Barnsley	N	4	I	Independent financial adviser					
William Martin	Southover Wealth	55	R	Tower Hill	Y	2	Simon Durkan	Kingswood Group	25	I	Barnsley	N	2	R	Restricted financial adviser					
Steven Jerath	SRJ Wealth Management	53	R	Tower Hill	N	3	Neil Henderson	Mission Financial Planning*	71	I	Berwick-upon-Tweed	Y	1	FEES PUBLISHED						
Jordan Marshall	Jordan Marshall Wealth Management	45	R	Tower Hill	N	3	N No, this adviser does not display their fees structure on VouchedFor.co.uk													
Edmund Wilson	The Edmund Wilson Practice	35	R	Tower Hill	N	3	Y Yes, this adviser does display their fees structure on VouchedFor.co.uk													
Sean Wilkinson	Reliance Wealth Management	34	R	Tower Hill	N	3														

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																				
NORTH ENGLAND																				
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.	YEARS QUALIFIED														
Craig Miller	Atomos	16	R	Chester	N	2	Gavin Smart	Forrester Boyd Wealth Management*	36	I	Grimsby	N	1	Chris Wheatman	Advice Matters Financial Planning*	110	I	Kendal	Y	4
Lee Metters	Newcastle Financial Advisers*	32	R	Chester-le-Street	Y	1	Howard Pykett	Forrester Boyd Wealth Management*	34	I	Grimsby	N	1	Amanda Heys	Armstrong Watson	42	I	Kendal	N	4
Donna Robertson	Rosewood Wealth Management*	297	I	Chesterfield	Y	5+	Chris Gray	Forrester Boyd Wealth Management*	21	I	Grimsby	N	1	Paul McGregor	Pursuit Financial Planning	32	R	Kirkby-in-Furness	Y	1
Mark Jones	Jones & Co*	214	I	Chesterfield	N	5+	Dale Regan	Forrester Boyd Wealth Management*	11	I	Grimsby	N	1	David Smith	Forethought Financial	95	R	Knutsford	N	3
Shannan Pool-Gorman	Rosewood Wealth Management*	94	I	Chesterfield	Y	4	Neil Moore	Forrester Boyd Wealth Management*	11	I	Grimsby	N	1	Justin Heap	Swiftsure Wealth Management	38	R	Knutsford	N	1
Ashley Hewitt	Rosedale Financial Management	92	I	Chesterfield	N	4	Tom Olsak	Forrester Boyd Wealth Management*	10	I	Grimsby	N	1	Charlie Davies	RWA Financial Planning	37	R	Knutsford	N	2
Neil Smith	Harmony Wealth Management	75	I	Chesterfield	N	3	Andrew Payne	Andrew Payne Wealth Management	13	R	Guisborough	N	1	James Sinclair	Nice Associates Weath Strategies	28	R	Knutsford	N	2
Kirk Yeomans	Jones & Co*	63	I	Chesterfield	N	3	Toby Turner	IFT Wealth Management	53	I	Halifax	N	2	James Larton	Truly Independent	53	I	Lancaster	Y	5+
Peter Blant	Milestone Financial Planning	63	I	Chesterfield	N	3	Tim Atkin	Succession Wealth	66	I	Harrogate	Y	3	Darren Goodall	Informed Financial Planning	166	I	Leeds	Y	3
Suzanne Jeakins	Jones & Co*	45	I	Chesterfield	N	3	Mark Chandler	Ellis Bates Financial Advisers*	59	I	Harrogate	Y	1	Ben Cordiner	Cordiner Wealth*	156	I	Leeds	N	3
John Wright	True Potential	317	R	Choppington	N	3	Susan Tait	The Private Office*	57	I	Harrogate	Y	3	Andrew Woolhouse	iWealth Financial	106	I	Leeds	Y	2
Melanie Wray	Anne Wray Independent Financial Adviser	58	I	Chorley	N	5+	Carl Hasty	Ellis Bates Financial Advisers*	49	I	Harrogate	Y	1	Amy Enright	Sovereign Wealth	102	R	Leeds	N	3
Steven Sasimowicz	Sandringham Financial Partners*	51	I	Chorley	Y	2	Andy Ellis	Sheavyn Associates Financial Management	43	R	Harrogate	Y	3	Natalie Wright	Mazars Financial Planning*	77	I	Leeds	N	3
Marc Carpenter	Perspective (North West)	34	R	Chorley	Y	2	Stuart Matheson	Ellis Bates Financial Advisers*	42	I	Harrogate	N	1	Vinny Lall	VSL Wealth Management	72	I	Leeds	N	1
Colin Bates	Chapter3 Financial Planning	16	I	Chorlton	Y	1	James Todd	RetireInvest	27	R	Harrogate	N	2	Martin Archdale	MAP Financial Planning	70	I	Leeds	Y	3
Sheena Doherty	Sovereign Wealth	108	R	Cleckheaton	N	4	Margery Gledson	Ellis Bates Financial Advisers*	17	I	Harrogate	Y	1	Daniel Lea	The Private Office*	67	I	Leeds	Y	2
Maxine Chadaj	Trusted Financial Planning	23	I	Cleckheaton	N	2	Kim Bath	Ellis Bates Financial Advisers*	14	I	Harrogate	N	1	Phillip Chambers	Chambers Financial Solutions	63	I	Leeds	Y	2
Stuart Smith	Armstrong Watson	90	I	Cockermouth	Y	4	Joshua North	Kingswood Group	12	R	Harrogate	Y	1	Nick Heald	AFH Wealth Management	55	I	Leeds	N	4
Alison Rigg	Kingfisher House Wealth Management	21	R	Cockermouth	N	2	Michael Cope	Ellis Bates Financial Advisers*	10	I	Harrogate	Y	1	Julian Baker	Live Smart Financial Planning	54	I	Leeds	Y	1
Kate Boon	Lifeplan Financial Management	154	I	Consett	N	5+	Iain Paterson	Newcastle Financial Advisers*	47	R	Hartlepool	Y	3	Helen Richardson	Ascot Lloyd	49	I	Leeds	N	3
Gary Barnes	Lifeplan Financial Management	92	I	Consett	N	2	Kevin Rowntree	Milsted Langdon	36	I	Hartlepool	N	3	James Bowers	Sovereign Wealth	45	R	Leeds	N	4
Joe Rogers	Forrester Boyd Wealth Management*	34	I	Grimsby	N	1	Stacey Arcus	Quilter Financial Advisers	43	R	Hebburn	N	3	Carl Ward	Mazars Financial Planning*	41	I	Leeds	N	3
Tom Saleh	Forrester Boyd Wealth Management*	12	I	Hull	N	1	Christian Derrick	Stephenson Johnson Financial Planning	269	I	Hessle	N	4	Adam Green	Mazars Financial Planning*	38	I	Leeds	N	3
Tom Parkin	Newcastle Financial Advisers*	90	R	Cramlington	Y	3	Gregg Crawford	Informed Financial Planning	74	I	Hessle	Y	3	Richard McKeown	Sovereign Wealth	33	R	Leeds	N	2
Malcolm Stalker	Foster Denovo	60	R	Cramlington	N	3	Joanne Baker	Yorkshire Financial Planning	46	R	Hessle	N	2	Rob Pentelow	Pentelow Wealth Management	32	R	Leeds	N	2
Mike Pendergast	Zen Financial Services	109	I	Crewe	Y	1	Caroline Allen	Yorkshire Financial Planning	25	R	Hessle	N	2	Ewan Dowes	Dowes Wealth Management	30	R	Leeds	N	2
Matthew Platt	MLP Financial	62	R	Crook	N	3	Karl Lamb	Newcastle Financial Advisers*	86	R	Hexham	Y	3	Yasir Al-Din	2plan Wealth Management	29	I	Leeds	N	3
Paul Rathbone	LightSide Financial Planning	40	I	Crosby	N	3	Ryan Anderson	Armstrong Watson	23	I	Hexham	N	2	Mathew Lamping	Ascot Lloyd	28	I	Leeds	N	2
Ian Massey	Ian Cockbain Wealth Management	29	R	Crosby	N	1	Yianni Theodorou	Logic Wealth Planning	138	I	Heywood	Y	5+	James Marlow	Armstrong Watson	25	I	Leeds	N	2
Sara Hollingsworth	Newcastle Financial Advisers*	64	R	Darlington	Y	3	Carol Dickens	New Vision Wealth Strategies	109	I	Holmes Chapel	N	4	Christie Tillett	The Private Office*	14	I	Leeds	Y	1
Rachel Denham	Sandringham Financial Partners*	49	I	Darlington	N	3	Lindsay Carter	Ascot Lloyd	86	I	Holmfirth	N	3	Tom La Dell	AAB Wealth Chartered Financial Planners	12	I	Leeds	N	1
Dan Midgley	Acumen Investment and Pension Solutions	14	I	Darlington	N	1	Graham Slater	Eagle Financial Services	183	R	Huddersfield	N	3	Daniel Wilkinson	Keystone Financial Management	12	R	Leeds	N	1
Alexander Smith	OakSmith Financial Planning	18	R	Deeside	N	1	Steven Haigh	Portal Financial Planning	171	I	Huddersfield	Y	5+	Martin Teal	Keystone Financial Management	11	R	Leeds	N	1
Andrew Woodruff	Woodruff Hill	63	R	Doncaster	N	1	Leanne Harris	2plan Wealth Management	103	I	Huddersfield	N	5+	Ash Patel	Camargue Wealth	86	R	Leigh	N	4
Steven Bell	True Potential	62	R	Doncaster	Y	5+	Jonathan Fox	Skipton Building Society	95	R	Huddersfield	Y	4	Sarah Hogan	KBA FS	59	R	Leigh	Y	3
Maxine Clarke	Flying Colours Finance	52	I	Doncaster	N	3	Benjamin Philpott	Philpott Financial*	94	I	Huddersfield	Y	4	David Parkinson	KBA FS	42	R	Leigh	N	3
Richard Hill	Woodruff Hill Wealth Management	21	R	Doncaster	N	1	Antony Barton	Robertson Baxter	51	I	Huddersfield	N	5+	Joanne Hobson	KBA FS	42	R	Leigh	Y	3
Cathy Smith	Belmayne IFA	89	I	Dronfield	Y	5+	Matthew Bloxsome	Sovereign Wealth	48	R	Huddersfield	N	3	Paul Taylor	True Potential	66	R	Leyland	N	2
Andrew Boulton	Andrew Boulton Financial Planning	14	R	Dronfield	N	1	Henry Philpott	Philpott Financial*	27	I	Huddersfield	N	1	Chris Lunt	Chris Lunt IFA	261	I	Liverpool	N	5+
Anthony Higgins	Newcastle Financial Advisers*	50	R	Durham	Y	3	Gillian Shirt	Robertson Baxter	26	I	Huddersfield	Y	2	Alan Worthington	Capstone Financial	72	R	Liverpool	N	3
Matthew Sinclair	Wealth of Advice	31	I	Durham	Y	2	Vanessa Armstrong	AFH Wealth Management	15	I	Hull	N	1	Sanjay Gambhir	Hanson Financial Services	72	I	Liverpool	N	3
Glenn Peniston	Peniston Financial*	193	R	Gainsborough	Y	3	Amy Gray	St. James's Place	12	R	Hull	N	1	Julie Roche	Hanover Wealth Management	61	I	Liverpool	N	5+
Richard Smith	Abacus Associates	93	I	Gateshead	Y	4	Duncan Martinus	HF Wealth	51	I	Ilkley	Y	2	Wayne Slater	Spectrum IFS	59	I	Liverpool	N	4
Paul Richardson	Newcastle Financial Advisers*	57	R	Gateshead	Y	3	Sarah Siddons	Siddons & Co Financial Planning	30	R	Ilkley	N	2	Josh Brooks	Markland Hill Wealth	32	I	Liverpool	N	3
Stephen Hudson	Kingswood Group	46	R	Grimsby	N	1	Steven Payne	SP Wealth Planning	28	R	Irlam	N	2	Michael Carlyle	Hanson Financial Services	20	I	Liverpool	N	2
							Sebastian Tempest	True Potential	33	R	Keighley	N	3	Ray Garnett	Fairstone	138	I	Liversedge	Y	4
													Kelly Pickup	Skipton Building Society	118	R	Lytham St Annes	Y	3	
													Stewart Kaye	Skipton Building Society	59	R	Lytham St Annes	Y	3	
													Jerry Sisk	G+E Wealth Management	35	I	Malton	Y	2	
													Daniel Foy	Mazars Financial Planning*	79	I	Manchester	N	3	

