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VouchedFor's 2025 Top Rated Financial Adviser Guide

Helping you plan a future that really adds up

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Expert guidance for lasting gains

From tax efficiency to investment strategy, an accredited specialist keeps you on track and helps you avoid costly mistakes

Personal finances: the board game where everyone wants more pieces

Leah Milner

For those who have never used a financial adviser before, the idea of spending several thousand pounds per year or more for their wisdom might feel hard to justify.

But for millions of people it is money well spent, as research from insurance and investment firm Royal London shows two thirds of clients who pay for professional financial advice believe it delivers good or excellent value.

A good adviser should ensure you more than recoup the cost of their fees in the financial returns and cost savings that they help you achieve in the long run. Beyond this, other potential benefits are hard to quantify in pounds and pence – whether that is making sure your loved ones are financially protected should the worst happen or helping you avoid costly mistakes in times of market turbulence.

"Most people spend so much of their lives working – we are here to make sure they make the most of where they have and of their financial future," says Steven Pyne, chartered financial planner and managing partner at Holden & Partners.

"A good financial planner will work out where you want to be and the best way of getting there. But importantly, along that journey, they are going to make sure you do certain things and stop you from doing others that might be detrimental to your financial wellbeing."

Priorities might shift as you move through your life and an adviser should help you make adjustments as needed to ensure you are on the right track. This means making the most of tax breaks, ISA allowances and paying enough into a pension.

Pyne says: "Unfortunately, for whatever reason, we often come across fairly sophisticated clients who are neglecting the basics. Everyone is time-poor in this day and age and a financial planner will add significant value here."

Enthusiastic investors can easily go off course without the guidance of a professional who understands risk and how to manage it by building a properly diversified portfolio. Katharine Ross, financial planner at Smith & Wardle, says: "We get clients who have started investing on their own. While it's great they have done something, they have ended up with an enormous portfolio of stocks and investments to keep track of and they are overwhelmed."

Another danger here is that investors end up with a portfolio that is not properly diversified so the risk is highly contingent on the fortunes of a particular country, sector or, worse, on an individual fund or company.

Because of employer share-save schemes it is common for investors to hold stock in companies where they work – meaning they are doubly exposed to both redundancy risk and investment losses should that business get into difficulty, Ross explains. Financial planners will encourage you to hold a wide spread of different investments to manage risk effectively.

Psychological biases and emotional reactions can also pose dangers for novice investors who try to go it alone. Luke Neves, a financial planner and associate director at The Penny Group, part of The Openwork Partnership, says: "We saw this when Covid hit and the markets tanked. Clients were panicked and thought they should cut their losses and sell their assets. We were talking them back from the brink to stop them from selling.

"Then in the space of six months from March 2020 to September 2020, we saw the market bounce back. Many investors who did not have a trusted adviser on the end of the phone may have made rash decisions and locked in those losses."

Financial advisers use software to help give their clients a 360-degree view of their pensions, investments and savings in one place. This makes it easier to manage risk across their portfolio. By working with an adviser, you can also use the software to make projections for the future and see whether you are on track to reach your goals – say, retiring at your chosen age with a certain level of income and no mortgage debt.

"These cashflow modelling tools paint a picture of what your financial future will look like and

> Professionals advise that the best way to manage risk is with a properly diversified portfolio

allow you to understand the impact of decisions you make now," says Ross. Once you have got a plan in place, your adviser will keep you up to date with regular check-ins, depending on your needs and market events. You should also be able to log in and view how your investments are doing at any time.

For Neves, peace of mind is an overlooked benefit clients gain from taking advice. "It is knowing you can sleep at night, having someone qualified in the field looking after your money. They are going to be on the other end of the phone if something goes wrong and can provide reassurance that everything is not as bad as it might seem. But equally, if changes are needed, they are going to be proactive and make tweaks to ensure you stay on track."

WHAT TYPE OF ADVISER DO I NEED?

The right financial consultant can shape your future. Identifying the expertise you require is key

Whether you're planning for retirement, securing a mortgage or protecting your assets, choosing the right adviser is crucial to achieving your financial goals.

FINANCIAL ADVISERS
Specialise in comprehensive financial planning and investment strategies. Consulting one early can improve your prospects for long-term financial security.

MORTGAGE ADVISERS
Often referred to as brokers, they focus on mortgage arrangements. Some also extend their services to encompass equity release and insurance guidance.

EQUITY RELEASE ADVISERS
Focus on later-life mortgages, helping homeowners unlock the value in their property during retirement.

PROTECTION-ONLY ADVISERS
Specialise in insurance products providing security in the event of illness, injury or death, including life insurance, critical illness cover and mortgage protection.

FINANCIAL COACHES
Not regulated by the Financial Conduct Authority for providing advice, but help individuals define financial goals and develop strategies to achieve them. Particularly useful in the early stages of financial planning.

A DAY IN THE LIFE OF A FINANCIAL ADVISER

Steven Pyne, managing partner and chartered financial planner at Holden & Partners

5am
Cycle to Norwich station to take the train to London Liverpool Street, catching up on the news on my phone during my rail journey. Then I hop on the tube to our offices in Farringdon, picking up an Americano on my way.

7.30am
Prepare for any client meetings scheduled for the week ahead with my support team colleagues, Connor and Tom. We'll read the notes from the last meetings and run valuations and projections to see where our clients are on their long-term financial plan. I'll check their portfolios against benchmarks – what's done well, what hasn't and their current allocation of assets. I'll consult our investment team if I have any queries or questions.

> We run projections to see where our clients are on their plans

11am
Meet with clients either in person at the office or online by video call – it depends on what the client prefers. Sometimes we'll go to their home. We normally see clients once a year for an hour or so, with emails and phone calls in between. It's the most enjoyable part of the job as many of my clients have worked with me for over ten years and I've been able to share in some of their biggest life events.

12.30pm
Pop out for a sandwich and if I've got time I'll go for a run up to Regent's Park to unwind.

1.30pm
Internal meetings with colleagues to talk about business matters, such as financial performance, compliance, developing our client proposition and supporting our younger financial planners.

2.30pm
Another client meeting. One of the most important aspects of my job is ensuring clients stick to the plan we have agreed. Inevitably this plan is adjusted but the key is the focus on the longer-term objectives.

4pm
Homeward bound. On the train back I'll do some ongoing training – or "continuing professional development" – by viewing a webinar or reading up on a subject then answering questions.

A PLAN THAT REALLY CAME TOGETHER

Downsizing was just the start – the right advice transformed the Thornes' savings into the ability to travel and keep track of their growing family

Leah Milner

Chris and Jackie Thorne first turned to a financial adviser eight years ago when they had a single goal in mind: securing a more comfortable retirement.

The couple, from Bedfordshire, had downsized their home, freeing up a lump sum they hoped to invest wisely to improve their quality of life.

Chris, 69, a retired garden centre manager, and Jackie, 70, a former office worker, had modest pensions but saw downsizing as a way to gain financial freedom.

However, before committing to the move, they were concerned about whether they could afford to visit their son and grandchildren in Australia.

"We thought he'd have to save up to buy our tickets," says Chris. At the time, it seemed unlikely they would be able to visit often, meaning they would miss out on precious time with their grandchildren in their early years.

Therefore, on a friend's recommendation, the Thornes met with Jonathan Smith, a partner at Smith & Wardle Financial Planning, at his Hitchin office.

"The priority was to place our money where it minimised tax liabilities while still allowing for growth," says Chris.

After working through risk assessment questionnaires, Smith determined that the couple had a cautious approach to investing and guided them towards lower-risk options suited to their comfort level.

A few years later, when the pandemic hit and global stock markets plummeted, many investors panicked and sold at the worst possible time.

But with Smith's reassurance, Jackie and Chris stayed the course. "When we first sat down with Jon, he showed us a graph tracking markets back to the war. You could see the downturns, but in the end, they always recovered and trended upwards," says Chris.

"Sure enough, when Covid hit, Jon guided us through those choppy waters. Nobody knew what would happen, but he reassured us: 'We've been through this before – hang on tight and we'll come out the other side.'"

Since then, the couple's finances have stabilised, and an inheritance from Jackie's family has provided an extra financial cushion.

"Now we can visit Australia every nine months and stay as long as we like. We've also taken holidays with our daughter and grandchildren to France and have been to Lanzarote twice.

"Working with Jon has given us peace of mind – we know exactly where we stand financially. We've worked hard all our lives, and now we're starting to spend a bit more. The kids are doing well, and they've both told us, 'We're fine – go and enjoy yourselves. This is your time now.'"

The couple meet with their adviser every six months and prefer to visit his office in person. "We like to drive over and see him – face-to-face conversations feel different, and besides, he makes good coffee. I'd much rather sit across from someone than talk through a screen," says Chris.

Over the years, they've also got to know Smith's support team, which they say is a major reassurance.

"When we make a request, we know it won't sit in a pile of papers – it gets handled quickly and efficiently," says Chris.

Smith says that clients like the Thornes often come in with a single objective in mind, but he emphasises that financial planning is an ongoing process, not just a one-off transaction, as circumstances evolve and new opportunities or challenges arise over time.

"We're not interested in one-hit wonders," says Smith. "We're here to guide people through whatever life throws at them."

For Chris and Jackie, their overall goal hasn't changed – they always wanted to invest wisely for a better retirement. But the inheritance allowed them to increase their income and enjoy more of life's luxuries, rather than just getting by.

Smith frequently works with whole families to ensure

> Financial planning is an ongoing process, not just a one-off transaction

inheritance is passed down tax-efficiently. His role often involves balancing long-term financial security with each generation's individual needs, from securing retirement income for grandparents to guiding younger family members on investment strategies. He has advised three generations of one family at once – grandparents, parents and adult children.

"Continuity matters," he says, explaining that he brings in younger advisers to work with the next generation, ensuring a smooth transition when he retires.

Satisfied clients often lead to referrals, of course, and Smith is now advising Chris's sister as well.

Chris says: "We can sit back knowing Jon is earning his money – he's putting our investments in the right place, keeping things moving in the right direction."

"It is nice to have that shoulder to lean on."

United they stand: Chris and Jackie Thorne – smart planning, smooth sailing

The power of a portfolio

Investing needn't be complicated: expert advice and a diversified strategy go a long way towards growing wealth

David Prosser

Are you an investor? You may not think so, but if you have any savings – from a few pounds in the bank to pension contributions at work – you have already started making investment decisions. While it's easy to be intimidated by the mystique surrounding investment, the secret boils down to consistency, discipline and common sense.

Seeking financial advice will help – but don't go looking for an investment guru, says James Reiss, CEO of wealth manager David James Wealth. "Find someone who will be a planner, rather than an investment adviser," Reiss says. "You'll still end up with a set of investments, but they'll be tailored to give you the best chance of achieving your financial goals."

It's a critical point, says Natalie Wright, UK head of family business at the accountant and financial adviser Forvis Mazars. "Investment is about managing your money so you're able to do the things you want to in the future, from supporting your family to retiring comfortably."

In practice, that means building a diversified portfolio: a set of investments chosen with your goals and attitude to risk in mind.

There are lots of options. People often think of investment as putting money into the stock market, but other opportunities include bonds (essentially loans to governments and other companies), property, commodities, infrastructure and cash.

Each of these investments – or asset classes – comes with a different risk and return profile. Some assets, including the stock market, have the potential to deliver higher returns over the longer term, but with more ups and downs along the way. Others are more suitable for shorter-term horizons because they carry less risk, but the return potential will also be lower.

The good news is you don't have to do all the work yourself. Most investors use investment funds to get exposure to the asset classes they want. These funds are run by professional managers who pool your money with contributions from other investors. You can put in a lump sum up front or make regular savings, and you're usually entitled to withdraw money whenever you choose.

Some funds are actively managed: the manager chooses the investments they expect to do best in a given asset class. Others are passive: they automatically track the performance of a specific index – the average performance across a particular stock market or set of investments. Funds that track the performance of the FTSE 100 index of the largest UK companies are a good example.

"An index can be thought of as a recipe in a cookery book," says Katya Nelyudova, head of sales EMEA at FTSE Russell. "It sets out the ingredients necessary to make a dish, together with the instructions to combine them. FTSE Russell produces the recipes that fund managers like BlackRock follow," she says. "But the index is not the dish itself – it's the guide. The rules of an index help produce the desired dish – a fund's constituents. Therefore, the right investment starts with the right index. And your choice of index really matters."

How, then, to build the right portfolio? This is where a financial adviser can help. They'll ask you why you're investing, then advise you on how to build a portfolio.

For example, if all your financial goals are long term (saving for retirement in 30 years), you can afford to be more aggressive. If you're going to need access to your money sooner (buying a house in three years), you need to be more cautious because you don't have time to recover from any setbacks.

Grasping this principle is the key to good investment planning, says Reiss. "Investment products are actually the last thing we talk to clients about," he says. "We start by understanding their objectives and work backwards." Advisers can also help with tax efficiency, he points out. For example, holding your investments inside an individual savings account (Isa) will shelter all income and profits from tax.

Some investors prefer to buy different funds to get exposure to each of the asset classes they're interested in. But another possibility is a multi-asset fund that holds lots of different types of investment all at once, explains Heather Christie, head of UK adviser sales at the investment manager BlackRock.

"A multi-asset fund is like a basket that holds different types of investments, such as stocks, bonds and real estate. This mix helps to spread risk, so if one investment doesn't do well, others might still perform better," she says. "A pre-built portfolio option, like a multi-asset fund, is particularly useful for investors who don't have the time or expertise to build their own portfolio."

Exploring new technologies can also help. There are a growing number of online platforms that will automatically suggest an investment portfolio based on the information you provide about your goals and your attitude to risk.

The bottom line? Investment is far more accessible than many people realise – don't be put off by the jargon or the mystique. With support from the right advisers and experts, everyone is capable of building an investment portfolio for their financial goals.

THE PSYCHOLOGY OF LOSS AND GAIN

Money matters can, understandably, go hand in hand with emotions – but emotions can also lead to mistakes.

The lottery effect, as behavioural psychologists call it, can tempt people to chase "hot" stocks or funds, even though they're not suitable for their financial objectives or carry more risk than is appropriate.

Fear of missing out can make investors become fixated on the money they could have made from an investment, leading them to abandon sensible financial planning.

People's reactions to losses are particularly powerful. One study found that losing £100 can feel twice as painful as the positivity felt from gaining £100. As a result, investors are often tempted to sell out of loss-making investments – for fear of their losses getting worse – even though this means missing out on a recovery and potential medium and long-term gains.

Being aware of these emotional biases can help you to remain disciplined. A good financial adviser will also help support you through your natural emotional responses. The key is to have a plan and then to stay focused on your long-term goals rather than getting hung up on short-term changes.

"Planning investments with specific goals helps investors select the right products and stay motivated," says BlackRock's Heather Christie. "Goals-based investing aligns investments with your timeline and risk tolerance, leading to smarter decisions on products and easier progress tracking."

MAKING SENSE OF MORTGAGES

From fixed and variable rates to income protection, there's a lot to understand. But with guidance from a trusted broker, getting on the property ladder can be made more accessible, as one couple discovered

Dan and Lizzie McNulty (and their dog Thor) are preparing to upsize

When Dan and Lizzie McNulty bought their first home in Bangor, Co Down, six years ago they turned to Navigate Mortgages director Paul Shannon to help them cut through the financial jargon and find the best deal.

"As first-time buyers it was really quite daunting," says Lizzie, 32, a hairdresser. "We didn't know if we needed a fixed rate or a variable rate – it's not something they teach you in school. Our broker, Paul, really helped us to understand it all."

Dan, 33, a software developer, says: "Paul got us access to cheaper mortgage rates and he also chatted to us about life insurance and other types of protection."

It was thanks to Paul's advice that the couple took out income protection to cover their earnings if one of them was unable to work. This proved vital in covering the mortgage and other bills when Lizzie broke a finger and was unable to work as a hairdresser for six weeks. "I've since encouraged all my colleagues at the salon to get income protection," she says.

> Buying a home is daunting – it's not something they teach you in school

But a lot has changed since the couple first got on to the housing ladder with Paul's help. Dan and Lizzie are now married with a one-year-old daughter, Willow, and are about to move up the ladder to a bigger home in the coming weeks.

"Paul helped us to get a larger mortgage so that we could upsize to a place with more space for Willow to run around," Lizzie says. "We loved our first home and it was a stepping stone, but eventually you just grow out of a house and need a wee bit more family space.

"The new house has got a spare room and bigger garden for Willow to play in," she says. "And it's slightly closer to the school that we are hoping she will get into, and to her grandparents' house."

Lizzie adds: "Because I'm self-employed, you have to jump through a couple more hoops, especially because I had been off for nearly a year on maternity leave. Paul knew which lenders were going to look most favourably on our situation and I think if it hadn't been for all the work he did in the background we might not have been able to get the house we wanted."

Property market outlook for 2025

While mortgage rates are expected to ease, affordability could remain tough for many borrowers and first-time buyers

Leah Milner

Property experts are optimistic that 2025 will bring some relief for homeowners, with mortgage rates predicted to fall and house prices on course for modest growth.

Last year, prices increased by 4.8 per cent to an average of £298,083, according to Halifax, despite predictions of a slump. This year, both Halifax and Nationwide Building Society expect growth to continue, with the lenders forecasting 0-3 per cent and 2-4 per cent house price increases respectively.

While any rise in house prices will further stretch affordability for first-time buyers, a gentle upwards trend can give them confidence that getting on the ladder is a sound investment. Karen Noye, mortgage adviser at financial advice network Quilter, says: "Prospective buyers must weigh the long-term benefits of property ownership against the immediate financial hurdles presented by high house prices."

Raising a deposit remains one of the biggest obstacles for would-be buyers, according to Just Mortgages and Spicerhaart chief executive John Phillips, who would like to see more help from the government in this area. "But the irony is that paying a mortgage is often cheaper than paying rent," he says.

If you already own a home, whether your monthly mortgage payments rise or fall this year will largely depend on when you took out your last deal. Around 1.8 million fixed-rate mortgage deals are coming to an end during 2025, according to UK Finance.

Some of these borrowers will have taken out fixed deals five years ago when rates were lower and now face an increase in costs, according to Thomas Jackson, managing director of Cooper Associates Mortgages.

A further wave of borrowers will have taken out two-year deals after the disastrous Liz Truss mini-budget of 2022, when rates soared. The latter camp probably opted for shorter deals in the hope that rates would improve by the time they came to remortgage and they should indeed see a slight fall in their monthly costs, he says.

"It is really important that you are aware of when your mortgage deal finishes and start looking at options up to six months in advance. By pre-empting it you can make sure you don't just drift on to your lender's standard variable rate, which could be a huge payment shock," Jackson warns.

> Purchasers must weigh the long-term benefits of property ownership against high prices

If you are one of those borrowers currently sitting on a historically low rate that is likely to increase when you remortgage, it is worth making extra payments now if you can afford to, advises Jackson.

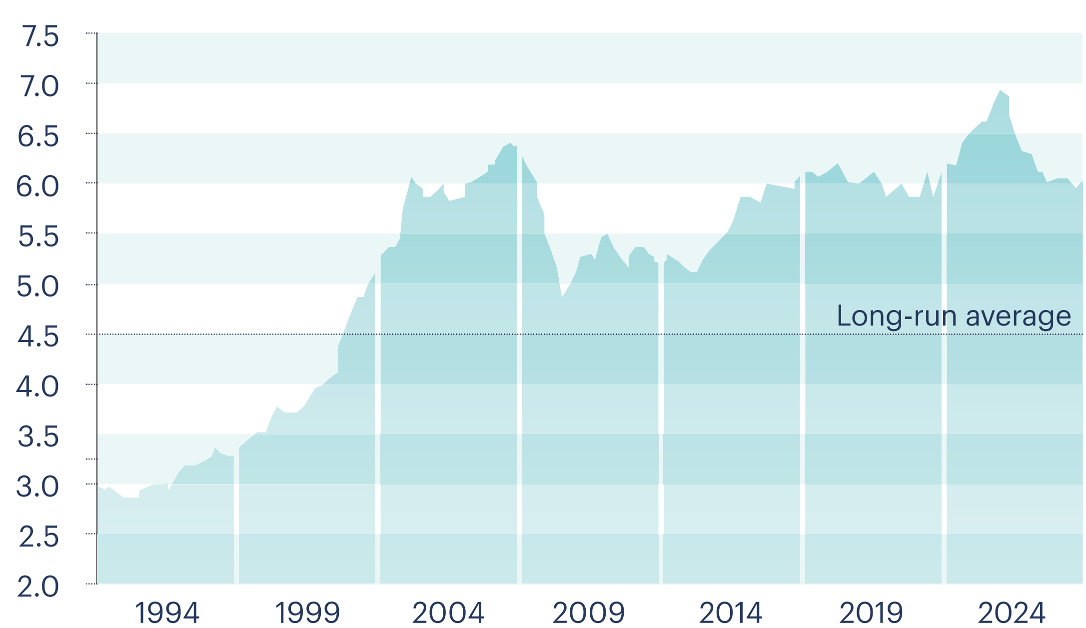
Many lenders allow you to pay up to 10 per cent of your remaining mortgage balance each year in extra payments without penalty, but check with them first. Doing this while your rate is low means that more of the payment will go towards clearing the debt rather than just covering the interest. "It can also help you prepare for the increase that is coming as you will get used to the money coming out of your bank account," Jackson says.

For property investors, the increased stamp duty on second homes since Labour's first budget last October might have put some landlords off, but Jackson says others are going further afield in the hunt for better returns. "Our head office is based in Taunton, which is 45 minutes from Bristol, but some of our buy-to-let clients are now looking at the North East where prices are lower," he says.

While some property investors were worried about the impact of the government's ban on no-fault evictions, others are taking changes in their stride, says Phillips. "Many feel it is the right thing to do by tenants and it does not mean that you can't sell if you need to.

"While there is some nervousness from accidental landlords and those with one or two properties, those with larger portfolios are picking up properties as others sell up."

UK house price to earnings ratio



Source: Nationwide, ONS

How to make the most of your money in today's Britain

Isas, investments and inheritence: experts weigh in on the best ways to maximise your cash in a transforming economy

David Prosser

All new governments make changes and the Labour administration that took office last July is no exception: it has already announced a raft of reforms that could have a significant impact both on your finances and your financial planning.

Taking the time to understand these changes and reacting accordingly is important, says William Stevens, head of financial planning at wealth management firm Killik & Co, but a good financial adviser should be able to help. "An adviser will look at how your long-term plans might need to change according to what's happening in the short term," he says.

First, the good news: Labour has so far stuck to its pledge not to increase income tax, national insurance and VAT rates, at least for individuals. That protects your post-tax earnings – and if you're on a lower income, a significant rise in the minimum wage should also provide help.

However, November's budget did introduce tax rises in other areas. Capital gains tax, payable on investment profits above £3,000 in any single tax year, has already gone up; basic rate taxpayers now pay 18 per cent, an increase from 10 per cent previously, while higher rate taxpayers pay 24 per cent, up from 20 per cent.

The rules on inheritance tax are also changing. Most significantly, from April 2027, money left in your pension when you die will begin counting as part of your estate for inheritance tax purposes; that means your heirs may have to pay duty on the money, with inheritance tax due on estates worth more than £325,000.

Controversially, the generosity of special exemptions for business owners – including farmers – have been reduced. Still, financial advisers can help you to navigate these reforms – mitigating some of the additional taxes you and your family might now face, and adjusting your plans where necessary. "So much has changed and there will be more to come," says Ola Abdul, CEO of Fundment, which provides technology to help financial advisers serve their clients. "Advisers need to make sure they have the right tools to work with clients effectively, and many now see themselves as financial doctors – providing ongoing financial care as it is needed."

For example, advisers will steer you towards tax-efficient savings structures. First, everyone has an individual savings account (Isa) entitlement; you can invest up to £20,000 a year into an Isa, and all income and gains – of whatever size – will be tax-free. That's even more valuable with capital gains tax going up.

Similarly, contributions to private pensions – both workplace and individual plans – are tax-efficient. You get tax relief on these payments – free cash from the government – and all your savings grow free of tax, just like in an Isa. Other options include the enterprise investment scheme and venture capital trusts; both offer a range of tax breaks, but require you to invest in smaller, riskier businesses.

Advisers will also ensure you're making the most of various allowances. You can earn up to £500 in dividend income each year with no tax to pay; that can be useful if you have investments, but also if you run your own business and pay yourself this way. You also get £3,000 worth of capital gains tax free each year; an adviser may suggest you take some profits from your investments to make the best use of this allowance.

On inheritance tax, there are opportunities to plan ahead. Couples get their own inheritance tax allowances and can pass these on to each other, increasing the value of their tax-free estates to £650,000. Special rules applying to your home can increase this to £1 million. You can also reduce the value of your estate by giving some of it away during your lifetime; an adviser might suggest taking out life insurance to cover the bill.

"The extension of inheritance tax to pensions should also give pause for thought," adds Stevens.

Budget blitz: the rules around inheritance tax are changing

> Many advisers now see themselves as financial doctors, providing their clients with ongoing financial care as it is needed

"Currently, it makes sense to draw on other savings first when you reach retirement, because any unused pension cash can be passed on free of tax; in future, some families may want to rethink that approach."

The more complex or specialist your finances, the more it makes sense to seek expert advice. Small business owners will certainly want to discuss their situation with an adviser, as the new capital gains tax rates could significantly increase the tax bill when they sell up and the inheritance tax reforms are also a concern. Farmers need help too.

Advice needn't be face to face – many advisers are investing in technological solutions that enable clients to get help remotely through multiple channels. That may be more convenient – and give you access to help straight away as the government continues to make further changes. "You can now get real-time data or use super apps to keep a constant watch on your portfolio," says Abdul. "As the environment becomes more complex and changeable, that can help you to keep up."

FIVE REASONS TO REVIEW PROTECTION

If death and taxes are the only certainties in life, then it's a good idea to prepare for both. Here are the key life events that should prompt you to think about getting cover sooner rather than later

Leah Milner

Knowing loved ones have a financial safety net should anything happen to you can take some of the weight off your shoulders.

Income protection and life insurance are designed to cover your bills or clear your mortgage if you are unable to work due to serious illness or if you die.

It can sometimes be a difficult topic to talk about, but these five events should prompt you to review your protection with a financial adviser:

1. BUYING A HOME

If you are buying as a couple or if you have kids, a good mortgage broker should discuss protection with you or refer you to a specialist adviser. They should talk to you about life insurance, which pays out a lump sum to cover your mortgage if either of you were to pass away before the debt is repaid, allowing your family to stay in the home.

They should also talk to you about income protection, which replaces some of your salary by paying out a monthly amount if you are unable to work due to illness or injury. Critical illness cover, meanwhile, pays out a lump sum if you are diagnosed with certain serious illnesses or disabilities.

"Setting up a home is an exciting time, but it is also the biggest debt most people have in their lives so you want to make sure it is covered for you and your dependents," says Paula Bertram-Lax, chief customer and people officer at Lifesearch.

2. GETTING MARRIED OR HAVING CHILDREN

When your family grows and you find that you have more people in your home who are depending on your income, it is important to check you have sufficient cover.

You might also consider whether individual or joint life insurance policies are needed. A joint policy is likely to be cheaper than two separate policies, but would only pay out once, on the death of the first partner.

3. GETTING DIVORCED OR CHILDREN MOVING OUT

While an expansion of your family unit can be a cause to rethink your protection, the converse brings its own challenges. If you separate or get divorced you might need to change the beneficiary of your policy or consider getting your own cover if you were jointly insured. "Women tend to be far less protected than men," warns Bertram-Lax. When your children leave home you may not require life insurance any more, as there is no longer a requirement to keep a roof over their heads after you are gone.

4. CHANGING JOBS OR STARTING A BUSINESS

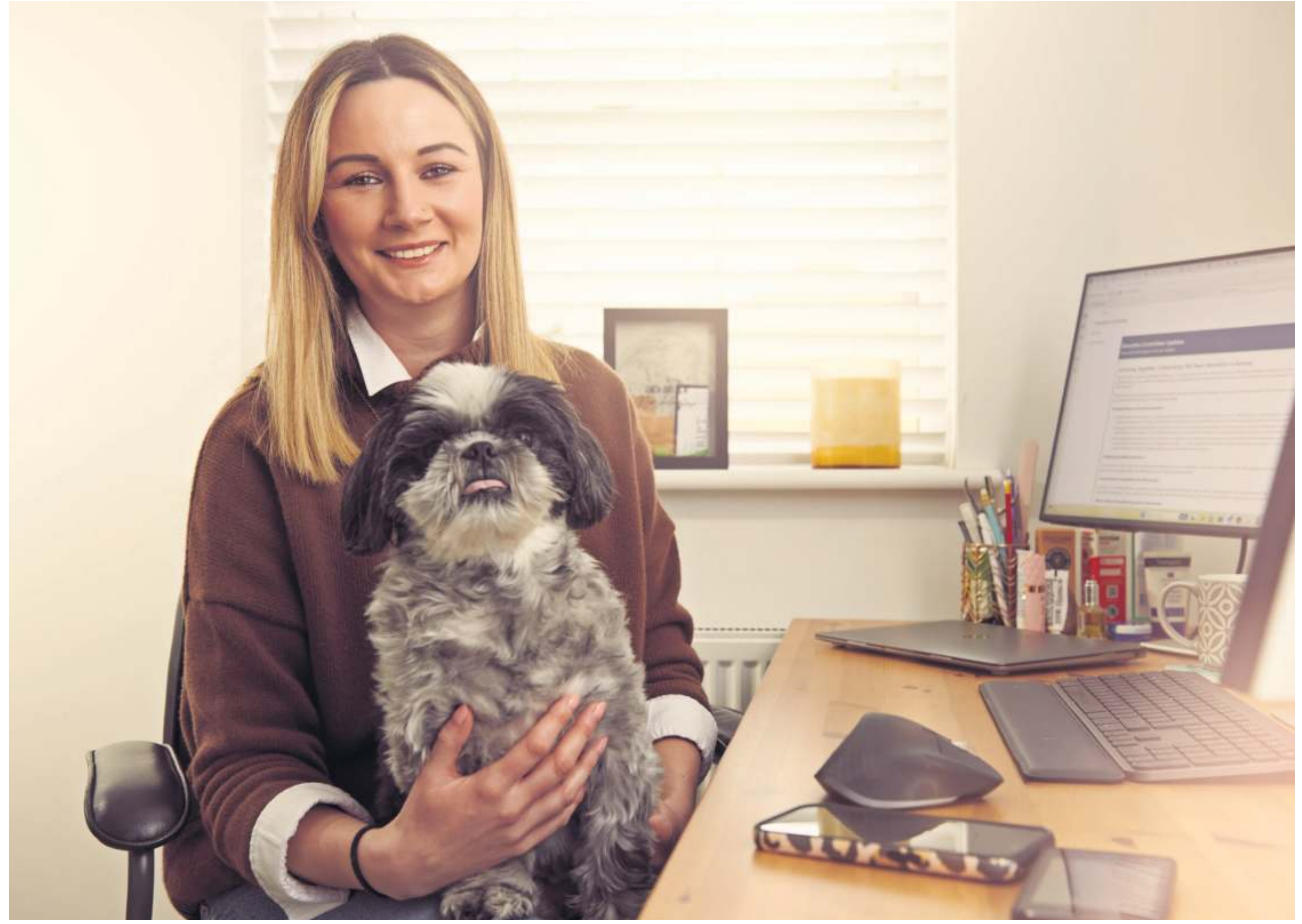
A salary increase could mean you want to protect a higher level of income. You should also look at whether your company provides a death-in-service benefit, which would make a payout to your family if you die while employed there. "It's a great benefit to have, but many people don't stay in the same job until retirement age, and premiums do increase the older you get. So, if you have supplementary personal protection, you will be in a better position," says Bertram-Lax. When running a business, there are types of cover you can get to protect your income, pay your employees and keep the company going if you or other key staff are unable to work.

5. ILLNESS

The illness or death of a friend or relative might prompt you to take stock of your own situation, and think about the next steps you may need to take. "When someone you know has to make a claim on their policy, whether successfully or unsuccessfully, that is often a trigger to look at your own cover and see whether or not it is right," explains Bertram-Lax.

Unfairly uninsured

How one woman overcame being denied cover because of her type 1 diabetes



"An enormous relief": Sophie Collins and Harvey

After weeks of searching on price comparison websites and phoning insurers, Sophie Collins had almost given up hope of finding an income protection policy that would accept her.

The 36-year-old from Peterborough was diagnosed with type 1 diabetes as a child, which she manages well with no other complications. She wanted to take out income protection to help cover her mortgage and car finance if she were unable to work in the future due to illness.

Collins was conscious that she couldn't get cover for time off due to the diabetes itself as existing conditions are excluded. But she still wanted protection in the event of other health problems or injuries.

"It was soul-destroying because I'm in my thirties and probably fitter and healthier than many people who don't have diabetes," says Collins. "But as soon as an insurer hears that you are diabetic they shut the door in your face. Because it's considered to be a high-risk condition and there is the potential for complications they don't want to touch it."

Collins spoke to one financial adviser who could not help her before she eventually found assistance with a specialist firm, Lifesearch, which had lots of positive reviews online. There she spoke to protection adviser Matthew Moore and was relieved that he seemed to have an understanding of the condition.

Moore says: "Insurers are really fussy when it comes to income protection. It is the hardest type of cover to get because it is the one that people are most likely to claim on."

With critical illness cover, for example, you can only claim if you develop certain serious conditions, whereas income protection is more comprehensive and offers a regular income if your doctor decides that you are unable to work, he explains.