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																				
Carl Shropshire	Skipton Building Society	77	R	Manchester	Y	3	John Hough	Newcastle Financial Advisers*	40	R	Pickering	N	3	Andrew Weston	Kingswood Group	37	R	Sheffield	N	1
Charles Jowers	Lordstone Financial Planning	42	R	Manchester	N	4	Joanne Hendry	Newcastle Financial Advisers*	65	R	Ponteland	Y	3	Paul Archer	Kingswood Group	27	R	Sheffield	N	1
Rachel Tunnicliffe	AFH Wealth Management	10	I	Mexborough	N	1	Gary Davies	Ellis Bates Financial Advisers*	42	I	Prenton	Y	1	Ian Platts	Kingswood Group	15	R	Sheffield	N	1
Grant Kelly	Newcastle Financial Advisers*	44	R	Middlesbrough	Y	3	Joe Parker	Totum Financial Planning	17	I	Prescot	Y	1	Ryan Smith	Kingswood Group	10	R	Sheffield	N	1
Darron Whitehead	Fairstone	218	I	Mirfield	Y	5+	Ashley Parry	Polygon Financial	156	I	Preston	Y	5+	Barry Orr	Barker Sutcliffe and Associates	99	I	Skipton	Y	5+
Marcus Platt	Family Tree Wealth Management	23	R	Mold	N	2	Noel McCormick	Skipton Building Society	155	R	Preston	Y	4	Mark Stevens	Stevens Wealth Management	38	R	Skipton	N	2
Peter Grieves	TMP Wealth Management	40	R	Morpeth	N	2	Vanessa Townshend	Springfield Financial Services	106	I	Preston	Y	5+	Emma Pentelow	Pentelow Wealth Management	24	R	Skipton	N	2
David Pritchard	Applewood Independent	78	I	Nantwich	N	2	Jon Doyle	Juniper Wealth	52	I	Preston	Y	1	Kevin Preston	Skipton Building Society	24	R	Skipton	N	1
Jamie Hull	Atherton & Associates Wealth Management	31	R	Nantwich	N	2	Lee Anderson	Atomos	10	R	Preston	Y	1	Alexander Law	The Private Office*	15	I	Skipton	Y	1
Lauren Tudor	Atherton & Associates Wealth Management	24	R	Nantwich	N	1	Hannah Robinson	Ellis Bates Financial Advisers*	34	I	Pudsey	Y	1	Glenn Stephenson	True Potential	156	R	South Shields	Y	2
Richard Peddie	Atherton & Associates Wealth Management	15	R	Nantwich	N	1	Catherine Casey	Rockwood Financial Solutions	32	I	Pudsey	Y	1	Mike Weedon	Wealth of Advice	86	I	South Shields	Y	3
Richard Astbury	Atherton & Associates Wealth Management	13	R	Nantwich	N	1	Emma Connaughton	Holcombe Wealth Management	72	I	Ramsbottom	N	5+	Mark Winship	Newcastle Financial Advisers*	70	R	South Shields	Y	3
Christina Clegg	Christina Clegg Financial Planning Services	295	I	Nelson	Y	5+	Adrian Hill	Octagon Financial Services	62	R	Retford	Y	5+	Michael Cook	Michael Cook Wealth Management	53	R	South Shields	Y	3
David Jones	Financial Life Planning	47	I	Neston	N	3	Sarah McDonald	2plan Wealth Management	46	I	Retford	N	2	David Lloyd	Lloyd & Co	87	I	Southport	Y	5+
Geoff Caisley	Newcastle Financial Advisers*	131	R	Newcastle upon Tyne	Y	3	Wayne Lowe	Navigation Wealth Management	17	R	Retford	N	1	Paul Reid	Skipton Building Society	50	R	Southport	Y	3
Kevin Fitzjohn	Skipton Building Society	86	R	Newcastle upon Tyne	Y	3	Paul Lindfield	Stratagem Financial Planning	80	I	Rossendale	Y	5+	Gary Fletcher	KBA FS	23	R	Southport	N	2
David Simpson	Newcastle Financial Advisers*	69	R	Newcastle upon Tyne	Y	3	Nicholas Dewhurst-Madejczyk	Smith Jackson Wealth Management	28	R	Rossendale	N	2	Antony Anderton	Anderton & Associates	21	R	Southport	N	2
Mark Brett	Abacus Associates	62	I	Newcastle upon Tyne	Y	1	Carolyn Jeffs	Holcombe Wealth Management	20	I	Rossendale	N	2	Andrew Platt	Callisto Wealth Management	99	I	St Helens	Y	3
Natalie Turner	Natalie Turner Wealth Management	51	R	Newcastle upon Tyne	N	2	Lisa Vaughan	Lisa Vaughan Financial Planning	91	R	Rotherham	N	1	Paula Payne	Tailored Financial Planning	55	I	St Helens	Y	2
Michael Carrick	Tier One Capital	42	I	Newcastle upon Tyne	N	3	Nik Lambert	AFH Wealth Management	10	I	Rotherham	N	1	David Toner	True Potential	82	R	Stanley	Y	5+
Omar Din	Azets Wealth Management	42	I	Newcastle upon Tyne	N	2	Darren Burnett	Burnett & Co Financial Planning	196	I	Sale	Y	5+	Claire-Anne Lytton	Quilter Financial Advisers	65	R	Stanley	N	4
Nicola Tempest-Hall	Leazes Quadrus Financial Planning	34	R	Newcastle upon Tyne	N	1	Ben Preston	Suttons Independent Financial Advisers	71	I	Sale	N	2	Mark Carter	Sovereign Wealth	152	R	Stockport	N	5+
Ryan McGuinness	Ryan McGuinness Wealth Management	26	R	Newcastle upon Tyne	N	1	David Brown	True Potential	61	R	Sale	Y	4	Nicholas Nesbitt	Mazars Financial Planning*	63	I	Stockport	N	3
Amy Burge	Ellis Bates Financial Advisers*	20	I	Newcastle upon Tyne	Y	1	Stephen Kidd	Skipton Building Society	60	R	Sale	Y	3	Ashley Blackmore	Camargue Wealth	37	R	Stockport	N	3
Rachael Hall	Seven Stages	79	I	North Shields	Y	5+	Steven Walker	Suttons Independent Financial Advisers	54	I	Sale	Y	2	Luke Mather	Middleton Wealth Management	27	R	Stockport	N	2
Alex Turnbull	Newcastle Financial Advisers*	19	R	North Shields	N	1	Richard Nicholson	Succession Wealth	52	I	Sale	Y	4	Shaz Khan	AFH Wealth Management	13	I	Stockport	N	1
Derek Dryden	Gale and Phillipson	181	I	Northallerton	Y	5+	Gwennan Masters	Masters Wealth Management*	34	R	Sale	N	2	Daniel Bishara	Daniel Bishara Financial Planning	27	R	Stockton-on-Tees	Y	2
James Downing	Gale and Phillipson	82	I	Northallerton	Y	5+	Mark Galligan	MGT Financial Planning	28	I	Sale	Y	2	Tom Horner	MG Shaw	26	I	Stockton-on-Tees	Y	2
Emma Mitchell	Skipton Building Society	56	R	Northallerton	Y	3	Simon Baggott	Suttons Independent Financial Advisers	24	I	Sale	N	2	Michael Duffield	New World Financial Group	24	I	Stockton-on-Tees	Y	2
Kerry Chaloner	Armstrong Watson	37	I	Northallerton	N	4	Reena Mistry	Flying Colours Finance	24	I	Sale	N	1	Simon Warne	New World Financial Group	17	I	Stockton-on-Tees	Y	1
Ryan Phelps	Hartford Wealth	47	R	Northwich	N	3	David O'Connor	iPensions Wealth	24	I	Sale	N	1	Paul Clough	Grainger Financial Planning	136	I	Sunderland	Y	5+
Carla Brown	Oakmere Wealth Management	37	R	Northwich	N	2	Saf Sulehman	Suttons Independent Financial Advisers	22	I	Sale	Y	1	Colin Arundel	Newcastle Financial Advisers*	120	R	Sunderland	Y	3
Garnet Ronander	Ubuntu Wealth Management	37	R	Northwich	N	2	Darius Jalali	Stratton Wealth Management	99	I	Salford	N	3	David Hardman	DMH Private Wealth	83	I	Sunderland	Y	5+
Christopher Foster	Pennines Independent Financial Advisers	84	I	Oldham	N	1	Ken Whitworth	True Potential	81	R	Salford	Y	5+	Joe O'Connor	True Potential	58	R	Tarporley	Y	5+
Rachael Moore	Skipton Building Society	53	R	Oldham	Y	3	David Bell	Retirement Professionals	24	I	Salford	Y	1	Aimee Watson	7FP	32	I	Teesside	Y	3
Samuel Travis	Rhodian Wealth Management	30	R	Oldham	N	2	Trevor Shelley	Ellis Bates Financial Advisers*	21	I	Saltburn-by-the-Sea	Y	1	Penny Smith	Sandringham Financial Partners*	122	I	Thornton Cleveleys	N	4
Joseph Stevens	True Potential	267	R	Ormskirk	Y	5+	Matthew White	Mat White Financial Services	209	I	Sandbach	Y	3	Angeline MacLaren	Navigation Wealth Management	113	R	Wakefield	N	3
Angela Maher	Acumen Financial Partnership	110	I	Ormskirk	Y	5+	Elliot Kuppusamy	Moneyweb	92	I	Scarborough	Y	2	David Yeardeley	Navigation Wealth Management	42	R	Wakefield	Y	2
Joanne Mitchell	AFH Wealth Management	14	I	Ossett	N	1	Richard Booth	Richard Booth Wealth Management	89	R	Scarborough	N	2	Sat Mehat	Quilter Financial Advisers	19	R	Wakefield	Y	1
Thomas Hatley	Christopher Little & Co*	105	R	Otley	Y	5+	David Swaby	Skipton Building Society	57	R	Scarborough	Y	4	Marcus Fox	Atomos	13	R	Wallsend	N	1
Richard Marshall	Christopher Little & Co*	28	R	Otley	Y	1	Tina Steele	Steele Aspire Financial Management	45	R	Scarborough	N	2	James Collins	Cheshire Wealth Partnership	152	I	Warrington	N	5+
Scott McNally	Newcastle Financial Advisers*	107	R	Penrith	Y	3	Tom Evans	Forrester Boyd Wealth Management*	25	I	Scunthorpe	N	1	Jason Leeson	Skipton Building Society	150	R	Warrington	Y	4
Lisa Camm	Skipton Building Society	87	R	Penrith	Y	3	Stephen Hall	Skipton Building Society	43	R	Selby	Y	3	Matt Fleming	Fleming & Co Wealth Management*	59	I	Warrington	Y	1
Justin Rourke	Armstrong Watson	68	I	Penrith	N	4	Nicola Page	Nicola Page Financial Solutions	26	R	Selby	N	2							
Paul Moody	Armstrong Watson	24	I	Penrith	N	2	Daniel Birkitt-Smith	Fox Red Wealth Management	10	R	Selby	N	1							
Arran Pamphilon	Tarn Wealth Management	11	R	Penrith	Y	1	Gregory Cooke	Polaris Wealth Management	118	I	Sheffield	Y	5+							
														<div>KEY</div> <div><div>FIRM</div><div>* Top Rated Firm (includes trading names of Top Rated Firms). More on p27</div></div> <div><div>STATUS</div><div>I Independent financial adviser R Restricted financial adviser</div></div> <div><div>YEARS QUALIFIED</div><div>Consecutive years as a Top Rated Adviser</div></div> <div><div>FEES PUBLISHED</div><div>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</div></div>						

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS													
NORTH ENGLAND							Tanya Martin	IQ&Co	30	R	Holywood	N	2
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.	YEARS QUALIFIED	Gillian Walsh	IQ&Co	24	R	Holywood	N	2
							Heather McConaghie	IQ&Co	15	R	Holywood	N	1
Andrew Elson	Berry & Oak	102	I	Wetherby	Y	2	Helen Tweed	Hills Financial Planning*	33	I	Larne	Y	2
Tom Stones	North Yorkshire Financial Planning	83	R	Wetherby	N	2	Zoe McKay	Hills Financial Planning*	31	I	Larne	N	2
Richard Dickinson	Dickinson Wealth Management	72	R	Wetherby	N	2	Richard Girvan	Ardent Wealth	15	R	Lisburn	Y	1
James Steer	Bowcliffe Wealth Management	21	R	Wetherby	N	2	Laura Collins	Ardent Wealth	14	R	Londonderry	Y	1
John Bishop	Eaden Wealth Management	17	R	Wetherby	N	1	Paul Chada	True Potential	94	R	Magherafelt	N	5+
Josh Woodhall	Sheavyn Associates Financial Management	11	R	Wetherby	Y	1	Neill Gregson	St. James's Place	26	R	Moir	N	2
David Mitchell	Newcastle Financial Advisers*	67	R	Whitley Bay	Y	3	Diane Pankhurst	IQ&Co	11	R	Newtownabbey	N	1
Edward Midgley	PSG Wealth Management	21	R	Whitley Bay	N	1	SCOTLAND						
Sara Guy	Ellis Bates Financial Advisers*	15	I	Whitley Bay	Y	1	Martin Welsh	Welsh & Taylor Wealth	82	R	Aberdeen	N	3
David Barton	Prosper Wealth Management	169	I	Wigan	N	3	Kieran Taylor	Welsh & Taylor Wealth	64	R	Aberdeen	N	3
Andrew Day	Depledge*	188	I	Wilmslow	Y	5+	Adam Sinclair	Adam Sinclair & Associates	43	R	Aberdeen	N	2
Rob Patten	Individual Financial Services*	178	I	Wilmslow	N	4	Claire Taylor	Forth Capital Advisers	38	R	Aberdeen	N	2
Ben Lancaster	Depledge*	74	I	Wilmslow	N	2	Alan Rutherford	Alan Rutherford Wealth Management	37	R	Aberdeen	N	3
Stephen Cross	True Potential	107	R	Wirral	N	5+	Andrew Macintyre	Macintyre Wealth Management	57	R	Aberfeldy	N	5+
Sara Cresswell	Skipton Building Society	87	R	Wirral	Y	4	Stephen McMahon	One Financial Solutions*	59	I	Airdrie	Y	4
Laura Pearson	Storeton Rose Financial Planning*	56	I	Wirral	N	1	Allan Moffat	Carron Financial Services	59	I	Annan	Y	3
Andrew Birley	Williams Birley Wealth Management	32	R	Wirral	N	3	Kevin Owens	One50 Financial Planning	58	I	Ayr	N	3
Lee Thompson	Woodall Wealth Management	129	R	Workso	N	2	Stuart Best	Tenet Financial Services*	18	I	Bonnybridge	N	1
Jonathan Pearce	Newcastle Financial Advisers*	73	R	Yarm	Y	3	Steven Guthrie	Guthrie Wealth Consultancy	41	R	Bonnyrigg	N	3
Al Spall	MAP Financial Planning	109	I	York	N	5+	David Charnley	Southern Financial Services	81	I	Bothwell	Y	5+
Mark Fisher	Ardent Financial Planning	92	I	York	Y	3	Carl Melvin	Affluent Financial Planning	327	I	Bridge of Weir	N	5+
Ricardo Da Silva	G+E Wealth Management	91	I	York	N	2	Martin Joyce	Brierie Financial Planning	78	I	Bridge of Weir	N	4
Deb Jacobs	PenLife Associates	81	I	York	N	1	Clayton Cumming	True Potential	279	R	Clydebank	N	5+
Paul Raper	True Potential	64	R	York	N	1	Kafai Wong	Key Financial Wealth Solutions	91	R	Coatbridge	N	1
Simon Cowley	YorWealth	61	I	York	Y	5+	Conrad Balatoni	Conrad Balatoni Wealth Management	24	R	Corstorphine	N	2
Ruth Norman	Ardent Financial Planning	59	I	York	Y	3	Kenneth Murphy	Kenneth Murphy	57	R	Dalkeith	N	2
Gary O'Brien	Ardent Financial Planning	51	I	York	Y	3	Keith Roseburgh	Keith Roseburgh Financial	44	I	Dalkeith	N	3
Joanne Gott	Joanne Gott Associates	46	R	York	N	3	Andrew Finnie	Border Finance	1142	I	Dumfries	Y	5+
Louis Maddison	PenLife Associates	23	I	York	Y	1	Stuart Huxtable	True Potential	296	R	Dumfries	N	5+
Harry Thiel	Hillcrest Financial Management	20	I	York	N	1	Andrew Middlemiss	Middlemiss and Associates	161	R	Dunbar	N	3
Adam Dent	PenLife Associates	19	I	York	N	1	Raymond Broomfield	AFH Wealth Management	63	I	Dunbar	N	3
Chloe Phillips	Pura Vida Financial Planning	14	I	York	N	1	Dave Murray	Dave Murray Wealth Management	11	R	Dundee	N	1
NORTHERN IRELAND							Kathryn Tomlinson	Cailean	151	I	Edinburgh	Y	5+
Dale Kirkpatrick	Modulus Financial Planning	37	I	Banbridge	Y	1	Kevin Gribben	Bluesky Independent Wealth Managers*	83	I	Edinburgh	Y	3
John Sloan	Modulus Financial Planning	11	I	Banbridge	Y	1	Gregor McMeechan	Malleny Mortgage Solutions	49	I	Edinburgh	N	2
Jay Price	IQ&Co	17	R	Bangor	N	2	Adrian Hanger	ADH Wealth Management	48	R	Edinburgh	N	3
Mark Weatherall	IQ&Co	11	R	Bangor	N	1	Kenny Stevenson	Mazars Financial Planning*	45	I	Edinburgh	N	1
Gareth Elliott	Newbridge Financial Planning	140	I	Belfast	Y	5+	Carley Mearns-Begley	C Mearns Finance	38	R	Edinburgh	N	3
Russell Hathaway	NI Money	57	R	Belfast	Y	3	Katie Ridland	Ridland Wealth Management	37	R	Edinburgh	N	2
Paul McCoubrey	Navigate IFA*	42	I	Belfast	N	1	Casey Crooks	True Potential	37	R	Edinburgh	Y	1
Michael Hamill	Navigate IFA*	40	I	Belfast	N	1	Charles Mintowt	Mintowt Wealth Management	36	R	Edinburgh	N	2
Darren Curry	Navigate IFA*	24	I	Belfast	N	1	John Parker	Sandringham Financial Partners*	34	I	Edinburgh	N	1
Aaron Strain	MCG Financial Advice	14	R	Belfast	N	1	Richard Johnston	AAB Wealth Chartered Financial Planners	32	I	Edinburgh	Y	1
Matt Greer	Navigate IFA*	12	I	Belfast	N	1							
Darren Mc Dermott	D S Mc Dermott Financial Planning	34	R	Enniskillen	Y	3							

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS													
SCOTLAND							Oliver McDonald	Engage Wealth Management*	35	I	Brighton	N	2
Elaine Clunie	Buchan Wealth Management	45	R	Stonehaven	N	3	Niro Chandramohan	McMillan Wealth Consultants	25	R	Brighton	N	2
Nick Callaghan	JC Roxburgh	128	I	Troon	N	5+	Chris Bush	Hall & Costello Wealth Management	10	R	Brighton	N	1
Ben Gibson	IEP Financial	17	I	Troon	N	1	John Scott	Aitana Financial Services	18	R	Bristol	Y	1
SOUTHEAST ENGLAND							Michael Head	Paul Baldwin	10	R	Broadstairs	N	1
Alex Roberts	The Private Office*	26	I	Aldershot	Y	1	Tom Barnes	Barnes Wealth Management	37	R	Buckingham	N	2
Abraham Uys	Atticus Financial Planning	22	I	Alton	Y	2	Andrew O'Byrne	Collective Financial Planning	35	R	Buckingham	Y	3
JonJoseph Coops	Elite Financial Consulting	42	I	Amersham	N	2	Philip Hanley	Philip James Financial Services*	504	I	Burford	Y	5+
Madeleine Sunley	Blueberry Financial	74	I	Ascot	Y	3	Sian MacInnes	Philip James Financial Services*	287	I	Burford	Y	5+
Asif Hussain	Skipton Building Society	76	R	Ashford	Y	3	Harry Morgan	Wellesley	100	R	Burgess Hill	N	5+
Colin Quinn	Q&A Financial	22	R	Ashford	N	2	Russell Marley	Russell Marley Financial Planning	34	R	Burgess Hill	N	2
Toby Winyard	Lester Brunt Wealth Management	17	R	Ashford	N	1	Charles Bailey	McMillan Wealth Consultants	35	R	Burnham-on-Crouch	N	3
Lewis Wade	AFH Wealth Management	14	I	Banbury	N	1	Andy Manning	Succession Wealth	101	I	Bury St Edmunds	Y	5+
Ben Middleton	True Potential	70	R	Basingstoke	N	2	Iain Clayton	Abbeygate Wealth Management	11	R	Bury St Edmunds	N	1
Carly Oliver	BlackFin Wealth Management	49	R	Basingstoke	N	3	Ryan Van den Bergh	lnpartnership Financial Advisers	55	I	Camberley	N	3
Richard Pearce	Richard Pearce Management	24	R	Basingstoke	N	2	Vicky Kleboe	Penrose Wealth Management	28	R	Camberley	N	2
Douglas Rowe	Douglas Rowe Financial Services*	57	R	Battle	N	2	Lee Giles	Verum Financial	222	I	Canterbury	Y	5+
Lance Richards	The Lance Richards Practice	16	R	Battle	N	1	Paul Huggins	Huggins Wealth Management*	222	I	Canterbury	Y	4
Leigh Bennett	Watch Oak Private Wealth	15	R	Battle	N	1	Tony Duckworth	Tony Duckworth Financial Services	21	R	Canvey Island	N	1
Tony Woodward	Quilter Financial Advisers	114	R	Beaconsfield	Y	5+	Joe Parker	McMillan Wealth Consultants	103	R	Chatham	N	3
Emily Pool	Happy Planet Financial Planning	40	I	Bedford	Y	3	James Caviel	Hoyl Independent Advisers	201	I	Chelmsford	Y	3
Gary Beck	Beck Wealth Management	97	R	Benfleet	N	4	Ben Agar-Hutton	Avenue Financial Solutions	47	I	Chelmsford	N	3
Paul Andrews	Andrews Wealth	35	R	Benfleet	N	2	Gavin Johnson	Solus Financial Planning	35	I	Chelmsford	N	1
Ross Lambert	Mazars Financial Planning*	81	I	Berkhamsted	N	3	Chris Leyden	Copnol Consultancy	33	R	Chelmsford	N	3
Paul Miller	Fairstone	74	I	Berkhamsted	N	4	Stephen May	Advance Wealth	30	I	Chelmsford	N	2
Robert Stringer	Stringer Mann Chartered Financial Planners	28	R	Berkhamsted	N	2	James Taylor	Taylor Financial Management	22	I	Chelmsford	N	1
Ed Evans	Stringer Mann Chartered Financial Planners	15	R	Berkhamsted	N	1	Meg Digweed	Advance Wealth	21	I	Chelmsford	N	2
Chris Philcox	True Potential	61	R	Bexhill-on-Sea	Y	5+	Barry Summers	Kingswood Group	20	R	Chelmsford	N	1
Colin Jessopp	Colin Jessopp	53	R	Bicester	N	2	Stuart Crease	Skipton Building Society	41	R	Chesham	Y	3
Jenny Jackson	Premier Plus	111	I	Biggleswade	Y	5+	Brad Ainsworth	Cathedral Wealth Management	94	R	Chichester	N	4
Charlotte Gibbon	Independent Personal Financial Management	60	I	Biggleswade	Y	3	Ben Griffiths	Lewis Brownlee Financial Services	53	I	Chichester	Y	3
Howard Bullock	Clear Financial Advice	68	I	Billericay	N	2	Sally Austin	Greenwood Wealth Solutions	22	R	Chichester	N	2
Andrew Skinner	Andrew Skinner Wealth Management	37	R	Billericay	N	2	Peter Hewett	AFH Wealth Management	66	I	Clacton-on-Sea	N	4
Tammy Salmon	Salmon Financial Planning	36	R	Bishop's Stortford	N	2	Peter Emery	Amber River Colchester	245	I	Colchester	N	5+
Sheetal Jain	Advance Wealth	16	I	Bishop's Stortford	N	1	Colin Ross	Colin Ross Financial Planning	114	R	Colchester	N	3
David Grant	Pathfinder Private Wealth	30	R	Bodiam	N	2	David Bright	Blackstone Moregate	80	I	Colchester	N	1
Peter Fulcher	Business & Personal Investment	78	I	Bourne End	N	3	Gordon Kearney	Fiducia Wealth Management*	63	I	Colchester	Y	1
Mandy Veal	Business & Personal Investment	28	I	Bourne End	N	3	Caroline Wishart-Young	Aventur	25	I	Colchester	Y	1
Tas Constantinou	AFH Wealth Management	57	I	Braintree	N	1	Robert Ayley	Professional Solutions Wealth Management	63	R	Cranbrook	Y	2
Paul Davis	Paul Davis Financial Planning	15	R	Braintree	N	1	Grant Miles	James & Co Wealth Management	55	I	Cranbrook	N	1
Garry Johnson	Garry Johnson Wealth Management	71	R	Brentwood	N	3	David Cole	Burfields House Wealth Management	49	R	Cranbrook	N	2
Steve Green	Steven Green Financial Planning*	70	I	Brentwood	N	4	Andrew Lee	One Financial Solutions*	90	I	Cranleigh	Y	4
Jayna Shah	JPS Wealth Management	58	R	Brighton	N	3	Mike Black	Oakwood	73	R	Cranleigh	N	5+
							Rupert Miller	Bramley Financial Planning	62	I	Cranleigh	Y	4
							Kevin Gatland	St. James's Place	25	R	Cranleigh	N	2