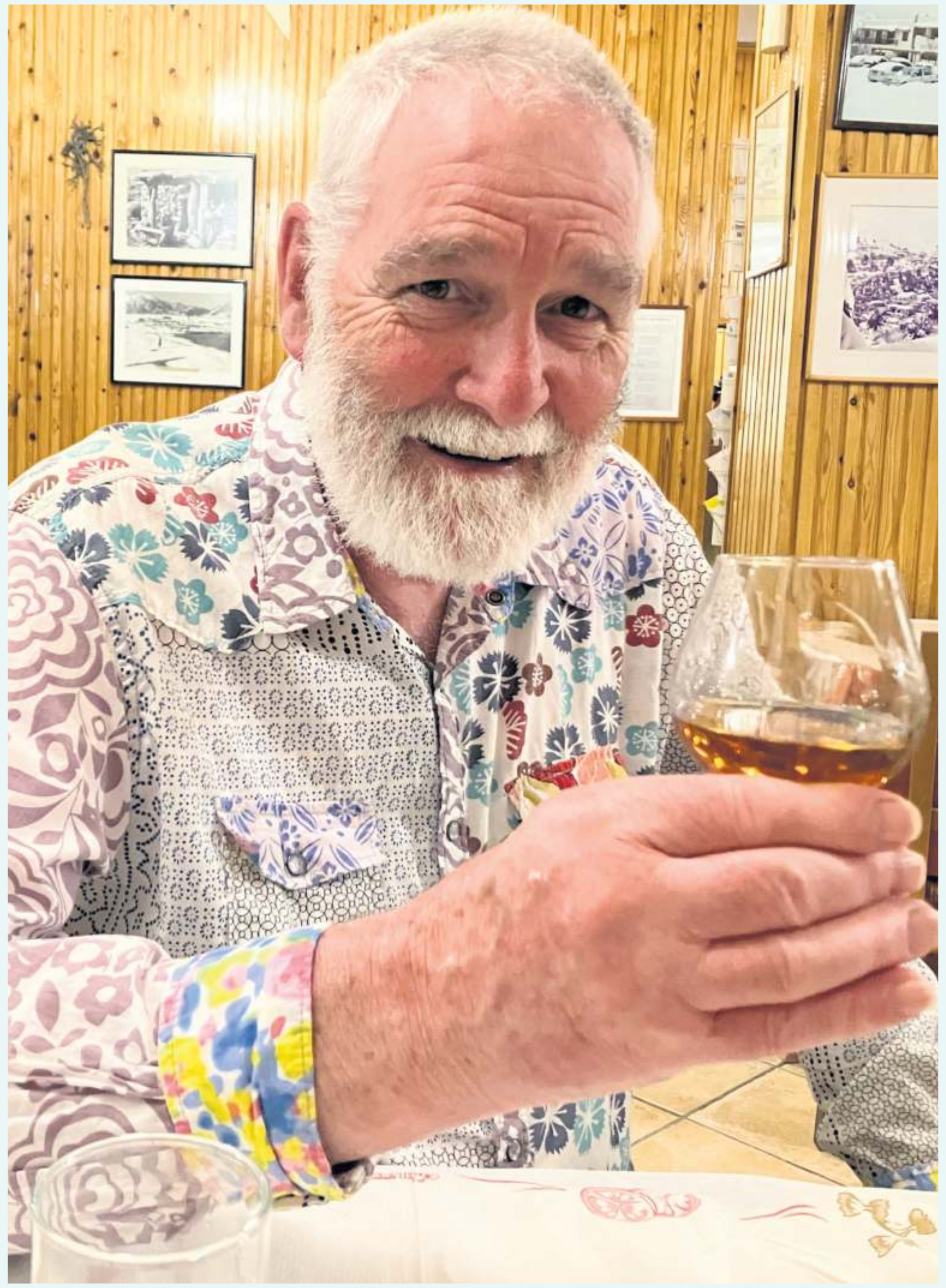
"But I was aware of one insurer that had recently started offering cover for people with diabetes – not for the diabetes itself, but if you are not able to work because of another illness."

Moore went through all the health questionnaires with Collins and she didn't have to speak to the insurer directly. She says it was an enormous relief when she was finally accepted.

> When insurers hear you're diabetic they shut the door in your face

"Moore was brilliant and it was all set up really quickly. I'm paying around £30 a month, which is a reasonable premium – I expected it to be much more. It has been a godsend.

"Being diabetic there is a lot to think about and this is one less worry. There is quite a large diabetes community online and whenever anyone says they are struggling to get life insurance or income protection I always give them Matthew's number. I think there needs to be a lot more awareness about what is available."



FROM NEST EGG TO GOLDEN GOOSE

Proof that you don't have to retire to enjoy your pension: this 77-year-old's carefully structured drawdown means less tax, more holidays and a plan that could last him 30 years

Sound financial planning is not just about building up your assets in the most tax-efficient way. It can be just as important to consider how and when you draw that money out to avoid being hit with an unnecessary tax bill.

Health and safety consultant Peter Sims saved around £50,000 in tax on the advice of his financial planner, James Etheridge, director of Focused Financial.

The 77-year-old from Chatham, Kent, is still not ready to retire, but has started taking some money from his various pension pots to enjoy life and pay for memorable experiences.

Sims had been caring for his mother until she died last year at the age of 107, so when he's not working, he spends as much time as possible travelling to far-flung destinations with his partner Sheila, 62. They have already visited the Galapagos Islands and Ecuador, and taken a trip on the Trans-Siberian Express.

Following Etheridge's advice, Sims dipped into his savings so he didn't need to draw earnings from his business last year.

This meant he could bring his income tax rate down to zero for a year, which enabled him to take a six-figure sum from his deferred state pension pot without being taxed.

Without Etheridge's help he would have been taxed in line with his normal income, which would have meant paying at least 40 per cent.

"I was much happier to keep it myself than to hand it over to the government," says Sims. "We like our holidays, so I wanted to make sure there was enough money in the pot to carry on for a long time. I hope to match my mother's age."

> "I hope to match my mother's age – she lived to be 107"

Get into the marathon mindset

Retirement planning isn't just about numbers – it takes foresight, discipline and the occasional course correction

David Prosser

Do you know how much money you'll need for retirement? For most people, the answer is no – but thinking ahead about the income you'll want in later life can provide valuable focus for financial planning.

Setting a rough target gives you something to work towards, even if, like most people, you encounter various ups and downs along the way.

Financial advisers can provide crucial support. "By working with a financial adviser, you'll identify a solution that's tailored to you, rather than buying an off the shelf, one size fits all product from the internet," says Ian Wilkinson, CEO of wealth management firm Perspective Financial.

"A good adviser builds a full picture of your job, family and lifestyle, helping you plan whether you're a first-time buyer, a business owner, starting a family or preparing for retirement."

How much will you need?

The numbers can look daunting. The Pension and Lifetime Savings Association (PLSA) publishes a set of "retirement living standards" to help people easily estimate how much they'll need in later life. In today's money, the PLSA suggests that a single person will need around £14,400 a year for a basic retirement, £31,300 for a moderate retirement and £43,100 for a comfortable retirement.

To achieve that top-tier income, you'd need pension savings of between £490,000 and £790,000, depending on factors such as your state pension entitlement and retirement age.

Such figures can feel out of reach, but a good financial adviser will help break the final target into smaller, achievable goals – keeping you focused on the long-term prize while navigating financial challenges along the way.

> As you near retirement, it pays to remember your investments will have less time to recover from market downturns

The value of financial advisers

Financial advisers help you stay disciplined, selecting the best savings and investment vehicles to ensure regular, consistent contributions. They will make sure you maximise tax reliefs on pensions and other investments, and structure plans that account for short-term goals too – buying a property, for instance, or saving for children's education.

"Good financial planning is often about doing the simple things right, time and time again," says Tudor Stainsby, senior associate and chartered financial planner at The Penny Group.

The numbers bear him out. Even modest, regular savings can grow significantly over time. A 30-year-old saving £100 a month until reaching state pension age (67) would accumulate around £128,050, assuming 5 per cent average annual investment growth. Increase that to £300 a month and the final pension pot rises to £384,150. At £500 a month, it grows to £640,250.

Guidance through change

Can you be confident of staying on track? Again, that's where financial advice proves invaluable. "One of the hardest challenges in financial planning is dealing with change," says Stainsby.

Changes might be personal – a career move or a growing family – or external, such as economic and political shifts that affect investments. "A financial adviser stays on top of these developments, so you can focus on your life while remaining on course," he says.

You may need to pause pension contributions for a period – your adviser can help devise a strategy to get you back on track. Conversely, if your finances improve, an adviser can help recalibrate your targets and optimise savings.

The better your adviser knows you, the more valuable their guidance. "We add value through specialist expertise, often working with clients for decades and across multiple generations," says Wilkinson.

"It's never about how much money someone has – it's about helping them meet their personal needs and objectives, with the peace of mind that comes from a well-structured, long-term financial plan that is regularly reviewed."

Those regular reviews are essential. Natalie Wright, UK head of family business at Forvis Mazars, recommends an annual financial check-up – a chance to reassess your financial plan and adjust for major life changes.

"Your investment strategy will evolve," Wright explains. "When you're younger, short-term market swings don't matter because you won't access your money for decades. But as you near retirement, reducing volatility becomes crucial, since you'll have less time to recover from market downturns."

Start with the end in mind

The key, says Wright, is to work towards a clear target. "Don't worry if you don't know exactly what that target should be – your adviser will help you define and quantify your objectives," she adds. "Then you have something to aim for, working together."

In other words, starting with the end in mind can be one of the most effective ways to approach financial planning. Today's choices may feel overwhelming, but once you set a clear goal, the route becomes easier to map. A financial adviser's role is to guide you on that journey – including navigating any obstacles along the way.

THE SMART INVESTOR'S GUIDE TO CHOOSING A FINANCIAL ADVISER

When selecting the person who will oversee your money, don't just assume they're the right fit. Ask these five questions to find out

Before you decide which adviser to trust with managing your money, it is worth asking some probing questions to make sure they are a good match for your needs. Here are five questions you might not think to ask, which should give a valuable insight into their personality and the way they work.

1. HOW EASY WILL IT BE TO MANAGE MY INVESTMENTS AND PENSIONS ALL IN ONE PLACE?

Using a financial adviser should make it much easier to keep track of your various investments and pensions. A good adviser will use software that shows you how your assets are performing and where you are on your investment journey. This means less paperwork and hassle, and it should be easy for you to log in and see everything in one place when you want to.

2. HOW EASILY WILL WE BE ABLE TO ADJUST THE INCOME I DRAW DOWN FROM MY PENSIONS AND INVESTMENTS DURING RETIREMENT?

Depending on how close you are to retirement, this may or may not seem like a pressing issue. "But practical questions like this will matter one day," says Ola Abdul, founder of Fundment, which provides investment and financial planning software to advisers. "The answer should be 'very easily', but it will depend on a few factors, including the mechanism you have chosen to receive your income through and the technology your adviser uses."

> You'll need to feel relaxed sharing all aspects of your finances

3. HOW DO YOU HANDLE INVESTMENTS WHEN THERE'S BEEN A MARKET DOWNTURN?

"This will help gauge the financial planner's experience of working through different market conditions," says Rebecca Aldridge, managing director of Balance Wealth Planning. "It also gives them a great opportunity to explain their philosophy of investing and how they make contingency plans for times when investors are seeing losses instead of gains."

4. WHAT DO YOU ENJOY MOST ABOUT BEING A FINANCIAL ADVISER?

To work with an adviser you will need to feel comfortable talking about your life and aspirations, and share sensitive information about all aspects of your finances. Aldridge says: "By asking this you give the adviser the opportunity to tell you something about themselves and for you to gain assurance that they genuinely care about building a meaningful working relationship with you."

5. HOW DO YOU KEEP MY PERSONAL AND FINANCIAL INFORMATION SAFE?

"Trust is the foundation of a good adviser-client relationship," says Abdul. "Financial advisers handle sensitive information and may need to share some of it with third parties to do their jobs effectively. Your data is legally protected, but you should be assured that everyone involved operates under the highest standards of data protection. Good advisers will answer your questions and point you towards their privacy policies for peace of mind."

‘THEY DO A LOT MORE THAN CRUNCH NUMBERS’

Your adviser may offer other useful services – wills, family business succession, even currency exchange solutions, writes Leah Milner

When you first contact a financial adviser, it’s usually with a specific goal in mind.

Whether it’s consolidating pension pots from past employers or setting up life insurance to protect your family, this is often just the starting point.

Once you sit down with an adviser, you may discover other gaps in your financial planning that need attention. In some cases, your adviser will have the expertise to help directly. In others, they may refer you to a vetted specialist within their network.

Stuart Harding, chief operating officer at financial advice group One Four Nine, explains: “We have a due diligence process before partnering with any firm. We don’t work with anyone unless we have conducted extensive research, tested their processes and gained a full understanding of how they operate to give our clients reassurance.”

Here are some of the lesser-known services a financial adviser may offer directly or through trusted partners:

WILL WRITING

More than half of UK adults do not have a will, according to Canada Life research. Many assume their assets will be distributed as they intend, but dying intestate (without a will) can create unexpected complications.

Harding warns: “There’s a strict legal process for how assets are divided, and not having a will can slow things down. It can also mean your estate is distributed in a way that doesn’t align with your wishes.”

When advisers identify gaps in estate planning, they can introduce clients to specialists and even be involved in discussions to ensure financial plans align with the legal framework. This ensures that inheritance goals, tax efficiency and asset protection are properly structured – giving clients peace of mind that their wealth will be passed on as intended.

COMPLEX LIFE INSURANCE AND BUSINESS LEGACY PLANNING

For business owners, life insurance and succession planning are often more complicated than for salaried employees.

Getting the right protection in place ensures that both family and business interests are safeguarded should the worst happen. This can include shareholder protection – which allows surviving shareholders to buy out a deceased partner’s share, rather than leaving the family to navigate a forced sale.

Harding explains: “It’s about future-proofing a business, ensuring the family has a clear exit strategy, without the risk of panic selling or financial instability.”

FOREIGN EXCHANGE FACILITY

Frequent travellers know that banks rarely offer the best exchange rates on holiday money. But when dealing with large transactions – such as buying property abroad – choosing the wrong foreign exchange provider can cost thousands of pounds.

Harding’s firm partners with specialist foreign exchange brokers to help clients get significantly better rates than those offered by high-street banks.

“When moving large sums between currencies, a specialist provider can secure a far more competitive rate,” he says.

PROTECTION PAYS

Insurance settlements surge – in both number and value

Britain’s insurers paid out a record £7.34 billion in protection claims in 2023, offering vital financial support to those facing bereavement, illness or injury. Figures from the Association of British Insurers and Group Risk Development show that individual policies accounted for £4.85 billion, covering more than 275,000 critical illness, life insurance and income protection payments.

That’s a 5 per cent rise in claims and 14 per cent jump in total payouts compared with 2022, and shows it can pay to hold protection insurance.

PRODUCTS	NEW CLAIMS PAID	PERCENTAGE OF NEW CLAIMS PAID	TOTAL VALUE FOR ALL CLAIMS PAID**	AVERAGE VALUE OF CLAIMS PAID**
CRITICAL ILLNESS	19,876	90.5%	£1,359m	£68,354
LIFE	48,782	96.7%	£3,922m	£80,403
TOTAL PERMANENT DISABILITY	454	68.7%	£34m	£73,921
WHOLE OF LIFE	211,088	99.98%	£1,216m	£5,760
INCOME PROTECTION*	17,361	81.3%	£810m	£22,270
ALL PROTECTION PRODUCTS	297,561	97.4%	£7,341m	

Association of British Insurers and Group Risk Development, 2023.
*Includes figures from the Association of Financial Mutuals.
**Figures for both new claims and income protection claims in payment

THE GUIDE’S MISSION

It’s a frustrating imbalance: millions of Brits who could benefit from financial advice don’t access it.

Yet almost all of those who do access financial advice find it valuable. Indeed, our data shows that 98 per cent would recommend their adviser.

The 2025 Top Rated Financial Adviser Guide was created to help. Its articles and case studies demystify the advice landscape. The tables highlight the financial, mortgage protection and equity release advisers and the financial coaches who are doing brilliant work for their clients. As decided by… their clients.

In total, 2,633 advisers from 1,352 different firms are included in the 2025 guide. The guide collected 61,686 reviews last year (207,835 all-time) with an average rating of 4.89 out of 5.

As well as being endorsed recently 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 example, 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 Firm section. This celebrates firms who regularly invite and monitor feedback from all of their clients and perform well against industry benchmarks.

Our How to Use The Guide section, right, will help you differentiate between advisers and find the most suitable one for your needs.

Everything we do at VouchedFor is driven by a mission to help people access the best advice for them. The increased reach of the 2025 guide is an important part of our efforts, and I sincerely hope you find it valuable.

Alex Whitson
managing director,
VouchedFor

HOW TO USE THE GUIDE

VouchedFor’s 2025 Top Rated Financial Adviser Guide includes over two and a half thousand advisers. These advisers are verified members of VouchedFor, which involves a low monthly cost that enables us to verify their client feedback and run multiple checks. So which adviser is best for you? It can be hard to choose, particularly given that most advice clients leave positive feedback.

Here are six top tips to help you differentiate between advisers:

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 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.

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 FOR RECENT REVIEWS

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 max is 7) 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**.

Still struggling?

We’d love to help – please contact us on customer_service@vouchedfor.co.uk or call 0203 111 0580

Top Rated Financial Advisers

These advisers received the highest volume of positive 2024 client reviews on **VouchedFor.co.uk**. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have the necessary permissions to practise from the Financial Conduct Authority, and also undergo several other checks and ongoing monitoring.

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS CENTRAL ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Jason Harris	88 Capital Wealth Management	I	65	N	Alcester	5
Andrew Whitehead	Honeycroft Wealth Management	R	54	N	Alfreton	4
Gurdeep Lall	Rhodes Wealth Management	R	33	N	Ashbourne	2
Hannah Cowell	2plan Wealth Management	I	287	N	Ashby-de-la-Zouch	7+
Chris White	Cobens Wealth Management	I	163	N	Ashby-de-la-Zouch	1
Robert Boland	Cotswold IFS	I	63	N	Atherstone	1
Matthew Naylor	White Stone Financial Planning	I	26	Y	Atherstone	2
Claire Watson	Quilter Financial Advisers	R	16	N	Banwell	1
Colin Johnson	Artemis Financial Planning	R	38	N	Barrow upon Soar	1
Adam Rendall	Consequential Planning	I	57	Y	Bewdley	4
Jon Darley	Consequential Planning	I	51	Y	Bewdley	2
Caroline Laudren	Consequential Planning	I	25	Y	Bewdley	1
Michael Farrance	Consequential Planning	I	21	N	Bewdley	2
Chris Guttridge	True Potential	R	273	Y	Birmingham	6
Thomas Dickson	Wealthwide*	I	263	Y	Birmingham	7+
Laura Salter	Forvis Mazars*	I	130	N	Birmingham	5
Gem Durham	Whitebeam Independent Financial Advice	I	116	Y	Birmingham	7+
Kira Sehmbi	True Potential	R	97	Y	Birmingham	7+
Rudy Smith	Ascot Lloyd*	I	97	Y	Birmingham	2
Paul De Vries	Ascot Lloyd*	I	82	Y	Birmingham	1
Martin Brown	Wealthwide*	I	76	Y	Birmingham	3
Ranjit Virk	Wealthwide*	I	67	N	Birmingham	2
Daniel Cornish	Wealthwide*	I	32	N	Birmingham	1
Daniella Campbell	Forvis Mazars*	I	28	N	Birmingham	1
Paul Tracey	Provest Wealth Management	R	25	N	Birmingham	2
Simon Baldwin	High House Wealth Management*	R	180	N	Bromsgrove	4
Lisa Footes	Footes Financial Planning	I	157	Y	Bromsgrove	4
Darren Mason	Ascot Lloyd*	I	103	Y	Bromsgrove	2
Tom Morgan	Orca Wealth	I	102	Y	Bromsgrove	1
Stephen Baker	Ascot Lloyd*	I	88	Y	Bromsgrove	2
Daisy Whateley	Whateley Wealth Management	I	81	Y	Bromsgrove	2
Nicola Whateley	Whateley Wealth Management	I	45	N	Bromsgrove	1
Mandy Lewis-Brammer	AFH Wealth Management	I	29	N	Bromsgrove	1
Gurveer Atwal	Whateley Wealth Management	I	14	N	Bromsgrove	1
Kevin Tse	AFH Wealth Management	I	13	N	Bromsgrove	1
Stephen Jones	Clear Solutions	I	62	N	Burton-on-Trent	1
Holly Snooks Harrold	AFH Wealth Management	I	23	N	Burton-on-Trent	2
Shane Fox	Principle Financial Services	I	193	Y	Coalville	5
Daniel Sperber	Coleshill Wealth Management	I	61	Y	Coleshill	3
John Stimpson	Perspective	I	12	N	Corby	1
Alex Agnew	Accession	R	11	N	Corby	1
Benjamin Clay	Clay Wealth Management	R	117	N	Coventry	4
Craig Bonsor	Jalapeno	I	79	N	Coventry	5
Adrian Middup	Jalapeno	I	73	Y	Coventry	5
Harry Pratt	Radiant Financial Planning	I	22	N	Coventry	1
Stephanie McMahon	AFH Wealth Management	I	16	N	Coventry	1
Alex Bolton	Azets Wealth Management*	I	12	N	Coventry	1
Dhruv Vyas	Serenity Wealth Management	R	15	Y	Daventry	1
James Pillinger	Profusion Wealth Management	I	142	Y	Derby	7+
Stuart Orridge	The Premier Partnership	I	117	N	Derby	1
Paul Harman	Profusion Wealth Management	I	109	Y	Derby	7+
Jo Highton	Hoyl Independent Advisers	I	52	N	Derby	2
Rachael Graham	Blossom Financial Planning	R	48	N	Derby	1
Ben Woodbridge-Stocks	Stocks & Co Financial Planning	R	31	Y	Derby	1
John Tucker	Chrysalis Wealth Management	R	16	N	Derby	1
Jane Newman	Jane Newman Financial Planning	I	245	Y	Droitwich	7+
Emily Newman	Jane Newman Financial Planning	I	118	Y	Droitwich	5
Dale Gough	Prosser Knowles Associates	I	88	N	Droitwich	4
Rachel Robb	Prosser Knowles Associates	I	64	Y	Droitwich	4
Leighton Parkes	Prosser Knowles Associates	I	40	Y	Droitwich	1
Martyn Davies	Mindful Financial Planning	I	37	N	Droitwich	2
Nick Broughton	Prosser Knowles Associates	I	31	N	Droitwich	1
Thomas Caldwell	Form Financial Clarity	R	14	N	Droitwich	1
Andy McGowan	Charles Stanley*	R	33	Y	Edgbaston	1
Peter Aylward	Charles Stanley*	R	23	N	Edgbaston	1
Karl Thorpe	AFH Wealth Management	I	52	Y	Evesham	1
Becky Womble	Castlegate Financial Management	I	46	N	Grantham	4
Nick Shioleftou	NPS Wealth Management	R	56	N	Harborne	1
Simon Foley	Charles Stanley*	R	22	N	Harborne	1
Kirsty Tyler	Wyefield Wealth Management	R	132	N	Hereford	4
Goss Lumsden	Prosser Knowles Associates	I	79	N	Hereford	2
Mark Young	Padstone Financial Management	I	18	N	Hereford	1
Clare Farrell	True Potential	R	62	N	Hinckley	1
Mark Farrell	True Potential	R	50	N	Hinckley	2
Claire Markham	F H. Manning Financial Services	I	201	Y	Horncastle	6
Cole Mills	F H. Manning Financial Services	I	27	N	Horncastle	2
Stephanie Smith	Stephanie Smith Financial Planning	R	32	N	Houghton on the Hill	1
Alastair May	Alastair May Financial Planning	R	32	N	Ibstock	1
Brian Flindall	Credencis*	I	256	Y	Ilkeston	5
Sonia Marriott	Sovereign Wealth	R	83	N	Ilkeston	4
Paul Grice	Rothesay Bennett Financial Planning	I	220	N	Kenilworth	5
Lee Gardner	Gardner Financial Management	I	165	Y	Kenilworth	7+
Alan Crowley	Financial Design	I	150	Y	Kenilworth	7+
Charles Westrope	Bridgegate Wealth Management	R	41	N	Kenilworth	2
Conor O'Sullivan	O'Sullivan Financial Planning	I	56	N	Kettering	2
Baljinder Mann	True Potential	R	29	N	Kettering	2
Nicholas Lue	JPA Financial Services	I	127	Y	Kingswinford	4
Scott Saxby	JPA Financial Services	I	105	Y	Kingswinford	3
Lisa Millward	Millward Wealth Management	I	267	N	Leamington Spa	7+
James Marston	Quilter Financial Advisers	R	84	Y	Leamington Spa	2
Ravinder Ghuman	Beaufort Wealth Management	I	62	N	Leamington Spa	1
Craig Saxton	Saxton Financial Planning	R	48	N	Leamington Spa	4
Daniel Hyde	Daniel Hyde Financial Services*	I	104	Y	Leek	1
Scott Gallacher	Rowley Turton*	I	401	Y	Leicester	7+
Gary Metcalf	Gemini Wealth Management	I	238	N	Leicester	7+
Alan Turton	Rowley Turton*	I	122	N	Leicester	5
Bharat Chudasama	Tudor Franklin	I	89	N	Leicester	7+
Martin Stanley	Rowley Turton*	I	83	Y	Leicester	4
Nilesh Patel	Positive Solutions	R	78	N	Leicester	5
Adam Geddes	Paul Geddes Wealth Management	R	70	N	Leicester	4
Matthew Pearson	Cobens Wealth Management	I	70	N	Leicester	2
Nathan Smith	Mattioli Woods	R	41	N	Leicester	2
Sharad Champaneria	Accomplished Financial Solutions	I	25	Y	Leicester	1
Aimee Hogg	Furnley House	I	23	N	Leicester	1
Matt O'Hara	Mattioli Woods	R	20	N	Leicester	2
Keeley Upton	O'Connor Wealth Management	R	11	N	Leicester	1
Sophie Wreford	Willday Wealth Management	R	11	N	Leicester	1
Kristian Vind	Chapter House Wealth Management	I	129	Y	Lichfield	5
Rory Menmuir	Charles Stanley*	R	49	N	Lichfield	1
Gregory Palethorpe	Bowbrook Financial Planners	R	33	Y	Lichfield	1
James Espin	IQ Financial Advice	I	122	N	Lincoln	1
Kyle Penn	Harvest Associates	I	107	N	Lincoln	2
Paul Boutle	RetireInvest	R	100	N	Lincoln	5
Tom Olsak	Forrester Boyd Wealth Management*	I	65	N	Lincoln	3
Matthew Sargeant	Tower House Wealth Management	R	51	Y	Lincoln	1
Robert Lallo	Sandringham Financial Partners*	I	110	N	Loughborough	6
Ben Woolley	True Potential	R	26	Y	Loughborough	2
Alexander Munn	Forrester Boyd Wealth Management*	I	108	N	Louth	3
Gavin Smart	Forrester Boyd Wealth Management*	I	90	N	Louth	3
Alan Curtis	True Potential	R	80	Y	Louth	7+
James Slowey	Gransha Financial Services	R	217	N	Lutterworth	7+
Paul Urmston	Fresh Approach Financial Planning	I	201	Y	Malvern	6
Eugenie Cameron	Malvern Financial Planning	I	82	Y	Malvern	2
Lavinia Macdonald	The Money Clinic	I	12	Y	Malvern	1
Maria Danielle Slack	M D Slack Wealth Management	R	84	N	Mansfield	3
Martin Grundy	Fidelius*	I	62	N	Mansfield	2
Ian Kells	Stepping Stones Financial Planning	I	45	N	Mansfield	3
Matt Pike	Opal Financial Planning	R	39	N	Mansfield	2
Philippa Bown	Park Hall Financial Services	I	25	N	Mansfield	1
Andrew Surtees	Park Hall Financial Services	I	20	N	Mansfield	1
Abigail Brown	Oak Wealth Planning	I	76	N	Market Harborough	7+
Andrew Highfield	Fortura Financial Partners	R	76	N	Market Harborough	2
Paul Eason	RMI Independent Financial Advisers	I	71	Y	Market Harborough	5
Mark Rodgers	Ascot Lloyd*	I	98	Y	Matlock	2
Neil Gilbourne	MWA Financial Advice	I	316	Y	Newark	7+
Jacob Wright	Fintuity	I	36	Y	Newark	1
Jacob Manderfield	Kellyhill Financial Planning	R	15	Y	Newark	1
Lucy Guinness	Castlegate Financial Management	I	15	N	Newark	1
Natalie Norman	BlakeBrooke Financial Advice	R	43	N	Newthorpe	2
Keith Brace	Brace Financial Wellbeing*	R	191	N	Northampton	4
Joe Davison	Maitland James Financial Planning*	I	167	N	Northampton	4
Marc Dicks-Jones	Insight Wealth Financial Advisers*	I	136	N	Northampton	3
Jason McConkey	Insight Wealth Financial Advisers*	I	111	N	Northampton	3
Lijo George	Sterling Street	R	111	Y	Northampton	5
John Crichton	Grange Estates Wealth Management	I	267	Y	Nottingham	7+
Tracy Yeomans	Ryley Wealth Management*	R	183	N	Nottingham	4
Will Diggins	Ryley Wealth Management*	R	141	N	Nottingham	4
Rebecca Aldridge	Balance: Wealth Planning	I	136	Y	Nottingham	3
Paul Waites	Ryley Wealth Management*	R	112	N	Nottingham	4
Peter Frogson	One Four Nine Wealth*	I	104	N	Nottingham	1
Roger Milner	BlakeBrooke Financial Advice	R	76	N	Nottingham	4
David Ryley	Ryley Wealth Management*	R	73	N	Nottingham	4
Mark Pennington	Ryley Wealth Management*	R	66	N	Nottingham	3
Chris Hanbury	Hanbury Financial Planning	R	54	N	Nottingham	4
Peter Haigh	One Four Nine Wealth*	I	53	N	Nottingham	1
Gavin Lawler	Rhodes Wealth Management	R	50	N	Nottingham	4
Gabriella Witek-Morgan	Ryley Wealth Management*	R	43	N	Nottingham	2
Sally Jackson	One Four Nine Wealth*	I	31	N	Nottingham	1
Liam Bray	One Four Nine Wealth*	I	25	N	Nottingham	1
Leckie Presley	Kin Lifetime Planning	R	19	N	Nottingham	1
Ryan Haynes	Ryley Wealth Management*	R	17	N	Nottingham	1
Hina Desai	Forvis Mazars*	I	15	N	Nottingham	1
Kris Amliwala	Designer Wealth Management	R	60	Y	Oadby	4
Stephen Hunt	Raven Wealth	I	112	Y	Oakham	7+
Jo Calver	Calver Wealth Management	R	70	N	Oakham	4
Tobias Colton	Tobias Colton Wealth Management	R	18	N	Oakham	1
Sophie Wilkins	Hampton James Financial Associates	R	56	N	Ombersley	3
David Grigg	Hampton James Financial Associates	R	30	N	Ombersley	1
Rhys Chaloner	HCI Chartered Financial Planners*	I	72	N	Oswestry	1
Alasdair Coutts-Britton	Better World Financial Planning	I	25	Y	Oswestry	2
Olivia Lowe	Perspective	I	20	N	Oswestry	1
Emma Wilcock	Accession	R	19	N	Oundle	1
Joe Moricca	Accession	R	13	N	Oundle	1
Steven Corrigan	Sandringham Financial Partners*	I	102	N	Pershore	2
Paul Dovey	Radiant Financial Planning	I	14	N	Pershore	1
Richard Meats	Tudor Franklin	I	90	N	Ratby	3
Darren Houlcroft	Houlcroft Wealth Management	R	79	N	Redditch	4
Tristan Renfree	Charterhouse Portfolio Management	I	92	N	Ross-on-Wye	1
Liz Tuccy	Elizabeth Tuccy	R	120	N	Rothley	3
Anthony Ward	Blackstone Financial Management	I	55	Y	Rowington	2
Simon Millward	Millward Wealth Management	I	146	N	Rugby	6
Akhil Satsangi	PKS Associates	R	131	N	Rugby	6
Matthew Harrison	Tower House Wealth Management	R	35	N	Rushden	3
Leanne Tolley	C D Financial	R	35	Y	Shifnal	2
Claire Dentith	C D Financial	R	31	N	Shifnal	2
Lionel Paton-Feaver	Paton-Feaver Chartered Financial Planners	R	13	N	Shifnal	1
Kyron Morgan	Paton-Feaver Chartered Financial Planners	R	10	N	Shifnal	1
Laurence Bilboe	Paton-Feaver Chartered Financial Planners	R	10	N	Shifnal	1
Mark Evans	Beaumont Wealth	I	83	Y	Shrewsbury	2
Paul Carpenter	Beaumont Wealth	I	64	N	Shrewsbury	1
Joe Allen	Hoyl Independent Advisers	I	54	Y	Shrewsbury	5
Ollie Hill	Quilter Financial Advisers	R	48	N	Shrewsbury	1
Steven Rowe	Lucent Financial Planning	I	253	Y	Solihull	7+
Paul Glover	Ernest Grant*	I	117	Y	Solihull	1
Colin Hart	True Potential	R	110	N	Solihull	1
Natalia Lingiah	Sandringham Financial Partners*	I	105	Y	Solihull	2
Luke James	Lucent Financial Planning	I	93	N	Solihull	3
James Richards	Ernest Grant*	I	79	N	Solihull	6
Kate Evans	Lucent Financial Planning	I	66	N	Solihull	2
Paul Rihal	Paul Rihal	R	43	N	Solihull	2
Derek Mills	Derek Mills Wealth Consultancy	R	38	Y	Solihull	1
Scott Kennedy	Westminster Wealth Management*	I	36	N	Solihull	2
Liam O'Neill	O'Neill and Co. Wealth Management	R	33	N	Solihull	1
Keely Woods	Lucent Financial Planning	I	16	N	Solihull	1
Matthew Warren	Warren Wealth	I	16	N	Solihull	1
Spencer Kite	Ernest Grant*	I	13	N	Solihull	1
Jon Andrews	True Potential	R	11	N	Solihull	1
Dawn Elkington	Ellis Bates (part of Shackleton)*	I	89	Y	Southam	3
David Murden	Sense Financial Solutions	I	215	Y	Southwell	5
Daniel Brown	NPS Wealth Management	R	23	N	Stafford	1
James Morris	Paton-Feaver Chartered Financial Planners	R	13	N	Stafford	1
Ash Desai	IronMarket Wealth*	I	252	N	Stoke-on-Trent	4
Wes Wilkes	IronMarket Wealth*	I	62	Y	Stoke-on-Trent	2
Nathan Waldron	Evergreen Financial Planning	R	59	Y	Stoke-on-Trent	3
Nicola Conway	St. James's Place	R	58	N	Stoke-on-Trent	1
Neil Dawson	True Potential	R	28	Y	Stoke-on-Trent	2
David Dean	2plan Wealth Management	I	27	Y	Stoke-on-Trent	1
Lukasz Tomczyk	Reffiness	I	22	Y	Stoke-on-Trent	1
Richard Hollington	Fairstone	I	206	Y	Stone	7+
Steven Hendry	Stonegate Wealth Management*	I	198	Y	Stone	7+
Olivia Williams	Stonegate Wealth Management*	I	38	N	Stone	3
Jack Noott	Meriden Financial Planning*	I	211	N	Stourbridge	4
Simon Davies	Beals Mortgage and Financial Services	R	301	N	Stourport-on-Severn	4
Tom Kesterton	Eclipse Financial Planning	R	72	Y	Stratford-upon-Avon	5
Alex Richardson	S J Bettridge Financial Planning	R	55	N	Studley	4
Amanda Reid	Gemini Wealth Management	I	233	N	Sutton Coldfield	7+
Martin Brennan	Ethical Adviser	I	109	Y	Sutton Coldfield	6
Ross Foxall	Warwick Wealth Management	I	57	N	Sutton Coldfield	2
Simon Stanley	AFH Wealth Management	I	11	N	Sutton Coldfield	1
Mark Johnson	Integritas Financial Planners	I	173	Y	Swadlincote	7+
Chris Parker	Argentis	I	56	N	Swadlincote	2
Nicholas Oliver	AFH Wealth Management	I	54	N	Swadlincote	4
Adam Alden	Integritas Financial Planners	I	36	Y	Swadlincote	3
Ian Laker	Bosworth Wealth Management	R	116	Y	Tamworth	3
Lee Taylor	Robert Nicholas Financial Advisers	I	76	N	Telford	4
Rikesh Bhatt	8 Financial Planning	I	62	Y	Telford	1
Jessica Shukie	Croft & Oakes	I	54	Y	Telford	3
Chris Hough	Hough Financial	R	19	N	Telford	1
Paul Anstee	Fountain Wealth Management	I	191	N	Thrapston	4
Simon Francis	RBA Wealth Management	R	26	N	Uttoxeter	2
Nick James	NewRoad Financial Planning	I	44	N	Warwick	4
Tony Ross	Velocity Financial Planning	I	23	N	Warwick	2
Frazer Laird	Beaufort Wealth Management	I	21	N	Warwick	1
Ray Coker	Attain Financial Planning	R	67	N	Wellingborough	6
Evan Roberts	Roberts Wealth Management	R	51	N	Wigston	4
Alexander Thomas	GP3 Financial Solutions	I	29	Y	Wigston	2
Sarah Astley	Mattioli Woods	R	29	N	Wigston	2
Glen Coleman	PSA (Financial Services)	I	21	N	Wigston	1
Marcus Flint	AGW Financial Planning	R	14	N	Wigston	1
Tony Thursfield	Thursfield & Co	I	40	N	Willenhall	2
Gary Singh	Sigma Wealth Partners	I	112	N	Wolverhampton	5
Jason Barefoot	Ascot Lloyd*	I	102	Y	Wolverhampton	2
Sam Brueton	Bank House Financial Planning	I	83	Y	Wolverhampton	3
Mark Davies	Charles Stanley*	R	81	Y	Wolverhampton	1
Cameron Fox	Bank House Financial Planning	I	63	N	Wolverhampton	3
Lee Waterfall	Purity Financial Services	R	59	Y	Wolverhampton	3
Chris Bucknall	Quilter Financial Advisers	R	37	N	Wolverhampton	1
Caroline Castle	Ascot Lloyd*	I	20	Y	Wolverhampton	1
Hannah Garratt	Bank House Financial Planning	I	15	N	Wolverhampton	1
Matthew Williams	Ascot Lloyd*	I	210	Y	Worcester	5
Steve Perera	Britannic Place Financial Management	I	182	Y	Worcester	4
Steve Maybury	Steve Maybury Financial Planning	R	113	N	Worcester	1
David Huntbatch	Kind Wealth	R	42	Y	Worcester	1
Andrew Rankin	Westminster Wealth Management*	I	15	Y	Worcester	1