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																				
SOUTHEAST ENGLAND							Daniel Hanbury	Horsham Financial Services	34	R	Horsham	N	2	Samantha Bradford	Simplicity Financial Planning	41	R	Milton Keynes	N	3
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.	YEARS QUALIFIED	Ivan Lyons	Investment Solutions	388	I	Hove	Y	5+	Matthew Brooks	The Cosgrove Partnership	34	I	Milton Keynes	N	1
							Kay Mechial	Black Lion	157	R	Hove	N	3	Charlotte Walters	Avail Financial Planning	30	R	Milton Keynes	N	2
Trevor Mitchell	Mitchell Private Clients	44	R	Forest Row	Y	3	Marco Vallone	Brighton Financial	81	I	Hove	Y	1	Luke Smulders	Collective Financial Planning	26	R	Milton Keynes	Y	1
Matt Porter	Parkworth Financial Services*	29	I	Forest Row	Y	1	Michael Turner	Aqua Financial	56	I	Hungerford	N	1	Cholpon Djanuzakova	Wealth and Tax Management	21	I	Milton Keynes	N	2
Chris Alpe	Alpe Wealth Management	22	R	Gatwick	N	2	Ian Lawson	Aqua Financial	41	I	Hungerford	N	4	Bobbi White	Collective Financial Planning	15	I	Milton Keynes	Y	1
Ben Gascoyne	Wallis Wealth	62	R	Gerrards Cross	Y	2	Matt Thomas	P&C Lifetime Partners	35	R	Hungerford	N	2	Sam Malka	Scottsdale Lifetime Partners	14	R	Milton Keynes	N	1
Luke Hartley	Hartley Ross*	15	I	Gerrards Cross	Y	1	Karen Callander	Hythe Bay Financial	43	R	Hythe	N	2	Charlie Page	Mazars Financial Planning*	13	I	Milton Keynes	N	1
Christopher Rainbow	Bow Financial Services*	88	I	Gillingham	Y	4	Steph McDonald	HarperLees Financial Planning*	61	I	Ingatestone	N	2	Simon Moran	Griffins Financial Solutions	154	I	Newbury	Y	5+
Robin Quirt	Burfields House Wealth Management	46	R	Goudhurst	N	2	Adrian Quick	HarperLees Financial Planning*	60	I	Ingatestone	N	2	Matt Grifferty	Chester Rose Financial Planning	79	I	Newbury	Y	3
Steven Burgess	Fortis Financial Planning	73	R	Guildford	Y	3	Mark MacLean	HarperLees Financial Planning*	48	I	Ingatestone	N	2	Alex Breadmore	Griffins Financial Solutions	77	I	Newbury	Y	5+
Jack Saunders	Informed Pensions	27	I	Guildford	Y	1	Trey Vella	HarperLees Financial Planning*	16	I	Ingatestone	N	1	Chune Sang	Chune Sang	20	R	Newbury	N	1
Damien Gould	Junction 8 Financial Planning	37	R	Hailsham	Y	3	Rob Case	Case Wealth Management	124	R	Ipswich	N	2	Rebecca Kingwell	Rebecca Kingwell Financial Planner	16	R	Newbury	N	1
Matthew Sellens	Crown Wealth Consultants	36	R	Hailsham	N	2	Mark Spackman	Lifetime Financial Solutions	30	I	Ipswich	N	2	Phoebe Hames	Hames Associates Wealth Management	12	R	Newbury	N	1
Dean Brooks	Stevens Wealth Management	16	R	Hailsham	N	1	Daniel Burns	Capital Planning Partners	39	R	Isle of Wight	N	1	Karl Hames	Hames Associates Wealth Management	10	R	Newbury	N	1
Dean McSloy	The Private Office*	112	I	Harpenden	Y	4	Sarah Huffen	Gilded Wealth	13	R	Kettering	N	1	John Clements	True North Financial Planning	30	R	Newport Pagnell	N	2
Brian Abrey	Abrey Private Clients	53	R	Harpenden	Y	3	Paul Davidson	Strategic Vision Wealth Management	75	I	Kidlington	Y	4	Nicola Watts	Jane Smith Financial Planning	95	I	Olney	N	4
Tim Lambert	Lambert Wealth	31	R	Harpenden	N	2	James Keenan	Succession Wealth	88	I	Knebworth	Y	4	Stefanie Price	Stefanie Price Wealth Planning	26	R	Olney	N	2
David Dodgson	The Private Office*	100	I	Haslemere	Y	5+	Tim Felstead	H2O Financial Services	52	R	Leigh on Sea	N	1	Henry Elliston	True Potential	51	R	Oxford	Y	4
Darryl Barr	Podium Financial	46	I	Haslemere	N	3	Andrew Lee	AJLee Financial Planning	32	R	Leigh-on-Sea	N	2	Edward Gibson	Shaw Gibbs Financial Planning	32	I	Oxford	Y	3
Sean Guirey	The Aspire Partnership*	10	I	Hassocks	N	1	Reece Brown	One Financial Solutions*	27	I	Leigh-on-Sea	N	3	Nick Hutchings	Shaw Gibbs Financial Planning	17	I	Oxford	Y	1
Nigel Thornely	Sandringham Financial Partners*	55	I	Hastings	Y	4	Erica Hay	Erica Hay Wealth Management	24	R	Leigh-on-Sea	N	2	Petra Griffiths	PSG Financial Solutions	98	I	Peacehaven	N	5+
Chris Poynton	Country Wealth	23	I	Havant	N	2	Mandy Rodgers	Rodgers Family Wealth Management	35	R	Leighton Buzzard	N	2	Kieran Woods	McMillan Wealth Consultants	43	R	Peacehaven	N	4
Andrew Leppard	St. James's Place	22	R	Havant	N	2	Matthew Barnes	Barnes Robertson Financial Planning	30	R	Letchworth-Garden-City	N	3	Elliott Ferreira	Crown Wealth Consultants	23	R	Peacehaven	N	2
Darren Rockett	Switch Mortgage Finance	23	I	Hayling Island	Y	1	John Robinson	Sandringham Financial Partners*	48	I	Littlehampton	N	4	Dan Netting	McMillan Wealth Consultants	14	R	Peacehaven	N	1
Sophia Lerche-Thomsen	Frizzell Wealth Management	29	R	Henley-on-Thames	N	2	Alistair Norton	GHL Direct	324	R	Luton	N	5+	Rachael Panteney	Willow Tree Financial Services*	38	R	Polegate	N	1
Scott Shadwell	GPFM*	41	I	Hertford	Y	1	Christopher James	Wealth Matters	37	R	Luton	N	3	Eddie Denyer	IEP Financial	15	I	Polegate	N	1
Scott Atkinson	GPFM*	39	I	Hertford	Y	1	Adam Turner	Turner Wealth Management	24	R	Lymington	N	2	Alex Hatfield	The Private Office*	95	I	Princes Risborough	Y	5+
Simon Frost	GPFM*	39	I	Hertford	Y	1	Karan Chandreja	KC Wealth	115	R	Maidenhead	N	2	Matthew Cole	The Private Office*	58	I	Princes Risborough	Y	3
Emma Saunders	GPFM*	32	I	Hertford	Y	1	David Crabbe	Quilter Financial Advisers	106	R	Maidenhead	N	5+	Roger Clarke	The Private Office*	81	I	Pulborough	Y	3
Joel Arif	Surrey Oaks Wealth Management	62	R	Hindhead	Y	4	Yannick Le Touze	YLT Wealth Management	23	R	Maidenhead	N	2	Martin Jeffery	The Ron Jeffery Practice	51	R	Pulborough	Y	3
Susie Bewell	Raymond James Investment Services	153	I	Hitchin	Y	5+	Vikram Deb	McMillan Wealth Consultants	123	R	Maidstone	N	3	Adam Benson	Morrinson Wealth*	17	R	Pyrford	N	1
Ashley Townsend	Prosperity IFA*	103	I	Hitchin	Y	4	James Etheridge	Focused Financial	77	I	Maidstone	Y	3	Rob Winter	London and County Financial Advisors	51	R	Ramsgate	N	3
Jonathan Smith	Smith and Wardle Financial Planning*	85	I	Hitchin	Y	3	Russell Ludwin	True Potential	12	R	Maidstone	Y	1	Ross Lacey	Fairview Financial Management	128	I	Rayleigh	Y	4
Faye Silver	Raymond James Investment Services	71	I	Hitchin	N	3	Julie Searles	Searles Financial Planning	102	R	Manningtree	N	5+	Joe McArdle	SP Financial Management	61	I	Rayleigh	Y	2
Ross Welton	Andrews Wealth	21	R	Hitchin	N	2	Gareth Jones	A&J Wealth Management	72	I	Marlow	N	1	Richard Elliott	Charles Stanley	108	R	Reading	Y	3
Rory Albon	Lyndhurst Financial Management	10	I	Hitchin	N	1	Gary Hamilton	A&J Wealth Management	66	I	Marlow	Y	2	Lijo George	Sterling Street	89	R	Reading	Y	3
Donna Buffham	The Private Office*	59	I	Hockley	Y	3	Bob Gibbs	Oak Wealth Planning	217	I	Milton Keynes	Y	5+	Paula Bicknell	Paula Bicknell Wealth Management	44	R	Reading	N	2
Philip Piggins	True Potential	65	R	Hook	N	1	Tony Byrne	Wealth and Tax Management	176	I	Milton Keynes	N	4	John Aubrey	Ascot Lloyd	40	I	Reading	N	3
Alexander Fry	GoddardFry Wealth Management	45	I	Hook	Y	4	Nikki Pipping	Collective Financial Planning	95	R	Milton Keynes	Y	3	Jordan Grey	Morrinson Wealth*	37	R	Reading	N	2
Joseph Webster	Webster Associates	41	R	Hook	N	1	Mark Smallwood	Oak Wealth Planning	80	I	Milton Keynes	Y	5+	Andrew Vaughan	Vaughan Wealth	36	R	Reading	N	3
Dax Bayley	Ellis Bates Financial Advisers*	24	I	Hook	Y	1	Sunny Sonpal	Collective Financial Planning	80	R	Milton Keynes	Y	3	Lucy Grifferty	Chester Rose Financial Planning	21	I	Reading	Y	2
Michael Sharp	Sharp Wealth Management*	43	R	Horley	N	3	Joe Davison	Maitland James Financial Planning*	78	I	Milton Keynes	N	2	Matt Bicknell	Bicknell Financial Planning	18	R	Reading	N	2
Adam Reeves	Reeves Financial	128	I	Horsham	N	5+	Andrew Flowers	Vizion Wealth	69	I	Milton Keynes	Y	2	Mike Thompson	Bluesky Chartered Financial Planners	15	I	Reading	Y	1
Douglas Hanbury	Horsham Financial Services	49	R	Horsham	N	2	James Blackham	Vizion Wealth	46	I	Milton Keynes	Y	2	John Poole	Sandringham Financial Partners*	12	I	Reading	Y	1