EAST ENGLAND

Mark Wright	Hoyl Independent Advisers	I	112	Y	Attleborough	5
Paul Davis	Clear Financial Advice	I	254	N	Billericay	7+
Andrew Skinner	Andrew Skinner Wealth Management	R	78	N	Billericay	4
David Robertson	Amber River East Anglia	I	43	Y	Billericay	1
Luke Adlum	Attivo	I	28	Y	Billericay	2
Matthew Cornall	360 Financial Services	I	24	N	Billericay	1
Jakob Payne	Crocus Wealth	I	13	Y	Billericay	1
Tammy Salmon	Salmon Financial Planning	R	76	N	Bishop's Stortford	4
Sheetal Jain	Advance Wealth	I	35	N	Bishop's Stortford	3
Peter Beck	Ascot Lloyd*	I	97	Y	Braintree	2
Dylan Ellis	Compass Financial Solutions	R	43	N	Braintree	2
Stacey Sail	Oakfield Financial Services	I	18	Y	Braintree	1
Steve Green	Steven Green Financial Planning*	I	109	N	Brentwood	6
Gordon Kearney	Fiducia Wealth Management*	I	104	Y	Brentwood	3
Garry Johnson	Garry Johnson Wealth Management	R	101	N	Brentwood	5
Dan Constable	Broom Consultants	I	74	N	Brentwood	1
Charles Bailey	McMillan Wealth Consultants	R	57	N	Burnham-on-Crouch	5
Samuel Waterson	SDG Wealth Management	R	38	N	Bury St Edmunds	2
Henry Metcalf	Golden Oak Wealth Management	I	91	Y	Cambridge	7+
Nick Farnden	Fidelius*	I	69	N	Cambridge	2
David Philpott	DP Financial Solutions	I	65	N	Cambridge	1
Jeremy Farrant	JF Wealth Management	R	20	N	Cambridge	1
Rebecca Lucas	Liora Wealth	I	13	N	Cambridge	1
James Caviel	Hoyl Independent Advisers	I	216	Y	Chelmsford	1
Chris Clark	Advance Wealth	I	190	N	Chelmsford	2
Colin Fletcher	Fidelius*	I	102	N	Chelmsford	2
Carlton Hall	Fidelius*	I	93	N	Chelmsford	2
Penny Speller	Ascot Lloyd*	I	66	Y	Chelmsford	1
Gavin Johnson	Solus Financial Planning	I	62	N	Chelmsford	3
Chris Leyden	Copnol Consultancy	R	55	N	Chelmsford	5
James Taylor	Taylor Financial Management	I	45	N	Chelmsford	3

KEY

FIRM
* Top Rated Firm (includes trading names of Top Rated Firms). More on p30

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

The information in these tables is correct as of February 19, 2025

View each adviser's services and qualifications, and contact them by visiting VouchedFor.co.uk or calling 020 3111 0583

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS EAST ENGLAND

Name	Firm	Status	Reviews	Fees Pub.	Location	Years Qualified
Paul McCaffrey	Advance Wealth	I	45	N	Chelmsford	2
Mark Coomber	Canonium Wealth Planning	I	24	Y	Chelmsford	2
Miriam Lucia Murphy	Miriam Murphy Wealth Management	R	14	N	Chelmsford	1
Peter Hewett	AFH Wealth Management	I	103	N	Clacton-on-Sea	6
Peter Emery	Amber River East Anglia	I	268	N	Colchester	1
Colin Ross	Colin Ross Financial Planning	R	139	N	Colchester	1
Paul Sweeny	Sweeny Wealth Management	I	122	Y	Colchester	6
Luke Robinson	Robinson Financial Planning	R	94	N	Colchester	1
Ellie Reed	Monteagle Wealth Management	R	13	N	Colchester	1
Yanneke Whitehouse	Hoyl Independent Advisers	I	76	Y	Cromer	1
Michael Lee	Hoyl Independent Advisers	I	56	Y	Cromer	4
Anthony Crockert	Iceni Financial Advisers	I	90	N	Dereham	6
William Putnam	Churchgates	I	37	Y	Diss	2
Sandy Pabial	Continuum	I	42	N	Epping	1
Adrian Pepper	Hoyl Independent Advisers	I	68	N	Fakenham	1
Dan Morgan	Dan Morgan Financial Associates	R	39	N	Gorleston	3
David O'Kane	D O'Kane Financial Services	I	135	Y	Great Yarmouth	5
Nick Manning	Finance Shop	I	85	N	Great Yarmouth	4
Lee Andersen	Kellyhill Financial Planning	R	43	Y	Haverhill	1
Bruce Bailey	Hoyl Independent Advisers	I	17	Y	Holt	1
Tim Webb	Westminster Wealth Management*	I	28	N	Huntingdon	1
Sophie Harrison	Hamilton Bennett Financial Solutions	R	22	N	Huntingdon	2
Steph McDonald	HarperLees Financial Planning*	I	96	N	Ingatestone	4
Mark MacLean	HarperLees Financial Planning*	I	90	N	Ingatestone	4
Trey Vella	HarperLees Financial Planning*	I	51	N	Ingatestone	3
Rob Case	Case Wealth Management	R	152	N	Ipswich	1
Colin Low	Kingsfleet	I	68	Y	Ipswich	2
Nathan Attwood	Argentis	I	65	N	Ipswich	2
Mark Spackman	Lifetime Financial Solutions	I	61	N	Ipswich	4
Cavan Halley	Parallel Wealth Management	R	53	N	Ipswich	2
Michelle Groves	Argentis	I	18	N	Ipswich	1
James Tiller	Aegis Financial Planning	I	12	N	Ipswich	1
Scott Wright	David James Wealth*	I	10	N	Ipswich	1
Simon Mead	Ascot Lloyd*	I	142	Y	King's Lynn	1
George Rawlings	Ascot Lloyd*	I	102	Y	King's Lynn	2
Paul Stone	Ascot Lloyd*	I	77	Y	King's Lynn	2
Michael Crisp	Fairstone	I	58	Y	King's Lynn	1
Katie Hately	GPFM*	I	45	Y	King's Lynn	2
Georgina Wilkinson	Sovereign Wealth	R	19	N	King's Lynn	1
Andrew Friday	Friday Financial Services	R	156	Y	Lowestoft	1
Michael Chandler	Hoyl Independent Advisers	I	87	Y	Lowestoft	5
Matthew Beck	Smith & Pinching Financial Services	I	54	Y	Lowestoft	1
Stuart Chase	Chase Financial Planning	R	30	N	Lowestoft	1
Casey Mills	TFP Financial Planning*	I	127	Y	Maldon	2
Dan Haylett	TFP Financial Planning*	I	47	Y	Maldon	2
Julie Searles	Searles Financial Planning	R	127	N	Manningtree	7+
Robert Wood	Fiducia Wealth Management*	I	76	N	Manningtree	2
Emma Tella	Braiswick Wealth Management	R	17	N	Manningtree	1
David Glover	Hoyl Independent Advisers	I	72	Y	North Walsham	5
James Drake	Martin Smith IFA	I	35	Y	North Walsham	2
Michael Johns	Succession Wealth	I	170	Y	Norwich	7+
Matthew Donovan	Hoyl Independent Advisers	I	126	Y	Norwich	5
John Edwards	Hoyl Independent Advisers	I	113	Y	Norwich	5
Lewis Jones	Ascot Lloyd*	I	78	Y	Norwich	2
James Richardson	Ascot Lloyd*	I	75	Y	Norwich	2
Phil Oddy	Phil Oddy Financial Solutions*	I	72	Y	Norwich	5
Emma Knights	MKC Wealth	I	67	N	Norwich	1
David Browne	Ascot Lloyd*	I	60	Y	Norwich	3
Lukas Spyrou	MKC Wealth	I	48	N	Norwich	1
Daniel Spanton	Chequers Financial Planning	R	39	N	Norwich	3
Sophia Bell	Succession	R	30	N	Norwich	2
Laura Spanton	Chequers Financial Planning	R	27	N	Norwich	1
Trevor Griffin	Seeker Financial Planning	R	27	N	Norwich	2
Natasha Waghorn	TS Financial Planning	R	24	N	Norwich	2
Stuart Kennard	Hoyl Independent Advisers	I	21	N	Norwich	1
Richard Jones	Accession	R	73	N	Peterborough	1
Dan Seal	AFH Wealth Management	I	69	Y	Peterborough	5
John Stirling	Walden Capital*	I	131	Y	Saffron Walden	3
Mikki Gant	Walden Capital*	I	91	Y	Saffron Walden	2
Daniel Turner	Greenways Financial Planning	R	64	Y	Saffron Walden	1
Andrew Lee	Walden Capital*	I	43	Y	Saffron Walden	2
Hugo Sparks	Clarence Place Wealth Management	R	93	N	Sawbridgeworth	5
Colin Hussey	Garden Wall	I	64	N	Sawbridgeworth	4
Peter Ewart	Ewart & Bridgeman Advisers	R	91	N	Saxmundham	1
Jamie Gordon	Lynas Vokes Investments	I	103	Y	Spalding	2
Graham Bowater	B2 Wealth	R	12	N	Spalding	1
Paul Gray	Hathaway Gray	R	66	Y	St Neots	1
David Lawrance	David Lawrance Financial Planning	R	40	N	St Neots	2
Alison Bayly	Chromatic Wealth Management	R	38	N	St Neots	2
James Anderson	Westminster Wealth Management*	I	91	N	Stamford	2
Daniel Payne	Golden Oak Wealth Management	I	77	Y	Stamford	6
Stephen Dean	CMIS IFA	I	44	Y	Stamford	4
Sonia Charles	Charles Wealth Management	R	63	N	Stansted	5
Susie Laws	Fiducia Wealth Management*	I	95	N	Stowmarket	3
Hugo Craggs	Hugo Craggs Wealth Management	R	55	N	Stowmarket	1
Ian Brightwell	Ian Brightwell Financial Planning	R	49	N	Stowmarket	1
Kevin Kent	Brightside Wealth Management	R	30	N	Stowmarket	1
Mark Thompson	Thompson Financial Consulting	I	129	Y	Sudbury	2
Paul Price	St Peters Financial Planning	R	111	N	Sudbury	4
Nicholas Cox	Winthrop Financial Planning	R	66	N	Sudbury	4
Michael Hatton	BFP Wealth Management	R	46	N	Sudbury	3
John Markham	Future Financial Planning	I	116	N	Tendring	5
Jeremy Heal	EWM	I	20	N	Wells-next-the-Sea	1
Richard Townsend	Townsend Wealth Management	R	56	N	Wisbech	1
Simon Gibbs	AFH Wealth Management	I	49	N	Witham	4
Chris Long	Continuum	I	29	N	Witham	1
Toby Mann	David James Wealth*	R	128	N	Woodbridge	6
Nico Williams	Pearson Wealth Management	I	79	N	Woodbridge	5
Andy Ollason	Hoyl Independent Advisers	I	129	N	Wymondham	1
Phil McGuire	Hoyl Independent Advisers	I	83	Y	Wymondham	4