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																				
Clive Firth	Richfields Firth	76	R	Redhill	N	4	Paul Sweeny	Sweeny Wealth Management	66	I	Sudbury	Y	4	Hannah Street	Timms Wealth Management	15	R	Witney	N	1
Wayne Griffiths	One Financial Solutions*	126	I	Reigate	Y	5+	Paul Price	St Peters Financial Planning	36	R	Sudbury	N	2	Nick Swartout	Bray Wealth Management	76	R	Woking	Y	3
Colin Spackman	Skipston Building Society	79	R	Reigate	Y	3	Michael Hatton	BFP Wealth Management	23	R	Sudbury	N	1	Lloyd French	Delunay Wealth Management	71	I	Woking	Y	3
Michael Hayes	Hayes Financial Planning	36	R	Reigate	N	2	Ray Ingleby	Arborheath	121	I	Tadley	N	2	John Findlay	Bray Wealth Management	45	R	Woking	Y	3
Christopher Gillespie	3D Financial Planning	23	I	Reigate	N	2	John Markham	Future Financial Planning	81	I	Tendring	N	3	Jonathan Walsh	EBF Financial Planning	118	I	Wokingham	Y	5+
Neville Erambo	2plan Wealth Management	68	R	Rochester	N	1	Ricky Wilson	Evelyn Partners Financial Planning	27	R	Thame	N	1	Ray Best	UnaVida	112	I	Wokingham	Y	5+
Emma Parsons	Hall & Costello Wealth Management	12	R	Rochester	N	1	Mark Sleeman	Ascot Lloyd	64	I	Thatcham	N	3	Ashton Eddolls	Berkshire IFA	33	I	Wokingham	Y	2
James Westpfel	Hall & Costello Wealth Management	10	R	Rochester	N	1	Catherine Simmonds	Mentmore Financial Planning	38	R	Tring	N	3	Richard Dieppe	Succession Wealth	27	I	Wokingham	N	2
Sean Thompson	SM Thompson Wealth	33	R	Rochford	N	2	Daniel Karim	One Financial Solutions*	269	I	Tunbridge Wells	Y	5+	Harman Nahal	One Stop Mortgages	12	R	Wokingham	N	1
Alex Pegley	Ascot Lloyd	155	I	Romsey	N	4	Richard Hitchell	Hitchell Financial Planning	97	R	Tunbridge Wells	Y	2	Toby Mann	David James Wealth*	60	R	Woodbridge	Y	4
Simon Lipscombe	Sanctuary Wealth Planning	76	I	Romsey	Y	1	Alec Cameron	Coloma Wealth Management	95	I	Tunbridge Wells	Y	3	Matthew Davis-Skeggs	Davis-Skeggs Wealth Management	15	R	Worcester Park	N	1
Shaun Ramazannezhad	McMillan Wealth Consultants	45	R	Romsey	N	3	James Ford	Halcyon Wealth	35	I	Tunbridge Wells	N	1	Angus Willson	Investment Solutions	336	I	Worthing	Y	5+
Samsu Miah	Berkshire Financial Planning	36	R	Sandhurst	Y	3	Matthew Forbes	Forbes Financial	22	R	Tunbridge Wells	N	2	Samuel Dearnley	Iona Beesly Associates	90	I	Worthing	N	3
Simon Roffey	Roffey Wealth Management	17	R	Sandhurst	N	1	Danielle Lecomber	Hall & Costello Wealth Management	11	R	Tunbridge Wells	N	1	Martin O'Brien	True Potential	90	R	Worthing	Y	2
Sam Worthington	Worthington Financial Planning*	138	I	Sandy	N	3	John Kelly	Square One Wealth Management	54	R	Uckfield	N	3	David Baldry	DJLB Wealth Management	10	R	Worthing	N	1
Hugo Sparks	Clarence Place Wealth Management	63	R	Sawbridgeworth	N	3	Dominique Vincombe	Kingswood Group	32	R	Virginia Water	N	1	SOUTHWEST ENGLAND						
Colin Hussey	Garden Wall	41	I	Sawbridgeworth	N	2	James Nicolson	James Nicolson Financial Planning	12	R	Ware	N	1	Michelle Boakes	Verve Financial	34	R	Amesbury	Y	3
Peter Ewart	Peter Ewart	68	R	Saxmundham	N	3	Harj Heer	Logic Financial Services	61	I	Watlington	N	4	Kate Davis	Kingsmead Wealth	140	I	Andover	Y	5+
Graham Keepen	Foxgrove Associates	133	I	Sevenoaks	Y	4	Sarah-Jayne Ives	SJ Wealth Management	53	I	West Malling	Y	1	Sam Thompson	Thompson Norbury Financial Planning	21	R	Andover	N	2
Craig Atkins	CA Financial Services	54	I	Sevenoaks	N	1	James Hodges	Willow Financial Planning	88	I	Westcliff-on-Sea	Y	5+	Mark Williams	True Potential	69	I	Backwell	N	1
Sally Thompson	Thompson Financial	71	R	Sittingbourne	N	3	Michael Man	MKM Wealth Management	42	R	Westerham	N	2	Andy Pearce	Duchy IFA	132	I	Barnstaple	Y	5+
Harj Gill	Sandringham Financial Partners*	50	I	Slough	N	3	Richard Cox	Richard Cox Wealth Management	24	R	Westerham	N	2	Dr Markas Gilmartin	Brewin Dolphin	118	R	Bath	Y	5+
David Ruler	Sandringham Financial Partners*	101	I	Snodland	Y	5+	Mike Lumley	Mike Lumley Financial Solutions	21	R	Westerham	N	2	Ivan Lintner	Beckford James	108	I	Bath	Y	5+
James Thompson	NorthStar Wealth Management	170	I	Southampton	Y	5+	Jarrath Cush	Eight Wealth Management	33	R	Whiteley	N	2	Christopher Hannan	CJ Hannan	99	I	Bath	N	5+
Jamie Mallon	Eight Wealth Management	127	R	Southampton	N	2	Graham Lee	Talis Financial Advisers	43	I	Whitstable	N	1	Jason Knowles	True Potential	85	R	Bath	Y	5+
Andrew Brown	Eight Wealth Management	73	R	Southampton	Y	3	Paul Davis	Clear Financial Advice	203	I	Wickford	N	5+	Jonathan Barnes	Synthesis Wealth Management	21	I	Bath	N	1
Angela James	Yolo Wealth Management	58	R	Southampton	Y	4	Tony Russell	Orange Tree Financial Services*	74	R	Wickford	Y	3	Josh Farmer	The Private Office*	20	I	Bath	Y	1
Kevin Kennard	David James Wealth*	32	R	Southampton	Y	2	Matthew Newsome	Newsome Wealth Management	33	R	Wickford	N	3	Tony Davies	FIRST Financial Services	169	R	Bournemouth	Y	2
George Rashbrook	Sterling & Law	28	I	Southampton	Y	1	Sarah Quirk	Sarah Quirk Wealth Associates	30	R	Wickham	N	2	Mark Clinton	Clinton Kennard Associates	129	R	Bournemouth	Y	3
Peter Ruff	PJW Wealth Management	16	R	Southampton	N	1	Ben Thorpe	Oaktree Wealth Management	91	I	Winchester	N	5+	Matthew Dudley	Pocock Rutherford & Co	82	R	Bournemouth	N	3
Stephen Jury	Jury Financial Solutions	25	R	Southend-on-Sea	N	2	Nicola Orchard	Orchard Wealth	71	I	Winchester	N	4	Matthew Kemp	Skipston Building Society	43	R	Bournemouth	Y	3
Sally Laking	Sally Laking Wealth Management	22	R	Southend-on-Sea	N	2	Victoria Toan	VJT Wealth Management	53	I	Winchester	N	4	Swarup Bhoose	Peter Harding Wealth Management	29	R	Bournemouth	N	2
Nigel Francis	Nigel Francis	19	R	Southsea	N	1	Kaye Crush	Westgate Wealth Management	14	R	Winchester	N	1	James Suttie	Peter Harding Wealth Management	25	R	Bournemouth	N	2
Jacqueline Wilson	Sandringham Financial Partners*	14	I	Southsea	N	1	Catriona McCarron	Ascot Wealth Management	212	I	Windlesham	N	5+	Dan Alder	The Private Office*	16	I	Bradford-on-Avon	Y	1
Dominic Quibell	Lifetime Wealth Management	91	R	St Albans	N	3	Claire Calder	Ascot Wealth Management	65	I	Windlesham	N	3	Paulo Costa	Digby Associates	50	R	Bridgwater	Y	4
April Leeson	The Private Office*	45	I	St Albans	Y	2	Chris Dahl	Advies Private Clients	101	I	Windsor	Y	4	Peter Godsell	Crystal Wealth Management	143	I	Bristol	N	3
Daniel Jones	DGS Chartered Financial Planners	44	I	St Albans	Y	3	Giles Warren	Giles Warren Financial	88	I	Windsor	N	4	Daniel Blandford	The Private Office*	112	I	Bristol	Y	4
Maria Isaeva	MI Wealth Consultancy	37	R	St Albans	N	3	Nicholas Hall	Bryant Hall Todd Wealth Management	37	R	Windsor	N	1	James Shattock	Brewin Dolphin	102	R	Bristol	N	3
Alex Thomas	DGS Chartered Financial Planners	35	I	St Albans	N	3	Charlie Bryant	Bryant Hall Todd Wealth Management	35	R	Windsor	N	3	Jamie Jacobs	Ifamax Wealth Management	100	I	Bristol	N	3
Bina Dayaram	Bina Dayaram Wealth Management*	28	R	St Albans	N	3	Nicholas Cox	Winthrop Financial Planning	37	R	Witham	N	2	KEY						
Columba McMenamin	Lombard Private Clients	28	R	St Albans	Y	3	Simon Gibbs	AFH Wealth Management	27	I	Witham	N	2	FIRM * Top Rated Firm (includes trading names of Top Rated Firms). More on p27						
Ashleigh Green	Ashleigh Green Financial Services	36	I	Stanford-le-Hope	N	1	Dominic Spalding	Expert Wealth Management*	69	I	Witney	Y	3	STATUS I Independent financial adviser R Restricted financial adviser						
Sonia Charles	Charles Wealth Management	41	R	Stansted	N	3	Jonathan Hunt	Expert Wealth Management*	66	I	Witney	Y	3	YEARS QUALIFIED Consecutive years as a Top Rated Adviser						
Becky Guy	Sterling & Law	39	I	Stevenage	Y	3	Ady Suter	Timms Wealth Management	33	R	Witney	N	2	FEES PUBLISHED						
Susie Laws	Fiducia Wealth Management*	53	I	Stowmarket	N	1	Simon Neal	Cornerstone Financial Planning	26	I	Witney	Y	1	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						
							Simon Bray	Responsible Wealth	22	I	Witney	Y	1							

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

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS																									
Allan Cruse	Strategic Solutions Financial Services	115	I	Wareham	Y	5+	Scott Smith	Imperial Chartered	34	I	Cardiff	Y	3	James Baker	Niche	29	I	Newport	Y	3					
Gavin Park	Premier Financial Planning	107	I	Warminster	Y	5+	Andrew Varley	Andrew Varley Financial Planning	28	R	Cardiff	N	2	Roberto Cervi	Hartley Ross*	19	I	Newport	N	1					
Jeremy Coltman	Jeremy Coltman Wealth Management	66	R	Warminster	N	2	Jonathan Chorley	Financial Planning Wales	24	I	Cardiff	Y	1	Marcus Rees	Romilly Financial	131	I	Penarth	Y	1					
Samantha Gratton	Old Mill	23	I	Wells	Y	2	Rob Ingram	Robert Ingram Wealth Management	22	R	Cardiff	N	2	Dinesh Bharwani	Quilter Financial Advisers	43	R	Penarth	Y	2					
Greg Charlton	True Potential	193	R	Weston-super-Mare	N	3	Andrew Goman	Hartley Ross*	22	I	Cardiff	N	1	Martin Beazer	Savvy Wealth Management	185	I	Pontyclun	Y	5+					
Weyshen Chiang	Aureus Wealth Management	36	I	Weston-super-Mare	N	1	Richard Hill	Hill & Co Financial Advisers	17	R	Cardiff	N	1	Stephen Davies	Diligent Wealth Planning	138	I	Pontypridd	N	4					
Simon Mayo	The Better Mortgage Company	11	R	Weston-super-Mare	Y	1	Suzanne Ward	Bloom Financial Planning	15	R	Cardiff	N	1	Ian Campbell	Ian D Campbell Independent Financial Services	67	I	Pontypridd	Y	3					
Ian Sparks	2plan Wealth Management	239	I	Wimborne	N	5+	Paul Phillips	Mollam Wealth Management	13	R	Cardiff	Y	1	Danni Watts-Jones	DWJ Wealth Management	32	R	Port Talbot	N	2					
Bodie Dove	Lester Brunt Wealth Management	60	R	Wimborne	N	2	David Parry	Officium Private Wealth	11	I	Cardiff	N	1	Brooke Cameron-James	Abacus Associates	12	I	Porth	N	1					
Nick Pugh	St. James's Place	13	R	Winscombe	N	1	Nick Smith	AFH Wealth Management	10	I	Cardiff	N	1	Paul Williams	Commodore Finance*	167	I	Prestatyn	N	4					
Sam Thorne	Northseam*	113	I	Yeovil	N	5+	Laurence Murphy	O'Sullivan Financial Planning	92	I	Carmarthen	Y	5+	Matthew Wilson	Atlantic Wealth Consultancy	87	R	St Asaph	N	2					
Robert Shire	AFH Wealth Management	71	I	Yeovil	N	4	Rhys Young	Affinity Financial Management	67	I	Carmarthen	N	1	Gwilym Lloyd Jones	Beaufort Financial	32	I	St Asaph	Y	3					
Louise Parsons	Continuum Financial Services	37	I	Yeovil	N	2	Dr Josh Lewis	IAM Financial	51	R	Chepstow	N	4	Daniel Jones	Atomos	24	R	St Asaph	N	2					
WALES							Simon Williams	Ellis Bates Financial Advisers*	22	I	Chepstow	Y	1	Lewys Richards	Vital Financial Planning	120	I	Swansea	N	3					
Damien Hopkins	Officium Private Wealth	14	I	Abergavenny	N	1	Paul Boulton	Boulton Financial Services	126	I	Conwy	N	2	Dai Rose	Sterling Welsh	88	I	Swansea	Y	5+					
Lindsey Adams	Quadrant Financial Associates	106	I	Barry	N	5+	Richard Jones	RJ Financial Planning	148	R	Crymch	N	2	Kath Atkin-Bowlder	Kath Atkin-Bowlder Financial Services	68	I	Swansea	N	3					
Andy Parry	IWM Wealth Management	50	R	Blackwood	N	2	Richard Lee	Windsor Financial Planning*	59	I	Cwmbran	Y	1	Marshall Sargent	Quilter Financial Advisers	49	R	Swansea	Y	3					
Lewis Parry	IWM Wealth Management	42	R	Blackwood	N	2	Paul Davies	Hoyl Independent Advisers	44	I	Llanelli	Y	3	Ed Price	Sterling Rees Wealth Management*	26	R	Swansea	Y	2					
Tony Thomas	Wealthmasters	135	I	Bridgend	Y	5+	Andrew Williams	AMW Wealth	12	R	Llanelli	N	1	Melanie Scott	MJS Financial Services*	38	I	Vale of Glamorgan	N	1					
Paul Taylor	Positive Solutions	59	R	Caldicot	Y	1	Gareth Channon	GCFC	40	R	Merthyr Tydfil	N	3	Tom Parmiter	Harken Financial	46	I	Wrexham	Y	3					
James Gill	Abacus Associates	148	I	Cardiff	N	3	Daniel Ross	Hartley Ross*	86	I	Monmouth	Y	5+	Dan Tudor-Owen	Chester Financial Wealth Management	12	I	Wrexham	N	1					
Jonathan Ashcroft	Ashcroft Wealth	62	I	Cardiff	Y	1	Joanne Ellerby	More Wealth Management	10	R	Narberth	N	1	<div>KEY</div> <div><div>FIRM</div><div>* Top Rated Firm (includes trading names of Top Rated Firms). More on p27</div></div> <div><div>STATUS</div><div>I Independent financial adviser</div><div>R Restricted financial adviser</div></div> <div><div>FEES PUBLISHED</div><div>N No, this adviser does not display their fees structure on VouchedFor.co.uk</div><div>Y Yes, this adviser does display their fees structure on VouchedFor.co.uk</div></div>											
Harry Robinson	Harry Robinson Wealth Management	52	R	Cardiff	N	2	Aled Phillips	Niche	134	I	Newport	Y	5+												
Ed Peach	Niche	40	I	Cardiff	Y	3	Kelly East	LUNA Financial Planning*	117	R	Newport	Y	5+												
John Solosy	Solosy Wealth Management	39	R	Cardiff	N	1	Ryan Caisley	Niche	52	I	Newport	Y	2												
							James Hawkins	Isca Wealth Management	45	I	Newport	N	4												
							Alistair Cummings	Rogerstone IFA*	45	I	Newport	Y	1												