GREATER LONDON

Name	Firm	Status	Reviews	Fees Pub.	Location	Years Qualified
Kam Bains	Sandringham Financial Partners*	I	61	N	Abbots Langley	1
Tom Bostock	Intelligent Pensions	I	35	N	Addlestone	1
Nade Khan	Nade Khan	R	41	N	Aldersbrook	3
Ross Speedie	InterestMe Financial Planning	I	169	Y	Aldgate	7+
Jonathan Kinch	Fairstone	I	167	N	Aldgate	7+
Adam Rideout	Foster Denovo	R	92	N	Aldgate	7+
Henry Tonks	Bradbys Wealth Management	R	187	N	Aldwych	4
Jamie Pearson	Westminster Wealth Management*	I	176	Y	Aldwych	2
Howard Tingley	Tingley & Cooper*	I	135	Y	Aldwych	4
Gary Meloy	Enver Wealth Management	R	129	N	Aldwych	5
Lisa Conway-Hughes	LCH/WEALTH	I	128	N	Aldwych	2
Shabeer Ahmed	Opulence Wealth Management	R	123	N	Aldwych	5
Daniel Bloomfield	Daniel Bloomfield Wealth Management	R	114	N	Aldwych	6
Kevin Kennard	David James Wealth*	R	105	N	Aldwych	4
Dan Dando	Westminster Wealth Management*	I	104	Y	Aldwych	3
Lawrence Bearman	Westminster Wealth Management*	I	83	Y	Aldwych	1
Marc Norris	Twelve Wealth Management	R	75	N	Aldwych	2
Lucy Atthis	David James Wealth*	R	65	N	Aldwych	3
Aryan Chopra	Westminster Wealth Management*	I	61	Y	Aldwych	5
Luke Hughes	Evans Hart	I	57	N	Aldwych	2
Max Pieters	Westminster Wealth Management*	I	56	Y	Aldwych	3
Pete Leslie	PJL Wealth Management	R	47	N	Aldwych	1
Andy Rowe	Evolution Financial Services	I	44	N	Aldwych	2
Sam Fordred	Twelve Wealth Management	R	37	N	Aldwych	2
Banty Bhojraj	Westminster Wealth Management*	I	34	N	Aldwych	1
Simon Williams	Cooper Parry Wealth	I	34	N	Aldwych	2
Michael Morris	Twelve Wealth Management	R	23	N	Aldwych	2
Kai Osinowo	Bradbys Wealth Management	R	18	N	Aldwych	1
Peter Ryan	Bradbys Wealth Management	R	18	N	Aldwych	1
Syed Raza	Evolution Financial Services	I	14	N	Aldwych	1
Thomas Quinn	David James Wealth USA	I	14	Y	Aldwych	1
Naomi Cross	David James Wealth*	R	11	N	Aldwych	1
Rabeya Islam	St. James's Place	R	52	N	Arnos Grove	4
Christopher Rayburn	Quilter Financial Advisers	R	22	N	Ashtead	1
Henry Killingbeck	Antler Wealth Management	R	59	N	Balham	1
Jonathan Attenborough	Waymark Financial	I	199	Y	Bank	5
Bobby Phillips	Virtus Financial Planning	R	120	N	Bank	2
Daniel Mole	InterestMe Financial Planning	I	109	N	Bank	2
Ivan Ivanov	MKC Wealth	I	108	N	Bank	2
Nick Dunne	Dunne Wealth Management	R	101	N	Bank	4
Nick Cummins	Nick Cummins Wealth Management	R	90	N	Bank	5
Sarah Priestley	InterestMe Financial Planning	I	90	N	Bank	1
Simon Farrar	Virtus Financial Planning	R	89	N	Bank	3
Andrew Rumbles	Prospera Wealth Management	R	87	N	Bank	2
Daniel Freeman	Freedom Wealth Management	R	86	N	Bank	3
Matt Holbrook	MKC Wealth	I	86	N	Bank	2
Robert Gurney	MKC Wealth	I	83	N	Bank	2
Ninder Dhillon	Ninder Dhillon	R	77	N	Bank	3
Dean Foley	Fidelius*	I	71	N	Bank	2
Charlotte Whiteley	Affirma Financial Planning	R	67	N	Bank	1
Warren Fairchild	Argentis	I	66	N	Bank	2
Kevin Keeney	MKC Wealth	I	65	N	Bank	2
Rebecca Harbrow	Blue Heron Financial Services	R	65	N	Bank	2
Anne McClean	IPS Capital	R	64	Y	Bank	2
Abolore Awesu	Quilter Financial Advisers	R	59	N	Bank	3
Akash Angrish	Fortura Financial Partners	R	58	N	Bank	4
Sean Wilkinson	Reliance Wealth Management	R	58	N	Bank	5
Alex Pickersgill	AP Partners Wealth Management	R	51	N	Bank	1
Gerard Barrientos	InterestMe Financial Planning	I	48	N	Bank	1
Ben Hayward	Acacia Wealth	I	47	Y	Bank	4
Tom Norton	AAG Wealth Management	R	43	N	Bank	2
Dwaine Martin	Aegis Financial Planning	I	37	N	Bank	1
Matthew Dickinson	MKC Wealth	I	37	N	Bank	1
Kiran Sidhu	The Penny Group	R	36	N	Bank	1
Tudor Stainsby	The Penny Group	R	36	N	Bank	1
Ian Craigie	AAG Wealth Management	R	35	N	Bank	2
Luke Carless	VIVA Wealth	R	35	N	Bank	3
Hiren Nandha	Hiren Nandha	R	31	N	Bank	2
Tarun Kundi	Vantage Wealth Management	R	31	N	Bank	1
Joshua Sparkes	Clearwater Wealth Management	R	30	N	Bank	3
Joshua Cook	Foster Denovo	R	28	N	Bank	2
Rutchit Tuduwage	Foster Denovo	R	28	N	Bank	1
Arthur Hill	Citygate Financial Planning*	I	23	Y	Bank	2
Jonathan Elliott	Jonathan Elliott Wealth Management	R	22	N	Bank	1
Mike Edworthy	Freedom Wealth Management	R	21	N	Bank	2
Grace Agnew	Foster Denovo	R	20	N	Bank	1
Mark Stewart	MKC Wealth	I	19	N	Bank	1
Thomas Henri	Nest Finance London	I	18	N	Bank	1
Samuel Baptiste	Belmont Wealth Management	R	14	N	Bank	1
Ryan Cumming	St. James's Place	R	13	N	Bank	1
Jonny Payne	Clearwater Wealth Management	R	12	N	Bank	1
Joe Hasberry	Joseph Hasberry	R	10	N	Bank	1
Paolo Standerwick	MLP Wealth Management*	I	300	N	Banstead	5
James Annely	MLP Wealth Management*	I	83	N	Banstead	1
Mark Ralph	Financial Framework	I	33	N	Banstead	1
Richard Martin-Redman	Spiritus Wealth	R	15	Y	Barnes	1
Filip Slipaczek	Slipaczek Chartered Financial Planners	I	347	N	Barnet	7+
Andy Springford	Forvis Mazars*	I	99	N	Battersea	3
Lawrence Gold	Gold Wealth Management	R	63	N	Beckenham	5
Matthew Clements	Clarence Place Wealth Management	R	34	N	Beckenham	2
Christopher Wotton	Wotton Wealth Management	R	105	Y	Bexley	7+
Liam Brencher	Lawton Financial Services	R	104	N	Bexley	4
Max Horry	Lawton Financial Services	R	93	N	Bexley	4
Neil Jenkins	Fintegrity IFA*	I	85	Y	Blackheath	5
Joshua Gerstler	The Orchard Practice	I	129	Y	Borehamwood	7+
Ophir Lethbridge	Lethbridge Wealth Management	R	70	Y	Borehamwood	1
Sam Price	Kensho Financial Planning	R	10	N	Bow	1
Sonny Joannou	Arcus Wealth	I	52	N	Bowes Green	3
Laura McLean	The Private Office*	I	57	Y	Brockley	4
Graeme Mackay	Foxgrove Associates	I	150	Y	Bromley	7+
Rakhee Wood	Butterfly Financial Planning	I	83	N	Bromley	3
James Stilwell	Wade Wealth Partners	I	69	Y	Bromley	4
Calam Gallimore	Gallimore Wealth Management	I	31	N	Brompton	1
Adrian Duke-Cohan	Dukes Lifestyle Financial Planning	I	46	N	Bushey	3
Mojeed Odugbayi	Eminent Financial	R	181	N	Canary Wharf	4
Benny Liu	Riverside Financial Consultants	R	82	Y	Canary Wharf	1
Richard Veal	Pinnacle Wealth Management	R	24	N	Canary Wharf	1
Eloise Cornes	OneWealth	R	14	N	Canary Wharf	1
Luke Baggs	OneWealth	R	14	N	Canary Wharf	1
Stephen Georgieff	Lyfe FS	R	11	N	Canary Wharf	1
Martin Card	tba Wealth Management	I	179	N	Carshalton	4
Christine Tucker	One Financial Solutions*	I	157	Y	Carshalton	7+
Ian Penberthy	DGS Chartered Financial Planners	I	46	Y	Chingford	3
Fotis Joannou	Sentient Wealth Management	I	139	Y	Chislehurst	7+
Rebecca Maxwell-Hyslop	Rebecca Maxwell-Hyslop Financial Planning	R	35	N	Clapham	1
Steve Pyne	Holden & Partners*	I	25	N	Clerkenwell	1
Liam Wright	Twelve Wealth Management	R	10	N	Cobham	1
Keith Jobson	Gold Griffin – Wealth Planning	I	167	N	Covent Garden	7+
Bobby Bhuiyan	Estate Lifetime Planning	I	59	N	Crouch End	1
Richard Cotton	Isio Wealth Planning*	I	62	N	Croydon	1
Richard Howard	RMH Financial Planning	R	49	N	Croydon	1
Robert Hird	Isio Wealth Planning*	I	30	N	Croydon	1
Brian Downton	Downton and Ali Associates	R	111	Y	Dartford	5
Alun Webster	Audley Wealth	I	64	Y	Dollis Hill	1
David Gruenstein	The Private Office*	I	96	Y	Ealing	5
Kirsty Stone	The Private Office*	I	104	Y	East Sheen	5
Ray Martin	Four Seasons Financial Planning	I	145	Y	Epsom	1
Paul Keeley	One Financial Solutions*	I	127	Y	Epsom	6
Tom Donlea	Castell Wealth Management	R	47	N	Epsom	5
Mark Dodd	Holden & Partners*	I	71	N	Farringdon	1
Jason Wood	The Private Office*	I	118	Y	Finchley	5
Sebastian Gladwish	HFMC Wealth	I	13	N	Finsbury	1
Tim Mottram	Grey Parrot Financial Planning	I	17	N	Fitzrovia	1
Priory Bazley	Fidelius*	I	13	N	Fitzrovia	1
Paul Simmons	Forvis Mazars*	I	141	N	Fleet Street	5
Abby Ivison	The Private Office*	I	75	Y	Fleet Street	3
Chris Merry	The Private Office*	I	62	Y	Fleet Street	2
Jennifer Massey	Forvis Mazars*	I	52	N	Fleet Street	3
Tom Mills	Forvis Mazars*	I	45	N	Fleet Street	2
Rohan Sandhu	The Private Office*	I	41	Y	Fleet Street	2
Jason Witcombe	Empower Partners	I	34	Y	Fleet Street	1
Freddie Fitton	The Private Office*	I	20	Y	Fleet Street	1
Antony Williams	Empower Partners	I	19	Y	Fleet Street	1
Andrew Nicolson	Innovative Wealth Strategies	I	64	Y	Fulham	1
Sandra Corkhill	SC Financial Planning	I	84	N	Gipsy Hill	7+
Neil Sargeant	Holden & Partners*	I	43	N	Gipsy Hill	1
Malcolm Snook	MPL Wealth Management	I	66	N	Gray's Inn	2
Reece Biggadike	Holden & Partners*	I	45	N	Gray's Inn	1
William Busby	MPL Wealth Management	I	42	Y	Gray's Inn	1
Tim Cosway	Holden & Partners*	I	38	N	Gray's Inn	1
Stefani Williams	Holden & Partners*	I	30	N	Gray's Inn	1
Andrew Johnston	Holden & Partners*	I	28	N	Gray's Inn	1
Dominic Clark	Holden & Partners*	I	18	N	Gray's Inn	1
Craig Young	Holden & Partners*	I	13	N	Gray's Inn	1
Andy King	Ellis Bates (part of Shackleton)*	I	120	Y	Grays	3
Michael Margai	Perfect Protect	R	144	Y	Greenhithe	1
Daren Wallbank	Ginkgo Financial*	R	228	Y	Greenwich	5
Peter Clark	Castell Wealth Management	R	24	N	Greenwich	2
Catriona Bryden	Ginkgo Financial*	R	21	N	Greenwich	1
Kanishk Swarup	Compound Wealth Planning	R	80	N	Hampstead	2
Alex Ziff	Alex Ziff Financial Planning	R	61	N	Hampstead	1
Carl Mountain	2plan Wealth Management	I	158	Y	Hampton	5
Christopher Breach	Amber River SFIA	I	20	Y	Hanwell	2
Amit Mittal	Expert Independent Financial Planning	I	180	Y	Harrow	7+
Dipen Tanna	Tanna Lifestyle Financial Planning	R	30	N	Harrow	1
Craig Crawford	Crawford Dean Wealth Management	R	24	N	Harrow on the Hill	2
Nigel Shaffer	Eden Gate Financial Planning	I	80	N	Hendon	7+
Jon Ramos	J Ramos Wealth Management	R	48	N	Hendon	4
Glen Howe	Howe Financial Advisers	R	57	N	High Barnet	1
Owen Cook	Ablestoke Wealth Management	I	175	Y	High Holborn	1
Kevin Hughes	Westminster Wealth Management*	I	115	N	High Holborn	3
Priyesh Patel	Ablestoke	R	110	Y	High Holborn	7+
Rebecca Cherry	Westminster Wealth Management*	I	109	N	High Holborn	4
Stephanie Jones	Westminster Wealth Management*	I	101	N	High Holborn	2
Ciaran Ruttledge	Ablestoke	R	48	N	High Holborn	1
Malcolm O'Donovan	Think Financial Wealth Management	R	110	N	Hoddesdon	4
Vanessa Deen	Deen Financial Services	I	75	N	Hoddesdon	5
Katie Campbell	Autonomy Finance	R	47	N	Hoddesdon	2
Eric Cheung	EFC Financial Planning	R	46	N	Homerton	4
Sean Irwin	Clarity Wealth Management	I	104	N	Honor Oak	2
David Bean	Municipal Financial Planning	R	57	N	Hornchurch	1
Sam Whybrow	Thanks Wealth Planning*	I	204	Y	Hoxton	7+
Jane Hodges	Money Honey Financial Planning	I	117	Y	Hoxton	7+
Christy Morrison	Sedulo Wealth*	I	27	Y	Hoxton	1
Lisa Meller	Personal Finance Movement	I	26	Y	Hoxton	2
Ben Eastlake	Sedulo Wealth*	I	17	Y	Hoxton	1
Jason Bosworth	Fintuity	I	16	Y	Hoxton	1
Sundeep Hothi	Burlington Associates	I	15	Y	Hoxton	1
Chate Dosanjh	Arcus Wealth	I	60	N	Ilford	2
Shammi Sharma	Aspire Mortgages & Financial Services	I	11	N	Isleworth	1
Martin Wilcocks	Wilcocks & Wilcocks	I	131	Y	Kensington	2
Ollie Wilson	Enver Wealth Management	R	32	N	Kingston upon Thames	5
Ted Wilson	Wilson Wealth Advisory	R	158	N	Knightsbridge	6
Maria Psarra	Iris Wealth Management	R	113	N	Knightsbridge	3
Sumun Kanda	McMillan Wealth Consultants	R	74	N	Knightsbridge	5
John Brewer	Shawfield Wealth Management	R	55	N	Knightsbridge	2
Athy Watson	Noula Wealth Consultancy	R	52	N	Knightsbridge	5
Ike Benson	St. James's Place	R	49	N	Knightsbridge	1
Natasha Percy-Baxter	PercyBaxter Wealth Management	R	47	N	Knightsbridge	4
Laria Collister	Compass Financial Solutions	R	30	N	Knightsbridge	2
Toby Thomson	Thomson Private Wealth	R	24	N	Knightsbridge	1
Xingang Wang	Wang Wealth Management	I	22	Y	Knightsbridge	1
Joseph Lamb	Wilson Wealth Advisory	R	20	N	Knightsbridge	1
Sanjay Wadhia	SWFS	R	12	N	Knightsbridge	1
Pippa Vick	The Private Office*	I	21	Y	Ladywell	1
Alison Fry	GPFM*	I	17	Y	Leatherhead	1
Andrew Snowball	Greycoat Financial Services	I	97	N	London Bridge	1
Edward Richardson	Quilter Financial Advisers	R	87	N	Longfield	2
Chia Shamsaddini	Clarence Place Wealth Management	R	85	N	Longfield	5
Edward Tudor	The Private Office*	I	164	Y	Loughton	2
Tony Martin	True Potential	R	92	Y	Loughton	1
Sam Curtis	The Private Office*	I	19	Y	Maryland	1
Paul Hart	Medical Family Finance*	R	237	N	Marylebone	5
Joseph Awaritefe	Medical Family Finance*	R	196	N	Marylebone	5
Daryl Stafford	Medical Family Finance*	R	159	N	Marylebone	5
Joe Roxborough	Ascot Lloyd*	I	121	Y	Marylebone	1
Aaron Banasik	Ascot Lloyd*	I	85	Y	Marylebone	1
Mira Scull	Medical Family Finance*	R	62	N	Marylebone	4

KEY

FIRM
* Top Rated Firm (includes trading names of Top Rated Firms). More on p30

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

The information in these tables is correct as of February 19, 2025

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View each adviser's services and qualifications, and contact them by visiting VouchedFor.co.uk or calling 020 3111 0583