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS																				
These advisers received the highest volume of positive 2022 client reviews on VouchedFor.co.uk. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have all necessary permissions from the Financial Conduct Authority and undergo other checks and ongoing monitoring, too. Many mortgage advisers also offer services such as protection and equity release – see VouchedFor.co.uk for details.							Rumi Miah	GHL Direct	195	I	Leicester	N	5+	Benjamin Reeves	NewHouse Financial Services	56	I	Rushden	Y	2
							Andy Sheasby	Integrity Mortgage Solutions	170	I	Leicester	Y	3	Mark Valentine	MV Mortgage	102	I	Shrewsbury	N	3
							Mia Rodwell	Thompson & Richardson Financial Planning	10	I	Lincoln	N	1	Will Mason	Masons IFA	76	I	Shrewsbury	N	1
							Martin Oakland	GHL Direct	78	I	Long Eaton	Y	3	Nick Spolton	Spolton Mortgages	223	I	Sleaford	Y	4
							Aaron Faulkner	Henry James Mortgage and Financial Solutions	129	I	Loughborough	N	3	Christopher Taylor	Four Nations Mortgages	161	L	Sleaford	N	5+
CENTRAL ENGLAND							Ian Donaldson	Buckley Rose Consulting	132	L	Nottingham	Y	3	Matthew Jones	Moneywatch Finance	112	I	Solihull	Y	2
Dave Horniblow	GHL Direct	109	I	Birmingham	N	5+	Kelly Mitchell	Kelly Marie Mitchell Mortgage Solutions	64	I	Nottingham	N	3	David Cracknell-Leafe	GHL Direct	19	I	Southwell	N	1
Allan Robertson	Equity Select*	87	I	Burton-on-Trent	Y	4	Bel Ufodike	Medjay Empire	131	L	Nuneaton	N	3	KEY						
Mark Laban	My Finance Friend*	322	I	Derby	Y	5+	Andrea Harrison	Efficient Portfolio	61	I	Oakham	N	3							
Jo Mezzzone	Whiteoak Mortgages	81	I	Droitwich	N	4	Jill Stanley	GHL Direct	104	I	Pershore	N	2	FIRM * Top Rated Firm (includes trading names of Top Rated Firms). More on p27						
Steve Mezzzone	Whiteoak Mortgages	43	I	Droitwich	N	4	Sophie Collett	Sophie Collett Mortgage Adviser	83	I	Redditch	Y	3							
Peter Hunt	Moneywatch Finance	172	I	Halesowen	Y	5+	Lloyd Richards	LPR Mortgage Services	374	I	Rugby	Y	5+	STATUS I Independent mortgage adviser L Limited mortgage adviser YEARS QUALIFIED Consecutive years as a Top Rated Adviser						
Ian Randle	GHL Direct	130	I	Hinckley	N	5+	Angie Smith	Miller Financial Planning	170	I	Rugby	Y	3							
Steve McKernan	Castle Mortgages*	44	I	Kenilworth	Y	3	Ian Spencer	Matt Clarke Mortgage Services	28	I	Rugby	Y	2	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						
Ian Chetwynd	HB&O Financial Services	69	I	Leamington Spa	Y	5+														

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

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VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS												
CENTRAL ENGLAND												
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUB.	YEARS QUALIFIED						
Lisa Jackson	Integrity Mortgage Solutions	170	I	Stafford	Y	5+	Andrew Lawrence	SPF Private Clients	12	I	Bank	N 1
Karl Lawton	GHL Direct	631	I	Stoke-on-Trent	Y	5+	Scott Hamilton	GHL Direct	34	I	Banstead	N 1
Steven Lyons	The Mortgage Pride	101	I	Stoke-on-Trent	Y	5+	Christopher Lawton	Lawton Financial Services	178	I	Bexley	Y 5+
Lee Faulkner	Faulkner Powell Mortgages*	82	I	Stoke-on-Trent	N	1	Amanda Brencher	Lawton Financial Services	54	I	Bexley	N 1
Lydia Fallows	Brook Financial Services	44	I	Stoke-on-Trent	Y	3	Malcolm Isaacs	Orchard Mortgages & Protection	43	I	Borehamwood	Y 1
Jordan Powell	Faulkner Powell Mortgages*	36	I	Stoke-on-Trent	Y	1	Richard Latteman	Lucra	73	I	Bromley	Y 2
James Myatt	Embrace Financial Services	68	I	Stone	Y	1	Kemmy Lawson	Eminent Financial	84	L	Canary Wharf	N 3
Jack Noott	Meriden Financial Planning	106	I	Stourbridge	N	2	Olayinka Cole	Eminent Financial	28	L	Canary Wharf	N 1
April Knott	Tenet Financial Services*	13	I	Stourport-on-Severn	N	1	Karen Li	Daffodil Mortgages	17	I	Chalk Farm	Y 1
Tandi Fellows	Probity Mortgage Services	168	I	Telford	Y	5+	Michelle Ford	JML (Financial) Associates	85	I	Cobham	Y 4
Scott Taylor-Barr	Carl Summers	145	L	Telford	Y	5+	Jean Carlo Gonzales	Mi Casa Mortgages	183	I	Croydon	Y 3
Daniel Spragg	DanJo & Co Financial*	80	I	Telford	Y	4	Matt Hurren	Novum Mortgage Services*	71	L	Dartford	Y 2
Nigel Morray	Robert Nicholas Financial Advisers	21	I	Telford	N	2	Danish Kamran	Kings Group	90	L	Enfield	N 2
Prab Singh	Responsible Life	17	I	Tipton	Y	1	Mohammed Miah	Investa Finance	61	I	Forest Gate	Y 5+
Pam Stockdale	Zeal Mortgages and Protection Services	171	I	Uttoxeter	Y	5+	Lee Rhodes	Rhodes Advisory Services	97	L	Fortis Green	N 3
Ian Butcher	Select Mortgages UK	105	I	Wellingborough	Y	4	Martin Seewoonarain	AS Financial*	76	I	Gray's Inn	N 1
Stephen Hendriks	Hendriks Financial Solutions	79	I	Wolverhampton	Y	1	Jim Brough	AS Financial*	63	I	Gray's Inn	N 2
Sally Evans	Integrity Mortgage Solutions	32	I	Wolverhampton	Y	2	Asher Kenton	AS Financial*	53	I	Gray's Inn	N 2
Richard Watkins	Homebuyers Helpline	18	I	Wolverhampton	Y	1	George Drameh	AS Financial*	52	I	Gray's Inn	N 2
EAST ENGLAND												
Edwina Sleight	ES Mortgage Services	33	I	Boston	N	3	Sarah Howard	AS Financial*	40	I	Gray's Inn	N 2
Matt Hays	Expert Financial	95	I	Huntingdon	Y	5+	David Horton	AS Financial*	27	I	Gray's Inn	N 1
Samantha Hendry	IBA Wealth Management	73	L	King's Lynn	Y	3	Goldwin Dungu	AS Financial*	21	I	Gray's Inn	N 1
Andrew Friday	Day & Knight Financial Services	130	I	Lowestoft	Y	1	Alastair Mortimer	AS Financial*	19	I	Gray's Inn	N 1
Laura Gilligan	Just Mortgages	55	I	Newmarket	Y	3	Jiten Varsani	London Money Financial Services	108	I	Harrow	N 1
Andrew Connolly	Signpost Mortgages	143	I	Norwich	Y	3	Matthew McDonald	Dendro Private Wealth	14	L	High Holborn	N 1
Simon Ward	Mortgage Advice Bureau	136	I	Norwich	Y	3	James Dennett	AS Financial*	139	I	Holborn	Y 2
Tom Margitson	Mortgage Advice Bureau	69	I	Norwich	Y	1	Paul Collinson	Brick2Brick Mortgage Solutions*	50	I	Hoxton	Y 2
Caren Palmer-Welch	Agentis Financial & Mortgage Solutions	73	I	Peterborough	N	3	Michael Bennison	Bennison Brown	128	I	Isle of Dogs	Y 2
Frederick Owusu	Advanced Mortgages	25	L	Peterborough	Y	2	Ben Harrington	Trinity Finance	62	I	Lewisham	N 5+
Michael Taylor-Brown	Taylor-Brown Financial	75	L	Saffron Walden	Y	2	Roshan Vitharanage	BVS Mortgages & Financial Services	342	L	Mill Hill	Y 3
Estelle Cameron	Premier Plus	190	I	St Neots	Y	3	Jamie Chapman	CMG Advisers	554	I	Moorgate	Y 5+
Kate Gentry	Premier Plus	45	I	St Paul's	Y	3	Peter Nash	Loupe Financial	54	I	Moorgate	N 4
Nimon Davey	iMortgage Group	249	I	Stamford	N	5+	Aline Manirambona	Money Sprite	15	I	Moorgate	N 1
Steve Farrell	Personal Mortgage Solutions	172	I	Stamford	Y	5+	Vincent Corcoran	Gordon Blair	231	I	Morden	N 4
GREATER LONDON												
Emma Hernandez	International Property Finance*	72	I	Abbey Wood	Y	5+	Lewis Nash	Loupe Financial	21	I	Muswell	N 2
Annette Smith	Storeton Rose Financial Planning*	15	I	Abbots Langley	N	1	Bola Anike	Elmgrove Financial Services	48	I	Norbury	Y 3
Matthew Fretwell	AS Financial*	97	I	Aldwych	N	1	Robin Thomas	RS Financial	143	I	Northwood	Y 2
Abdul Karimjee	Altura Mortgage Finance	50	I	Bank	N	3	Jonathan Smith	Trinity Finance	168	I	Orpington	Y 5+
							Jo Jingree	Mortgage Confidence	110	I	Penge	Y 5+
							Dilip Kandaiah	AFP Pinner*	172	I	Pinner	N 5+
							Sapna Malde	AFP Pinner*	47	I	Pinner	N 2
							Pravin Varsani	One Financial Solutions*	21	I	Pinner	N 2
							Jules Held	Maytree Mortgages	30	I	Putney	Y 1
							Sekkappan Alagu	Nachu Finance	158	I	Queensbury	Y 5+
							Anil Malik	One Financial Solutions*	137	I	Queensbury	Y 4
							Beulah Antonin	Medical Family Finance*	39	I	Regent's Park	N 2

NORTH ENGLAND

Sarah Ward-Novak	Identity Financial Solutions	31	I	Alderley Edge	Y	2
Stefan Stimpson	Bespoke Mortgage Solutions	223	I	Altrincham	N	5+
James Foster	JF Financial Solutions	116	I	Altrincham	Y	5+
Gerard Potts	Elite Financial Planning Consultants	75	L	Altrincham	Y	3
Christopher Webb	North West Mortgage Solutions	13	I	Altrincham	N	1
Andrew Brierley	Right Mortgage	116	I	Bramhope	Y	5+
Marie Price	Burlington Financial	48	I	Bridlington	N	5+
Chris Terry	Just Mortgages	97	I	Brighouse	Y	3
Brian Sandiford	Financial Options Group	51	L	Bury	Y	1
Carla Earnshaw	Mortgages Made Simple	48	I	Bury	Y	2
James Vince	CLV Mortgages & Protection	11	I	Carlisle	N	1
Sharif Muhashash	Green Door Mortgages	58	I	Chester	Y	5+
Hannah Worthington	Worthy Mortgages	24	I	Chorley	N	2
Amber Crosby-Craig	TIME Mortgage Experts	207	I	Congleton	Y	3
Lauren Frame	The Mortgage Dog	53	I	Crook	N	3
Siobhan Martin	Another Place Mortgage Brokers	141	I	Deeside	N	2
Duncan Moore	Limetree Mortgage Solutions	136	I	Doncaster	Y	5+
Christine Parkin	Durham Mortgage Solutions	200	L	Durham	Y	5+
Katie Crosby	313 Financial	58	I	Durham	Y	3
Tim Spencer	Optimus Mortgages	15	I	Durham	Y	1
Lyndsay Fairhurst	Midavlyn Mortgages*	176	I	Glossop	N	5+
Joe Keyes	Green & Green Mortgage and Protection	14	I	Halifax	N	1
Vinod Malayil	Vsure Financial	72	L	Huddersfield	Y	3
Olivia Flanagan	AFH Wealth Management	35	I	Hull	N	3
Trish Green	AFH Wealth Management	19	I	Hull	N	2
Hannie Rollins	Mortgages with Hannie & Co	93	I	Keighley	Y	1
Belinda Kemplay	Tenet Financial Services*	35	I	Keighley	N	1
Simon Horsfall	Vista Financial Management	200	I	Leeds	Y	4
Andrew Quinn	Response Mortgage Services	143	I	Leeds	Y	3
Andrea McNicholas	Mortgage Advice Bureau	61	I	Leeds	N	4
Matthew Castle	Castle Financial & Mortgage Services	303	I	Leyland	Y	5+
Ian Gartside	Just Mortgages	89	I	Liverpool	Y	3

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS												
SCOTLAND												
Alexandra Gregory-Chalton	Newman Street Financial Services	85	I	Liverpool	N	3	David Tickner	Knight Shaw Finance	83	I	Henfield	Y 3
Mark Carney	Mark Carney Mortgage Services	40	I	Liverpool	Y	2	Mark Seddon	Fortune Financial Planning	37	I	Hitchin	N 2
Marc Bennett	The Mortgage Factory	75	I	Lytham St Annes	Y	4	Deborah Whittaker	Abode Finance	86	I	Horsham	Y 5+
Carl Gidman	Financial Life Planning	69	I	Neston	Y	2	Claire Lipscomb	Finance Planning	37	I	Hove	N 2
Neale Pattison	First Mortgage	69	I	Newcastle upon Tyne	Y	2	Michelle Sharpe	Pear Tree Mortgages	60	I	Hungerford	Y 4
Simon Beswick	Home Finance Heroes	26	L	Oldham	N	2	Cain Thomas	Harridge Financial Services	14	L	Hungerford	Y 1
Adele Forbes	West Yorkshire Money	89	I	Pontefract	N	4	Molly Elliss	Jigsaw Money	77	I	Ipswich	Y 4
Emma Hutchinson	West Yorkshire Money	87	I	Pontefract	N	4	Farida Rouane	Upside Finance	16	I	Ipswich	Y 1
Rachel Spiers	Tenet Financial Services*	34	I	Pontefract	N	1	David Howlett	Knight Shaw Finance	61	I	Lyndhurst	N 2
Liam Coker	LTC Mortgages	316	I	Prescot	N	5+	Russell Tilbury	AFP Windsor	92	I	Maidenhead	N 2
Matthew Grayson	Bob Little & Co	11	I	Redcar	N	1	Jenny Whittle	Aitana Financial Services	67	I	Maidstone	N 3
Jen Knowlson	Property Link Homes	47	I	Ripon	Y	1	Nicola Salisbury	Positive Solutions	14	I	Maldon	N 1
Carol Smith	Carol Smith Mortgage Services*	72	L	Runcorn	N	4	Carol Brown	First Choice Mortgage Company	337	I	Newbury	Y 5+
Ben Horsfield	Suttons Independent Financial Advisers	185	I	Sale	Y	2	Gavin Carley	LRG Financial Services*	91	I	Oxford	Y 4
Rob Ferguson	Suttons Independent Financial Advisers	47	I	Sale	Y	2	Shaun Nicholson	Nicholson Brown	68	I	Oxford	N 4
Andy Jones	Irlam Estates Financial Services	69	L	Salford	Y	3	Alexander Peters-Bean	Ox and Hart Financial Services	45	L	Oxford	N 4
Paul Kozyra	Just Mortgages Direct	87	I	Sandbach	N	1	Lewis Chapman	Mortgage Services 4u	286	I	Ramsgate	Y 5+
Elizabeth Davis	Zen Mortgages	69	I	Sandbach	Y	5+	Phil Randall	LRG Financial Services*	44	I	Reading	Y 2
Dean Bedson	Just Mortgages Direct	11	I	Sandbach	N	1	Scott Austin	Zoom Mortgage	57	I	Rochester	Y 3
Bob Riach	Riach Financial	322	L	Scunthorpe	Y	5+	Siobhan Heard	Hall & Costello Wealth Management	26	L	Rochester	N 1
Faye Rowland	Holmefield Financial Solutions	52	I	Selby	N	4	Casey Bridge	Hall & Costello Wealth Management	15	I	Rochester	N 1
Brian Beech	Fairstone	207	I	Sheffield	N	5+	Toni Badhams	Premier Plus	21	I	Royston	N 1
Ian Christlo	Mortgageline Services	179	I	Sheffield	Y	5+	David Houchell	Houchell Mortgages	131	I	Saxmundham	Y 5+
Keeley Oliver	TIME Mortgage Experts	88	I	Stockton-on-Tees	Y	3	Paul Steggle	Foxgrove Associates	108	I	Sevenoaks	N 5+
Robert Timm	Sunland Mortgages*	35	I	Sunderland	Y	1	James Wingate	Abode Finance	110	I	Shoreham-by-Sea	Y 4
Emma Wood	Exclusive Mortgage Advice Services	24	I	Sutton-in-Craven	Y	1	Peter Baldacchino	High Street Mortgages	70	L	Slough	Y 5+
Chris Law	Chris Law Mortgages	134	I	Wakefield	Y	4	James McDermott	Pennymatters	158	I	Bracknell	Y 5+
Daniel Hindmarsh	Mortgage Advice Bureau	81	I	Wallsend	Y	2	Brad Ashton	RL Wealth Management	48	I	Brentwood	Y 3
Steven Thomas	Just Mortgages	168	I	Warrington	N	5+	Pageani Sookramanien	Coleman Chase	100	I	Canterbury	Y 5+
Rhys Evans	Green & Green Mortgage and Protection	23	I	Warrington	Y	2	Jack Neale	MyMny	61	L	Canterbury	Y 4
Daniel Field	The Mortgage Dog	68	I	Washington	Y	2	Simon Bridgland	Release Freedom	55	I	Canterbury	Y 2
Tanya Cilia	Mortgages Explained	73	I	Wigan	Y	5+	Michael Welton	WPP Financial Services	153	I	Chatham	N 4
NORTHERN IRELAND												
Laura Gorman	MortgageJoy	142	I	Belfast	N	1	Peter Burke	Easyswitch Mortgages	83	I	Chelmsford	Y 3
Patrick Rice	Mortgage First	39	L	Belfast	Y	1	John Mcallister	Charles Derby Mortgage Bureau	81	I	Chelmsford	Y 1
Lois Tudge	MortgageJoy	17	I	Belfast	Y	1	Louise Salvage	One Financial Solutions*	30	I	Chelmsford	Y 2
Caolan Coyle	The Mortgage Clinic	57	I	Dungannon	Y	3	Carla Adamson	Compass Financial Planning	12	L	Chichester	N 1
Sheena Lalsingh	The Mortgage Clinic	156	I	Lisburn	Y	3	Neil Barsby	Asquith Financial Services	71	I	Colchester	Y 3
Neil Allan	The Mortgage Centre	123	I	Londonderry	Y	3	John Carter	Abode Mortgages	58	I	Colchester	Y 4
Cathal McEvoy	Sterling Rees Wealth Management*	22	I	Newry	Y	2	Lucy Watts	Heart and Home Mortgages	103	L	Crawley	N 4
							Felben Pujanes	Lilac Financial	70	L	Crawley	N 3
							Maria Griggs	Complete Financial Planning	231	I	Eastbourne	Y 4
							Mark Horsfall	Jigsaw Money	136	I	Epping	Y 5+
							Michelle Lawson	Lawson Financial	170	I	Fareham	Y 1
							Graham Gibson	Fortis Financial Planning	129	L	Guildford	Y 3
							Lukasz Zurek	Omni Finance	71	I	Hastings	Y 2

KEY

FIRM

* Top Rated Firm (includes trading names of Top Rated Firms). More on p27

STATUS

I Independent mortgage adviser
L Limited mortgage adviser

YEARS QUALIFIED

Consecutive years as a Top Rated Adviser

FEES PUBLISHED

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VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS																				
SOUTHEAST ENGLAND																				
NAME	FIRM	REVIEWS	STATUS	LOCATION	FEE'S	PUB. YEARS QUALIFIED														
Mark Humphrey	MHC Mortgage & Protection	163	I	Whitstable	Y	3	Michael Coman	Michael Coman	15	I	Broadstone	N	1	Ross Hampton	GHL Direct	129	I	Stroud	Y	5+
Richard Hellery	Mortgage Business Financial Advisers	112	I	Wickford	N	4	Justin Travers	Greenfields Financial Management	12	I	Broadstone	N	1	Gary Price	Gary Price Mortgages	102	I	Swindon	Y	4
Darryl Kiy	AFP Pinner*	59	I	Winchester	Y	2	Russell Birtles	View Finance	108	I	Bude	N	3	Sian Hewson	Future Planning	83	I	Swindon	N	4
Chirag Patel	CKN Mortgages	81	L	Windsor	Y	3	Jack Gear	Jack Gear Mortgage Advice	95	I	Bude	N	2	Anil Badhan	Future Planning	75	I	Swindon	Y	3
Toby Auld	Fisher Coulson Property Finance	25	I	Witney	Y	2	Mark Walker	B Mortgage Services	127	I	Cheltenham	Y	2	Mark Weymouth	1st Financial	190	I	Taunton	Y	5+
Boban Sebastian	Sterling Street	61	L	Woking	N	3	Oliver McGeown	Cooper Associates Mortgages	43	I	Cheltenham	N	2	Daniel White	White Financial Services	190	I	Taunton	Y	5+
Cain Stennett	Bigmores Associates*	58	I	Woking	Y	4	Charley Newman	Mortgage Saving Expert	121	I	Corsham	Y	5+	David Blair	Blackdown Financial*	111	I	Taunton	N	2
							Michaela Cooch	Mortgage Saving Expert	87	I	Corsham	N	4	Emma Hamilton	Blackdown Financial*	50	I	Taunton	N	2
							Richard Dalgleish	Premier Financial Planning	62	I	Exeter	Y	1	Julie Callun	Cooper Associates Mortgages	16	I	Taunton	N	1
							Sam Hyslop	Just Mortgages	60	I	Exeter	Y	3	WALES						
							Julie Woodgates	Premier Financial Planning	39	I	Exeter	Y	3	Lucy Gulwell	Creating Mortgage Solutions	175	I	Barry	Y	4
SOUTHWEST ENGLAND							Sue Gill	Avocat Wealth Partnership	27	L	Exmouth	N	2	Lisa Price	Lisa Price Financial Services	128	I	Blackwood	Y	3
Gary Boakes	Verve Financial	71	I	Amesbury	Y	2	Greg West	Your Ideal Mortgage	329	I	Liskeard	Y	5+	Oliver Huntley	Elite Independent Mortgages	162	I	Bridgend	Y	4
James Dawes	JWD Mortgages*	100	I	Bath	Y	3	Barrie Evans	Your Ideal Mortgage	101	I	Liskeard	Y	3	Richard Baron	Sterling Welsh	70	I	Bridgend	Y	5+
Elliot Cotterell	Windsor Hill Mortgages	64	I	Bath	Y	2	Jason Whitehead	Vitality Mortgages	144	I	Lydney	Y	5+	Lewis Powell	TruLife Mortgage & Protection	111	L	Caerphilly	N	2
Oscar Delves	Windsor Hill Mortgages	26	I	Bath	Y	2	Catherine Collar	Collar Mortgage Services	35	I	Lydney	Y	3	Steve Collins	Trulife Mortgages & Protection	91	L	Caerphilly	N	1
Ryan Tuff	Vector Mortgages	24	I	Bath	Y	1	Tracey Boyd	Mortgage Hub Expert	54	I	Malvern	Y	2	Jonathan Southgate	Sterling Southgate	37	I	Caldicot	Y	2
Jack Heard	Breeze Mortgages	22	I	Bath	Y	1	Kerry Woodcock	Horizon Mortgages and Protection	36	L	Par	Y	3	Lisa Fletcher	BPR Protect	162	L	Cardiff	Y	4
James Thorne	Premier Financial Planning	97	I	Blandford Forum	N	5+	Kevin Langshaw	SWIFS	34	I	Plymouth	Y	2	Bledydd Davies	Quay Financial Services	129	I	Cardiff	Y	3
Darren Spragg	Legacy Financial Services	67	I	Bodmin	N	4	Nathan Steele	Heritage Financial Consultancy	126	I	Radstock	N	4	Liam Schewitz	AFP Wales/Cymru	41	I	Cardiff	Y	2
Samuel Whittlesea	Whittlesea Mortgages	204	I	Bridgwater	Y	5+	Dan McCarthy	GHL Direct	121	I	Radstock	N	3	Philip Smith	Charles Derby Mortgage Bureau	40	I	Cardiff	N	3
Mark Davis	XL Financial Services	168	I	Bridgwater	Y	5+	Liam Thomas	TFA - Trusted Financial Advice	54	I	Redruth	N	2	Samantha Dorn	GHL Direct	105	I	Llanelli	N	5+
James Coghlan	Ellis James Financial	125	I	Bristol	Y	3	Tara Harper	Your Mortgage Connection	100	I	Ringwood	Y	5+	Matthew Williams	Hartley Ross*	74	I	Penarth	N	2
Adam Wells	Lloyd Wells Mortgages	106	I	Bristol	Y	4	Suzanne Gore	Not Only Mortgages	186	I	Royal Wootton Bassett	Y	5+	Shaun Sturgess	Sturgess Mortgage Solutions	96	I	Swansea	Y	2
Simon Law	Simon Law Mortgage Advice	102	I	Bristol	Y	4	Simon Muirhead	Premier Financial Planning	67	I	Saint Columb	Y	4	Paul Adams	Sterling Welsh	12	I	Swansea	Y	1
Adam Arnott	Morrinson Wealth*	62	I	Bristol	Y	2	Benjamin Small	Auxilia Financial Services*	74	L	South Petherton	Y	3							
Paul Waterfall	WR Ethical*	61	I	Bristol	Y	2	Darren Crocker	International Property Finance*	49	I	Stoke-sub-Hamdon	N	2							