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

GREATER LONDON

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Harry Beddoe	Ascot Lloyd*	I	58	Y	Marylebone	1
Oliver Prichard	Medical Family Finance*	R	40	N	Marylebone	2
Ben Manso de Zuniga	Medical Family Finance*	R	27	N	Marylebone	2
Philip Dragoumis	Thera Wealth Management	I	58	Y	Mayfair	3
Blake Reddy	Fountain Wealth Management	I	10	N	Mayfair	1
Adnan Hussain	Attivo	I	37	Y	Merton	2
Keith Galgut	Wealthwise Financial Solutions	I	155	N	Mill Hill	7+
Andrew Peters	Black Swan (part of Shackleton)	I	129	N	Moorgate	2
Rob Young	Black Swan (part of Shackleton)	I	101	N	Moorgate	5
Peter Ditchburn	Deep Dive Financial Planning*	I	81	Y	Moorgate	6
Jessica Lyons	Black Swan (part of Shackleton)	I	42	N	Moorgate	4
Guy Skinner	Citygate Financial Planning*	I	39	Y	Moorgate	2
Steffan Alemanno	The Private Office*	I	89	Y	New Cross	2
Martin Binyon	Green Gate Financial Planning	R	43	N	Norbury	1
Sam Sloma	Engage Financial Services	I	74	Y	Oakleigh Park	2
Pritesh Kabawala	PeaK Personal Finance	R	64	N	Oakleigh Park	1
Sasan Lohrasb	Frontier Wealth	R	53	N	Oakleigh Park	1
Jasmine Abraham	The Private Office*	I	40	Y	Oakwood	1
Abigail Banks	The Private Office*	I	129	Y	Peckham Rye	5
Elliot Smith	Wealth Spring	I	24	Y	Peckham Rye	1
Katie White	Attivo	I	82	Y	Piccadilly	2
Jonathan Hives	First Sentinel Wealth	I	68	N	Pimlico	3
Toby Band	First Sentinel Wealth	I	43	Y	Pimlico	3
Ben Barratt	First Sentinel Wealth	I	32	N	Pimlico	3
Dipesh Shah	Oakdale Financial Services	R	126	N	Pinner	1
Veronica Mann	Talis Financial Advisers	I	91	N	Pinner	1
Waseem Herwitker	Earlswood Wealth Management	R	37	N	Pinner	1
Kinnary Sitwala	Talis Financial Advisers	I	28	N	Pinner	1
Naomi Haynes	Naomi Haynes Financial Planning	R	71	N	Potters Bar	4
Yasemin Kussan	Maria Zecca Financial Planning	R	11	N	Potters Bar	1
Paul Sanders	The Private Office*	I	175	Y	Primrose Hill	7+
Paul Standerwick	MLP Wealth Management*	I	153	N	Purley	1
Clare McCarthy	The Private Office*	I	44	Y	Putney	3
Marc Harris	Harris Financial Planning	R	14	Y	Queen's Park	1
Dan Schama	Optimal Wealth Management	R	36	Y	Radlett	2
Lucie Gee	Westminster Wealth Management*	I	60	N	Raynes Park	1
Matt Campbell	Stadium Wealth	I	35	Y	Regent's Park	2
Howard Morgan	Stage Financial	I	72	Y	Richmond	2
Marco Turrent	Journey	I	49	Y	Richmond	4
Martin Crawley-Boevey	PK Group	I	26	Y	Richmond	2
Nathan White	St. James's Place	R	11	N	Richmond	1
Paul Storer	Severn Financial	R	75	N	Rickmansworth	6
Rajiv Prabhakar	Blue Ocean Wealth Management	R	48	N	Rickmansworth	4
Matthew Lawrence	Chase de Vere	I	13	N	Roehampton	1
Fiona Morpurgo	Morpurgo Wealth	I	135	Y	Romford	7+
Nila Mistry	Prosperity Life Planning	I	48	N	Romford	2
Bejal Shah	London Wealth	R	94	N	Ruislip	7+
Jatish Pindolia	Lyfe FS	R	89	N	Ruislip	5
Alex Shields	The Private Office*	I	121	Y	Selhurst	5
Jack Barratt	The Private Office*	I	15	Y	Sidcup	1
Ben Clapham	Ellis Bates (part of Shackleton)*	I	37	Y	Soho	3
Ryan Nobbs	Evergreen Financial Planning	R	55	N	South Woodford	3
Nighat Ali	Solasta Wealth Management	R	48	N	South Woodford	2
Nisheet Shah	Positive Solutions	R	79	N	Southgate	7+
Garrett Stenson	Altair Financial Planning	R	30	Y	Southgate	1
Sebastian Field	Attivo	I	25	N	St James's	1
Owrang Rahmani	Credius Wealth	R	199	Y	St Paul's	5
James Robinson	Forvis Mazars*	I	88	N	St Paul's	2
Oliver Pereira	Clearwater Wealth Management	R	52	N	St Paul's	4
Greg Neall	Wake up your Wealth	I	83	Y	Staines	5
Richard Sheret	Evolution Financial Services	I	81	Y	Staines	4
Hansa Hirani	Hansa Wealth Management	R	138	N	Stanmore	4
Emily Brear	The Private Office*	I	39	Y	Stockwell	2
Nikki Zammit	Realise Wealth Management	I	38	N	Sunbury-on-Thames	2
Seán Standerwick	MLP Wealth Management*	I	162	N	Surbiton	7+
Merve Oral	The Private Office*	I	106	Y	Swiss Cottage	5
Yasuto Arai	Yasuto Arai Wealth Management	R	43	N	Swiss Cottage	4
Jim Anderson	Throgmorton Private Capital	I	56	Y	Tadworth	2
Jonathan Ritterband	The Private Office*	I	70	Y	Tooting	2
Steven Jerath	SRJ Wealth Management	R	84	N	Tower Hill	5
Jordan Marshall	Jordan Marshall Wealth Management	R	76	N	Tower Hill	5
Edmund Wilson	The Edmund Wilson Practice	R	61	N	Tower Hill	5
Marlene Francisco	St. James's Place	R	46	N	Tower Hill	4
James Parfitt	Castell Wealth Management	R	36	N	Tower Hill	3
Alex Phillips	William Street Wealth Management	R	32	N	Tower Hill	3
Thomas Miller	Charles Stanley*	R	23	Y	Tower Hill	1
Patryk Dyjecinski	Clara Wealth Management	I	71	N	Turnham Green	4
James Wade	Wade Wealth Partners	I	129	Y	Twickenham	2
Tom Fawcett	Globe Independent Financial Advisors	I	112	N	Twickenham	4
Andrew Connolly	Globe Independent Financial Advisors	I	91	N	Twickenham	2
Mark Johnson	MJ Financial Planning	R	90	N	Twickenham	3
John Pickles	Globe Independent Financial Advisors	I	85	Y	Twickenham	2
Michael Blosse	Globe Independent Financial Advisors	I	78	N	Twickenham	2
Indy Dhanjal	Fortura Financial Partners	R	47	N	Twickenham	3
Owen Salamao	Belvedere Wealth Management	I	15	N	Twickenham	1
Bradley Carter	Affinity Financial Advisors	I	42	Y	Uxbridge	1
Simon Wade	J G Wealth	R	72	N	Wallington	5
Neville Shaw	Northcliff Wealth Management	R	12	N	Wallington	1
Alex Kyprianou	The Private Office*	I	85	Y	Waltham Cross	2
Ketan Shah	Argentis	I	171	Y	Walton-on-Thames	2
David Gladstone	Baker Gladstone & York	I	13	Y	Wandsworth	1
Adam Liddelow	LFS Wealth Management	I	73	N	Warlingham	2
Ken Kennison	Quilter Financial Advisers	R	35	Y	Warlingham	1
Christian Selley	Christian Selley	R	18	N	Warlingham	1
Jonathan Willis	Future Start	I	131	Y	Watford	7+
Matthew Tumbridge	MTFA	I	30	Y	Watford	2
John Symonds	Talis Financial Advisers	I	33	N	West Heath	1
Takunda Sando	Quilter Financial Advisers	R	95	N	West Wickham	5
Rachel Lane	Stonewood Financial Planning	I	155	Y	Weybridge	1
Lisa Calvert	Lisa Calvert Financial Wellbeing	R	47	N	Weybridge	1
JP Haywood	Integra	I	10	Y	Weybridge	1
Toby Reynolds	Engage Financial Services	I	30	Y	Whetstone	2
David Sheehan	True Potential	R	37	N	Whyteleafe	1
Martin Rayner	Compton Financial Services	I	128	Y	Wimbledon	5
Simon Ben-Nathan	Arkenstone Wealth Management	I	81	Y	Wimbledon	1
Joshua Mathieson	MKC Wealth	I	34	N	Wimbledon	1
Christopher Touli	Burlington Wealth Management	R	10	N	Winchmore Hill	1
Kwasi Asare Obuor-Asimpih	The Rock - Financial Management Companies	I	20	N	Woolwich	2
Emma Parla	Compass Financial Solutions	R	10	N	Woolwich	1
NORTH ENGLAND						
William Bedford	Bedford Wealth	I	61	N	Accrington	2
Richard Wilkinson	Wilkinson Financial Management	R	212	N	Alderley Edge	4
Andrew Tait	Newcastle Financial Advisers*	R	126	Y	Alnwick	4
David Toner	True Potential	R	113	Y	Alnwick	7+
Chris Weetman	Otus Financial Planning*	I	167	Y	Altrincham	2
Garry Robinson	Elite Financial Planning Consultants	R	113	Y	Altrincham	5
Andrew Wood	MKC Wealth	I	106	N	Altrincham	2
Carl Hayes	MKC Wealth	I	96	N	Altrincham	2
Nick Bone	Nicholas Bone Financial	R	45	N	Altrincham	3
Emma Husband	Emma Husband Financial Planning	R	10	N	Ashton-under-Lyne	1
Janine Barron	Sandringham Financial Partners*	I	187	N	Barnard Castle	7+
James Carr	Stepping Stones Financial Solutions	I	103	N	Barnsley	5
Jordan Darwin	Crosby Financial Planning	R	10	Y	Barnsley	1
Tony Clark	Attivo	I	32	Y	Bedale	2
Ricardo Da Silva	Linkage Financial Solutions	I	115	Y	Beverley	1
Martyn Pottage	Armstrong Watson	I	42	N	Beverley	3
Phil Jones	Forrester Boyd Wealth Management*	I	32	N	Beverley	3
Don Axtell	True Potential	R	177	N	Billingham	7+
Jonathan Loughran	Azets Wealth Management*	I	24	N	Billingham	1
Mark Eldor	Peak Fifteen Financial Planning	R	78	N	Birkenhead	2
Tom Ricketts	Ricketts Financial Planning	R	42	N	Birkenhead	1
Remco Buckley	Ricketts Financial Planning	R	32	N	Birkenhead	1
Barry Talman	MGL Wealth Management	R	114	Y	Bishop Auckland	6
Rachael Benford	Newcastle Financial Advisers*	R	86	Y	Bishop Auckland	5
David Bolam	Newcastle Financial Advisers*	R	113	Y	Blaydon on Tyne	5
Nick Berry	True Potential	R	64	Y	Blaydon on Tyne	1
Tom Robertshaw	True Potential	R	10	Y	Blaydon on Tyne	1
David Jackson	True Potential	R	29	N	Boldon Colliery	1
Chris Atherton	Swan Financial Planning	R	278	Y	Bolton	6
Paul Handford	Sandringham Financial Partners*	I	142	N	Bolton	5
Paul Tuson	Ascot Lloyd*	I	129	Y	Bolton	2
Johnathan Webster	Webster Financial Management	R	67	N	Bolton	6
Katia Ghambaryan	Aitana Financial Services	R	56	N	Bolton	3
John Lyons	Clear Vision Wealth Management	I	48	Y	Bolton	2
Lee Jeavons	Cullen Wealth	I	45	Y	Bolton	1
Jon Livsey	Jones Regan Wealth Management	R	28	N	Bolton	1
Ross Taylor	Taylor & Taylor Financial Services	I	14	Y	Bolton	1
Andrew Elson	Berry & Oak	I	147	Y	Boston Spa	4
Matt Knott	Azets Wealth Management*	I	14	N	Bradford	1
Mark Hinchliffe	Sandringham Financial Partners*	I	103	N	Bramhope	2
Dan Seaton	Ryley Wealth Management*	R	39	N	Brigg	2
Darren Pickersgill	Holyoakes Group	I	157	Y	Brighouse	6
Joanne Baker	Yorkshire Financial Planning	R	92	N	Brough	4
Caroline Allen	Yorkshire Financial Planning	R	49	N	Brough	4
Craig Dickinson	Elmfield Financial Planning	I	35	N	Burnley	2
Sue Barnes	Elmfield Financial Planning	I	31	N	Burnley	2
Jordan Jeys	Schofield & Associates	R	17	N	Burnley	1
Brett Garlick	Bury Financial Advisers*	I	416	Y	Bury	2
Matthew Green	Bury Financial Advisers*	I	281	N	Bury	5
Jeremy Bostock	Holcombe Wealth Management	I	126	N	Bury	1
Emma Connaughton	Holcombe Wealth Management	I	98	N	Bury	7+
David Parkinson	KBA FS*	R	69	N	Bury	5
Sarah Kendell	Financial Options Group	R	67	N	Bury	5
Paul Jones	Mackenzie Financial Planning	I	58	Y	Bury	1
Lauren Bailey	Financial Options Group	R	53	N	Bury	3
Carolyn Jeffs	Holcombe Wealth Management	I	33	N	Bury	1
Nazia Haque	Nazia Haque Wealth Management	R	14	N	Bury	1
David Binder	Newcastle Financial Advisers*	R	135	Y	Carlisle	5
Steve Shovlin	Armstrong Watson	I	109	N	Carlisle	6
Marcus Dodds	Armstrong Watson	I	66	N	Carlisle	2
Chelsea Whittock	Armstrong Watson	I	44	N	Carlisle	3
Arran Pamphilon	2plan Wealth Management	I	39	Y	Carlisle	3
Emma Copley	Armstrong Watson	I	30	N	Carlisle	2
Aimee Watson	7FP	I	78	Y	Castle Eden	5
Darren Parker	True Potential	R	161	Y	Castleford	6
Matthew Hawksworth	Ellis Bates (part of Shackleton)*	I	78	Y	Castleford	3
Tom Heaword	Camargue Chambers	R	125	N	Cheadle	5
Jane Patrick	Sylvan Financial Management	I	84	Y	Cheadle	4
Ed Painter	Sylvan Financial Management	I	71	Y	Cheadle	4
Chris Brennan	Blackstone Financial Management	I	52	Y	Cheadle	2
Andrew Winstanley	Sustainable Financial Planning	I	46	N	Cheadle	3
Kai Ansari	Cullen Wealth	I	27	Y	Cheadle	2
Mark Bird	Chester Financial Wealth Management	I	108	Y	Chester	4
Matthew Hignett	Beaumont Wealth	I	98	Y	Chester	2
Mark Reidford	Innes Reid	I	90	Y	Chester	7+
Tom Lenton	Moneytree Wealth Management*	R	86	Y	Chester	2
Connor Lovatt	Moneytree Wealth Management*	R	74	N	Chester	2
Mark Fletcher	Moneytree Wealth Management*	R	64	N	Chester	1
Nia Sterio	Beaumont Wealth	I	58	N	Chester	2
Matthew Testa	Cullen Wealth	I	21	N	Chester	2
Matt Cullen	Gittins & Co. Wealth Management	R	18	N	Chester	1
Gerardo Esposito	PFPS Wealth Management	R	10	N	Chester	1
Lee Metters	Newcastle Financial Advisers*	R	64	Y	Chester-le-Street	3
Donna Robertson	Rosewood Wealth Management*	I	329	Y	Chesterfield	7+
Mark Jones	Jones & Co	I	260	N	Chesterfield	7+
Shannan Pool-Gorman	Rosewood Wealth Management*	I	127	Y	Chesterfield	6
Suzanne Jeakins	Jones & Co	I	117	N	Chesterfield	5
Ashley Hewitt	Rosedale Financial Management	I	113	N	Chesterfield	1
Neil Smith	Harmony Wealth Management	I	103	N	Chesterfield	5
Nick Evans	Milestone Financial Planning	I	59	N	Chesterfield	1
Craig Croft-Rayner	Milestone Financial Planning	I	58	N	Chesterfield	1
Sylvia Bentham	One Four Nine Wealth*	I	123	N	Chorley	1
Steven Sasimowicz	Sandringham Financial Partners*	I	115	Y	Chorley	4
Melanie Wray	Anne Wray Independent Financial Adviser	I	78	N	Chorley	1
Marc Carpenter	Perspective	I	52	N	Chorley	1
Sheena Doherty	Sovereign Wealth	R	216	N	Cleckheaton	6
Maxine Chadaj	Trusted Financial Planning	I	53	N	Cleckheaton	1
Rob Simpson	RDS Financial Planning	I	48	N	Cleckheaton	2
Emma Scrivens	Crosby Financial Planning	R	16	N	Cleethorpes	1
Haydon Waldek	Good Green Money	I	12	Y	Clitheroe	1
Stuart Smith	Armstrong Watson	I	126	Y	Cockermouth	6
James Curry	Amber River Tree Bearing	I	41	Y	Cockermouth	1
Adam Tomlinson	Kingfisher House Wealth Management	R	28	N	Cockermouth	2
Alex Woollam	Quilter Financial Advisers	R	12	N	Congleton	1
Kate Boon	Lifeplan Financial Management*	I	194	Y	Consett	7+
Nick Graham-Hall	Newcastle Financial Advisers*	R	35	N	Consett	2
Garth Thompson	Emerald Financial Associates	R	55	N	Corbridge	1
April Parrish	Emerald Financial Associates	R	14	N	Corbridge	1
Tom Parkin	Newcastle Financial Advisers*	R	165	Y	Cramlington	5
Matthew White	Mat White Financial Services	I	341	Y	Crewe	5
Lee Spragg	True Potential	R	44	Y	Crewe	1
Matthew Platt	MLP Financial	R	83	N	Crook	5
Sean McDermott	LightSide Financial Planning	I	189	N	Crosby	2
Josh Brooks	Markland Hill Wealth	I	55	N	Crosby	1
Paul McGregor	Pursuit Financial Planning*	R	94	Y	Dalton-in-Furness	3
Kim Warburton	Pursuit Financial Planning*	R	19	Y	Dalton-in-Furness	1
Ben Urlotti	Pursuit Financial Planning*	I	17	Y	Dalton-in-Furness	1
Sara Hollingsworth	Newcastle Financial Advisers*	R	118	Y	Darlington	5
Rachel Denham	Denham & Burd Wealth Management*	I	117	N	Darlington	5
Tristan Burd	Sandringham Financial Partners*	I	40	N	Darlington	2
David Corner	Attivo	I	35	Y	Darlington	2
Dan Midgley	Acumen Investment and Pension Solutions	I	27	N	Darlington	1
Stephen Waite	Attivo	I	21	Y	Darlington	1
Mark Jolley	MN Consultancy	I	16	Y	Darlington	1
Daniel Gilligan	HCI Chartered Financial Planners*	I	87	N	Deeside	1
Andrew Woodruff	Woodruff Hill	R	151	N	Doncaster	3
Steven Bell	True Potential	R	84	Y	Doncaster	7+
David Yeardley	Discover Financial	R	82	Y	Doncaster	4
Maxine Clarke	Flying Colours Advice	I	73	N	Doncaster	5
Sophie Lackie	Pearwood Financial Planning	R	47	N	Doncaster	1
Nick Beedham	Discover Financial	R	33	N	Doncaster	1
Michael Savage	Casterdon Financial Planning	R	27	N	Doncaster	1
Vikram Kasbia	VK Wealth Management	R	11	N	Doncaster	1
Matthew Leadley	UK Financial Planning	I	15	N	Driffield	1
Cathy Smith	Belmayne IFA	I	113	Y	Dronfield	7+
Ryan Neil	Harvest Associates	I	69	N	Dronfield	1
Chris Breward	Wealth of Advice	I	245	Y	Durham	2
Anthony Higgins	Newcastle Financial Advisers*	R	98	Y	Durham	5
Matthew Sinclair	Wealth of Advice	I	75	Y	Durham	4
Kurtis Done	Reflect Financial	R	19	N	Ellesmere Port	1
Richard W Smith	RWS Financial Planning	I	135	Y	Gateshead	6
Paul Richardson	Newcastle Financial Advisers*	R	97	Y	Gateshead	5
Joe Rogers	Forrester Boyd Wealth Management*	I	102	N	Grimsby	3
Howard Pykett	Forrester Boyd Wealth Management*	I	87	N	Grimsby	3
Chris Gray	Forrester Boyd Wealth Management*	I	72	N	Grimsby	3
Dale Regan	Forrester Boyd Wealth Management*	I	34	N	Grimsby	3
Toby Turner	IFT Wealth Management	I	94	N	Halifax	4
Sam Johnson	Sovereign Wealth	R	19	N	Halifax	1
Mark Chandler	Ellis Bates (part of Shackleton)*	I	127	Y	Harrogate	3
Carl Hasty	Ellis Bates (part of Shackleton)*	I	121	Y	Harrogate	3
Susan Tait	The Private Office*	I	101	Y	Harrogate	5
Peter Johnys	Sandringham Financial Partners*	I	77	Y	Harrogate	2
Ian Pine	Argentis	I	64	N	Harrogate	1
James Todd	Retireinvest	R	64	N	Harrogate	4
Luke Bennett	Attivo	I	31	N	Harrogate	2
Michael Cope	Ellis Bates (part of Shackleton)*	I	29	Y	Harrogate	1
Christopher Jones	True Potential	R	28	N	Harrogate	1
Chris Simpson	Forvis Mazars*	I	23	N	Harrogate	2
Josh Gardner	Christopher Little & Co*	R	16	N	Harrogate	1
Peter Arundell	Evergreen Financial Planning	R	16	N	Harrogate	1
George Isherwood	Ellis Bates (part of Shackleton)*	I	12	Y	Harrogate	1
David Barber	DMB Wealth Management	R	103	N	Hartlepool	2
Iain Paterson	Newcastle Financial Advisers*	R	99	Y	Hartlepool	5
Harrison Smith	Emerald Financial Associates	R	40	N	Hartlepool	2
Stacey Arcus	Quilter Financial Advisers	R	71	N	Hebburn	5
Christian Derrick	Stephenson Johnson Financial Planning	I	404	N	Hessle	6
Andrew Piper	Stephenson Johnson Financial Planning	I	37	N	Hessle	1
James Dry	Stephenson Johnson Financial Planning	I	12	N	Hessle	1
Karl Lamb	Newcastle Financial Advisers*	R	152	Y	Hexham	5
Gary Barnes	Lifeplan Financial Management*	I	115	N	Hexham	1
Ryan Anderson	Armstrong Watson	I	46	Y	Hexham	4
Kaye Mullen	Sage Wealth Management	R	17	N	Hexham	1
Yianni Theodorou	Logic Wealth Planning	I	180	Y	Heywood	7+
Louise Hogg	Rice Whatmough Crozier*	I	33	N	Heywood	1
James Russell	Rice Whatmough Crozier*	I	21	N	Heywood	1
Carol Dickens	New Vision Wealth Strategies	I	159	N	Holmes Chapel	6
Lindsay Carter	Ascot Lloyd*	I	236	Y	Holmfirth	5
Antoinette Webb	AGW Financial Planning	R	49	Y	Holmfirth	2
Martyn Sales	Martyn Sales Financial Planning	R	46	N	Holmfirth	2
Catherine Richardson	Navigation Wealth Management	R	58	N	Hornsea	2
Anthony Sowerby	Manfield Wealth Management	I	17	Y	Houghton le Spring	1
Graham Slater	Eagle Financial Services	R	238	N	Huddersfield	5
Benjamin Philpott	Philpott Financial	I	151	Y	Huddersfield	6
Leanne Harris	2plan Wealth Management	I	128	N	Huddersfield	7+
Antony Barton	Robertson Baxter	I	86	N	Huddersfield	7+
Henry Philpott	Philpott Financial	I	74	Y	Huddersfield	3
Stephen Harrison	True Potential	R	73	Y	Huddersfield	2
Matthew Bloxsome	Sovereign Wealth	R	71	N	Huddersfield	5
Mark Davis	Sandringham Financial Partners*	I	66	N	Huddersfield	2
Marcus Dunning	Sandringham Financial Partners*	I	58	N	Huddersfield	2
Gillian Shirt	Robertson Baxter	I	45	Y	Huddersfield	4
William Antill	Dolby Financial Planning	R	45	Y	Huddersfield	1
Dan Willers	Robertson Baxter	I	29	Y	Huddersfield	2
Andrew Young	Becketts F.S.	I	20	N	Huddersfield	1
Alex Howarth	Sandringham Financial Partners*	I	10	N	Huddersfield	1
Tom Saleh	Forrester Boyd Wealth Management*	I	59	N	Hull	3
Lewis Hames	Premium Financial Planning Services	R	11	N	Hull	1
Robert Morse	The Private Office*	I	68	Y	Ilkley	2