VOUCHEDFOR'S TOP RATED EQUITY RELEASE ADVISERS																							
These equity release advisers, protection advisers and financial coaches received the highest volume of positive 2022 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.						SOUTHEAST ENGLAND																	
						David Griffin	Release My Equity	52	WoM	Bolton	N	2											
						Simon Chalk	Laterliving now!*	117	WoM	Chesterfield	N	3											
						Amanda Hunt	Laterliving now!*	45	WoM	Chesterfield	N	3											
						Richard Baxter	The Equity Release Experts	28	WoM	Huddersfield	N	1											
CENTRAL ENGLAND						Dawn Evans	Viva Retirement Solutions*	55	WoM	Leeds	N	3											
Jemma Sheasby	Integrity Mortgage Solutions	40	WoM	Leicester	Y	2	Christopher South	Laterliving now!*	52	WoM	Leeds	N	2										
Meral Kendrick	Good Life Mortgage	37	WoM	Lincoln	Y	2	David Cole	Viva Retirement Solutions*	15	WoM	Leyland	N	1										
Daniel Sellwood	55+ Equity Release	25	WoM	Loughborough	Y	2	Robert Walsh	Viva Retirement Solutions*	44	WoM	Manchester	N	3										
Ranjoth Johal	Equity 55	21	WoM	Loughborough	N	1	George Shaw Knowles	The Equity Release Experts	29	WoM	Scunthorpe	N	1										
David Grasham	Viva Retirement Solutions*	41	WoM	Rothley	N	3	Richard Jones	Smart Equity Release	19	WoM	Wirral	Y	1										
Dave Hulin	Viva Retirement Solutions*	36	WoM	Sutton Coldfield	N	3							SOUTHWEST ENGLAND										
NORTH ENGLAND						Liz Murley	Viva Retirement Solutions*	39	WoM	Bournemouth	N	3											
Kerry Quirke	Viva Retirement Solutions*	22	WoM	Blackpool	N	1							Nick Craddock	Viva Retirement Solutions*	28	WoM	Gloucester	N	3				
NORTH ENGLAND						SCOTLAND						WALES											
Kerry Quirke	Viva Retirement Solutions*	22	WoM	Blackpool	N	1	Ken Cadman	The Equity Release Experts	19	WoM	Glasgow	N	2	James Sudworth	The Equity Release Experts	38	WoM	Llanrwst	Y	2			

VOUCHEDFOR'S TOP RATED PROTECTION ADVISERS																				
CENTRAL ENGLAND						Merry Rose Lyka Osorio	Owl Financial	23	L	Walthamstow	N	1	SOUTHEAST ENGLAND							
Sivasenthuran Rasaiya	Owl Financial	108	L	Corby	N	3	NORTH ENGLAND						Florentina Limbus	Owl Financial	75	L	Basildon	N	3	
Daniel Jones	Owl Financial	40	L	Solihull	N	3	Charles Parker-Smith	LifeSearch	17	WoM	Leeds	N	1	Kandeepan Shanmuganathan	Owl Financial	124	L	Bedford	N	3
Stephen Obiade	Owl Financial	74	L	St Paul's	N	3	Alfredo Laurio	Supreme Financial Solutions	78	L	Prescot	N	3	Martin Danobrega	LifeSearch	11	WoM	Bedford	N	1
Jacob Stroner	AS Financial*	51	WoM	Gray's Inn	N	2	Egija Rochna	Owl Financial	38	L	York	N	1	Jennifer Arguelles	Owl Financial	31	L	Harlow	N	1
GREATER LONDON						NORTHERN IRELAND						Catherine Roberts	Vertu Health & Protection	62	WoM	Lightwater	N	1		
Qudus Abari	Owl Financial	60	L	Canary Wharf	N	2	Danut a-Dorota Koniczna						Owl Financial	85	L	Belfast	N	2		
Chris D'Arcy	AS Financial*	34	WoM	Gray's Inn	N	2	Kamil Mularczyk						Owl Financial	104	L	Newry	N	2		
Edward Adu-Boahen	Owl Financial	26	L	Hoddesdon	N	1	SCOTLAND						Anna Dudek	Owl Financial	18	L	Aberdeen	N	1	
Mandie Aguilar	Owl Financial	63	L	Morden	N	2	Magdalena Janicka						Owl Financial	102	L	Stonehaven	N	2		
Laura Anisko	Owl Financial	23	L	Queensbury	N	2	SOUTHWEST ENGLAND						Alice Bloom	Brook Financial Services	29	L	Clevedon	N	1	
George Thengumtharayil	Owl Financial	16	L	South Croydon	N	1														
Illuminada Linel Senerpida	Owl Financial	11	L	Turnham Green	N	1														

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

VOUCHEDFOR'S TOP RATED FINANCIAL COACHES

CENTRAL ENGLAND

NAME

FIRM

REVIEWS

LOCATION

FEES PUB.

YEARS QUALIFIED

Karen Diffey

Octopus MoneyCoach

17

Oswestry

Y

1

Claire Tunbridge

Octopus MoneyCoach

61

Pershore

Y

1

Elaine Baxter

Octopus MoneyCoach

66

Rugby

Y

1

Suzanne Wildblood

Octopus MoneyCoach

63

Stone

Y

2

EAST ENGLAND

Sally-Ann Reed

Octopus MoneyCoach

16

North Walsham

N

1

Kim Uzzell

My Money Movement

13

Wymondham

N

1

GREATER LONDON

Michael Aheirwe

Octopus MoneyCoach

11

Archway

Y

1

Freya Mathers

Octopus MoneyCoach

37

Barnsbury

Y

1

Martha Da Costa Sherwood

Octopus MoneyCoach

57

Bellingham

Y

2

Paul Tobin

Octopus MoneyCoach

80

Ealing

Y

1

Cat Ivison

Cat Ivison Financial Coaching

13

East Sheen

N

1

Bindu Santhosh

Octopus MoneyCoach

25

High Holborn

Y

1

Eirin Conesa Holmeide

Octopus MoneyCoach

68

Hoxton

Y

1

Corin Gibbon

Octopus MoneyCoach

75

Kensal Green

Y

1

Terence Lapidus

Octopus MoneyCoach

134

Lisson Grove

Y

3

NORTH ENGLAND

Glyn Day-Cousins

Octopus MoneyCoach

35

Brough

Y

1

Catherine Thomas-Humphreys

The Influencer

14

Chesterfield

N

2

David Hodgson

Octopus MoneyCoach

16

Deeside

N

1

Tricia Rafferty

Octopus MoneyCoach

19

Hull

N

1

Kathryn Farmery

Octopus MoneyCoach

16

Pontefract

N

1

Phil Aspden

Octopus MoneyCoach

128

Sale

Y

3

SCOTLAND

Brian Cameron

Octopus MoneyCoach

19

Dunfermline

N

1

Graham Wells

GroWiser Financial Coaching

20

Haddington

Y

2

SOUTHEAST ENGLAND

Fabio Sanchez

Octopus MoneyCoach

18

Bishop's Stortford

Y

1

Colin Clark-Maynard

Octopus MoneyCoach

30

Rayleigh

Y

1

Ed Fraser

Octopus MoneyCoach

97

Reading

Y

1

Helen Rutherford

Octopus MoneyCoach

106

Robertsbridge

Y

2

Alastair Ford

Octopus MoneyCoach

29

Shefford

Y

1

SOUTHWEST ENGLAND

Gill Bunnell

Octopus MoneyCoach

22

Barnstaple

Y

1

Emma Wright

Emma Wright Coaching

20

Barnstaple

N

2

David Hole

Octopus MoneyCoach

42

Christchurch

Y

1

WALES

Alec Carpenter

Octopus MoneyCoach

47

Prestatyn

Y

1

KEY

FIRM

* Top Rated Firm (includes trading names of Top Rated Firms). More on p27

STATUS

WoM Whole of market adviser

L Limited 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



Welcome, this year’s Top Rated Firms

VouchedFor is pleased to share 2023’s Top Rated Firms

These firms have invited all their clients to review them on VouchedFor and have received excellent feedback. They have also fared well against industry benchmarks measured by VouchedFor’s Elevation platform*. Firms of any size can qualify as Top Rated Firms. As you can see from the list in the table, they range from one-person operations to national firms. Cost is not a barrier to achieving Top Rated Firm status. Advisers can have a free basic profile on VouchedFor to help their firm meet the criteria.

WHAT DID THE TOP RATED FIRMS DO TO QUALIFY?

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

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

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

- 2 Prove their clients are engaged by securing a high response rate on their review invitations.
- 3 Show they have happy clients, by achieving a high average rating out of five.
- 4 PLUS, new for 2023, these firms have to have performed well against industry benchmarks measured by our Elevation platform*.

300,000 Reviews VouchedFor has collected since it began

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

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

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

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

LARGE FIRMS (50+ ADVISERS)

Firm name	Advisers	Reviews	Rating	Location
Sandringham	190	6,859	4.9	UK
The Private Office	50	1956	4.8	England

MEDIUM FIRMS (10+ ADVISERS)

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

SMALL FIRMS (FEWER THAN 10 ADVISERS)

Firm name	Advisers	Reviews	Rating	Location
Medical Family Finance	8	452	4.8	London
Ryley Wealth Management	8	315	4.9	Nottingham
Prosperity IFA	5	464	4.9	Kent, Hertfordshire
Hartley Ross	5	216	4.9	Wales, Berkshire
David James Wealth	5	213	4.8	London, Southampton, Suffolk
Smith and Wardle Financial Planning	5	178	4.9	Stevenage
The Aspire Partnership	5	128	4.9	Bristol, Brighton
Philip James Financial Services	4	913	4.8	Oxford, Gloucester
Blackdown Financial	4	360	4.9	Somerset
Jones & Co Independent Financial Advice	4	327	4.8	Sheffield
Holleron Wealth Management	4	221	4.9	Derbyshire
Laterliving now!	4	219	4.9	Yorkshire, Derbyshire
HarperLees Financial Planning	4	185	4.9	Essex
Hills Financial Planning	4	173	4.9	Belfast
Bigmore Associates	4	165	5	Walton-on-Thames
GPFM	4	152	4.9	Stevenage
Fiducia Wealth Management	4	144	4.8	Essex, Suffolk
Navigate IFA	4	118	4.9	Belfast
Depledge Strategic Wealth Management	3	384	4.9	Cheshire
Rowley Turton (IFA)	3	361	4.9	Leicester
AFP Pinner	3	278	5	London, Winchester
Lucent Financial Planning	3	263	4.9	Birmingham

SMALL FIRMS CONTINUED (FEWER THAN 10 ADVISERS)

Firm name	Advisers	Reviews	Rating	Location
Wealthwide	3	257	4.9	Birmingham
Ginkgo Financial	3	197	4.9	London
LUNA Financial Planning	3	161	4.9	Newport, Stevenage
Unity Wealth Management	3	140	4.8	Hampshire
International Property Finance	3	133	4.9	England
Brace Wealth Management	3	102	4.9	England
Sterling Rees Wealth Management	3	101	5	UK
Rosewood Wealth Management	2	391	4.9	Sheffield
Millward Wealth Management	2	299	4.9	Coventry
Spectrum Wealth Group	2	264	4.9	Glasgow
Stonegate Wealth Management	2	166	4.9	Stoke
LRG Financial Services	2	135	5	Oxford, Berkshire
Expert Wealth Management	2	135	4.9	Oxford
Christopher Little & Co	2	133	4.9	Otley
Bluesky Independent Wealth Managers	2	128	4.9	London, Edinburgh
Philpott Financial	2	121	4.9	Yorkshire
Tudor Franklin Independent Financial Advice	2	118	4.9	Leicester
Faulkner Powell Mortgages	2	115	5	Stoke
Insight Wealth Financial Advisers	2	90	4.9	Northampton
Novum Mortgage Services	2	89	5	Kent
Douglas Rowe Financial Services	2	72	4.9	Kent
Storeton Rose Financial Planning	2	71	5	Cheshire, Hertfordshire
WR Ethical	2	68	5	Bristol
My Finance Friend	1	322	5	Derbyshire
Peniston Financial	1	185	5	Doncaster
Midavlyn Mortgages	1	176	5	Stockport
Commodore Finance	1	167	4.9	Conwy
Clarity Wealth	1	156	5	Leeds
Cordiner Wealth	1	156	4.9	Leeds
Expert Independent Financial Planning	1	149	4.9	London
Worthington Financial Planning	1	138	5	Stevenage
Sheraton Financial Planning	1	138	5	Portsmouth
Footes Financial Planning	1	127	4.9	Birmingham
Britannic Place Financial Management	1	120	4.9	Worcester
Northseam - Independent Financial Planning	1	113	4.8	Bath
Advice Matters Financial Planning	1	111	4.9	Lancashire
JWD Mortgages	1	100	5	Bath

SMALL FIRMS CONTINUED (FEWER THAN 10 ADVISERS)

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

Vouchedfor HOME TO THE UK’S MOST TRUSTED ADVISERS

The family tree

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

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

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

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

Ask your financial adviser about Octopus Investments.

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



Find out more by visiting octopusinvestments.com

¹By funds under management. Comprehensive Analysis of Business Relief Offers, Tax Efficient Review, 1 March 2023. Our investments are not suitable for everyone. We do not offer investment or tax advice. We recommend investors seek professional advice before deciding to invest. Investors should only subscribe for shares based on information in the relevant product brochure, which can be obtained from octopusinvestments.com. Issued by Octopus Investments Limited, which is authorised and regulated by the Financial Conduct Authority. Registered office: 33 Holborn, London, EC1N 2HT. Registered in England and Wales No. 03942880. Issued: March 2023. CAM012813-2303.