KEY

FIRM
* Top Rated Firm (includes trading names of Top Rated Firms). More on p30

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

The information in these tables is correct as of February 19, 2025

View each adviser's services and qualifications, and contact them by visiting VouchedFor.co.uk or calling 020 3111 0583

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS NORTH ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Sarah Siddons	Bowcliffe Wealth Management	R	49	N	Ilkley	1
Michael Breen	HF Wealth	I	23	N	Ilkley	1
Spencer Bennett	Argentis	I	23	N	Ilkley	1
Dan Riley	Bowcliffe Wealth Management	R	22	N	Ilkley	2
Neil Davies	HF Wealth	I	13	N	Ilkley	1
George Hicks	The Private Office*	I	104	Y	Keighley	2
Chris Wheatman	Advice Matters Financial Planning	I	149	Y	Kendal	6
Ashley Magean	Azets Wealth Management*	I	78	Y	Kendal	2
Barry Fitzsimmons	Armstrong Watson	I	23	N	Kendal	2
Michael Usher	Armstrong Watson	I	10	N	Kendal	1
Ian Plant	True Potential	R	57	N	Keswick	2
Jen Margison	Ayla Wealth Management	R	36	N	Knottingley	1
David Smith	Forethought Financial	R	150	N	Knutsford	5
Justin Heap	Swiftsure Wealth Management	R	63	N	Knutsford	1
James Sinclair	Nice Associates Wealth Strategies	R	43	N	Knutsford	1
Paul Rowling	Apogee Wealth Management	I	27	N	Knutsford	1
Ed Stubbs	Xentum	I	26	Y	Knutsford	1
Nick McCulloch	Apogee Wealth Management	I	21	N	Knutsford	1
Louise Pickford	Apogee Wealth Management	I	20	N	Knutsford	1
Janine Wilson	Apogee Wealth Management	I	15	N	Knutsford	1
Simon Hardstaff	Apogee Wealth Management	I	15	N	Knutsford	1
David Clewlow	Apogee Wealth Management	I	14	N	Knutsford	1
Stephen Davies	Apogee Wealth Management	I	11	Y	Knutsford	1
James Larton	Truly Independent	I	76	Y	Lancaster	7+
Ben Cordiner	Cordiner Wealth*	I	255	N	Leeds	5
Darren Goodall	Informed Financial Planning	I	201	Y	Leeds	5
Julian Baker	Live Smart Financial Planning	I	138	Y	Leeds	3
Andrew Woolhouse	iWealth Financial	I	131	Y	Leeds	4
Natalie Wright	Forvis Mazars*	I	119	N	Leeds	5
Martin Archdale	MAP Financial Planning	I	109	Y	Leeds	5
Vinny Lall	VSL Wealth Management	I	97	N	Leeds	1
Phillip Chambers	Chambers Financial Solutions	I	96	Y	Leeds	4
Mathew Lamping	Ascot Lloyd*	I	91	Y	Leeds	4
James Bowers	Sovereign Wealth	R	82	N	Leeds	6
Rob Pentelow	Pentelow Wealth Management	R	80	N	Leeds	4
Adam Green	Forvis Mazars*	I	70	N	Leeds	5
Carl Ward	Forvis Mazars*	I	69	N	Leeds	5
Christie Tillett	The Private Office*	I	63	Y	Leeds	3
Richard McKeown	Sovereign Wealth	R	62	N	Leeds	4
Tony Padgett	The Private Office*	I	62	Y	Leeds	2
Yasir Al-Din	2plan Wealth Management	I	50	N	Leeds	5
Sarah Beall	The Private Office*	I	49	Y	Leeds	2
Patrick Rowan	Forvis Mazars*	I	31	N	Leeds	2
Chris Thorpe	Agile Independent Financial Advice	I	20	Y	Leeds	2
William Forwood	Sovereign Wealth	R	18	N	Leeds	1
Anny Lian	Fatgreen Wealth	I	12	N	Leeds	1
Bradley Edens	Forvis Mazars*	I	12	N	Leeds	1
Martin Parnham	Armstrong Watson	I	12	N	Leeds	1
Alex Barton	Barton Associates Financial Planning	R	11	N	Leeds	1
Benjamin Walsh	Armstrong Watson	I	11	N	Leeds	1
Ash Patel	Camargue Wealth	R	108	N	Leigh	6
Elysia Walsh	KBA FS*	R	13	N	Leigh	1
Anton Kirkpatrick	Kirkpatrick Financial Management	R	19	N	Leyland	1
Kathryn Shepherd	KDS Financial Planning	R	43	N	Littleborough	2
Chris Lunt	Chris Lunt IFA	I	337	N	Liverpool	7+
Alan Worthington	Capstone Financial	R	124	N	Liverpool	5
Wayne Slater	Spectrum IFS	I	105	N	Liverpool	6
Sam Inkson	Markland Hill Wealth	I	82	N	Liverpool	2
Philip Edward	Edward Asset Management*	I	57	Y	Liverpool	2
Michael Carlyle	TheWealthPoint	I	46	N	Liverpool	4
Lydia Needham	Lydia Grace Wealth Management	R	36	N	Liverpool	1
James Higton	Sedulo Wealth*	I	30	Y	Liverpool	1
Sam Hulson	First Equitable	I	29	Y	Liverpool	1
Carl Mba	Carl Mba Financial Planning	R	23	Y	Liverpool	2
Michael Edward	Edward Asset Management*	I	21	Y	Liverpool	1
John Price	Modus WM	R	14	N	Liverpool	1
Ethan Tellett	Sedulo Wealth*	I	12	N	Liverpool	1
Neil Ferguson	Modus WM	R	10	N	Liverpool	1
Ray Garnett	Fairstone Liversedge	I	152	Y	Liversedge	1
Andy Williamson	Fairstone	I	12	N	Lymm	1
Kristen Cunliffe	Red Star Wealth Management	I	48	Y	Lytham St Annes	1
Ben Lancaster	The Cosgrove Partnership	I	131	N	Macclesfield	4
Jason Brockie	Consilium Financial Services	I	48	N	Macclesfield	1
Chris Marsh	Cullen Wealth	I	46	N	Macclesfield	2
Ralph Pettengell	Pettengell Wealth Management	R	35	N	Macclesfield	1
Phil Shirley	CAPS Financial	I	13	N	Macclesfield	1
Dan Allman	Consilium Financial Services	I	12	N	Macclesfield	1
Paulina Worthington	Klara Wealth	R	42	N	Malton	2
Richard Clayton	Old Royle Wealth Management	I	122	N	Manchester	1
Daniel Foy	Forvis Mazars*	I	120	N	Manchester	5
Adrian Edwards	Sylvan Financial Management	I	90	Y	Manchester	4
Jeremy Agorom	Whitfield Wealth Management	R	89	Y	Manchester	2
Sarah Hogan	KBA FS*	R	84	Y	Manchester	5
Jamie Lowe	True Self Wealth	R	68	N	Manchester	2
David Shepherd	Dragon Wealth	R	63	N	Manchester	4
Jose Vilchez	Sedulo Wealth*	I	53	Y	Manchester	1
Thomas Scrupps	Forvis Mazars*	I	44	N	Manchester	2
Emma McNulty	Cullen Wealth	I	34	N	Manchester	2
Jonathan Fisher	Sedulo Wealth*	I	27	Y	Manchester	1
Samuel Hartley	True Potential	R	22	Y	Manchester	2
Matt Laing	Cullen Wealth	I	17	N	Manchester	1
Kathy Whatmough	Rice Whatmough Crozier*	I	16	N	Manchester	1
Victoria Blagden	Victoria Blagden Financial Planning	R	24	Y	Mexborough	1
Grant Kelly	Newcastle Financial Advisers*	R	77	Y	Middlesbrough	5
Steven Jarzyna	SMJ Financial Planning	R	73	N	Middleton	1
Darron Whitehead	Fairstone Liversedge	I	251	Y	Mirfield	7+
Darren Hancock	Sandringham Financial Partners*	I	69	Y	Morecambe	2
Nigel Swan	Ellis Bates (part of Shackleton)*	I	72	Y	Morpeth	2
Daryl Brown	Newcastle Financial Advisers*	R	51	N	Morpeth	3
Connor Oliver	Emerald Financial Associates	R	29	N	Morpeth	2
Lauren Tudor	Atherton & Associates Wealth Management	R	59	N	Nantwich	3
Jamie Hull	Atherton & Associates Wealth Management	R	53	N	Nantwich	4
Tom Kennedy	Quilter Financial Advisers	R	52	N	Nantwich	2
Richard Peddie	Atherton & Associates Wealth Management	R	38	N	Nantwich	3
Richard Astbury	Atherton & Associates Wealth Management	R	36	N	Nantwich	3
Hannah Needham	KBA FS*	R	11	N	Nantwich	1
Christina Clegg	Christina Clegg FPS	I	344	Y	Nelson	7+
Helen Brown	Phillip Bates & Co Financial Services	I	170	Y	Neston	2
Natalie Turner	Natalie Turner Wealth Management*	R	217	N	Newcastle	4
Geoff Caisley	Newcastle Financial Advisers*	R	215	Y	Newcastle	5
David Simpson	Newcastle Financial Advisers*	R	107	Y	Newcastle	5
Neil Henderson	Mission Financial Planning	I	97	Y	Newcastle	3
Omar Din	Azets Wealth Management*	I	84	N	Newcastle	4
Amy Burge	Ellis Bates (part of Shackleton)*	I	80	Y	Newcastle	3
Deborah Trelease	Azets Wealth Management*	I	53	N	Newcastle	2
Mike Hartness	Azets Wealth Management*	I	38	N	Newcastle	1
John Hinson	RetireInvest	R	31	N	Newcastle	1
Steven Whitehead	Azets Wealth Management*	I	30	N	Newcastle	1
Ebie Holmes	Cullen Wealth	I	24	N	Newcastle	1
Fiona Scorer	Azets Wealth Management*	I	23	N	Newcastle	1
John Peacock	True Potential	R	18	Y	Newcastle	1
David Tait	Azets Wealth Management*	I	16	N	Newcastle	1
Jamie Tocher	Perspective	I	16	N	Newcastle	1
Martin Lebovitch	Azets Wealth Management*	I	14	N	Newcastle	1
Nick Swinhoe	Azets Wealth Management*	I	13	N	Newcastle	1
Joshua Clark	Perspective	I	11	N	Newcastle	1
Jack Ford	Azets Wealth Management*	I	10	N	Newcastle	1
Mark Brett	Abacus Associates	I	135	Y	Newcastle	3
Ben Hughes	Doxford Financial	R	112	N	Newcastle	2
Nicola Tempest-Hall	Leazes Quadrus Financial Planning	R	62	N	Newcastle	3
Ryan McGuinness	1894 Private Wealth	R	62	N	Newcastle	3
Wayne Marshall	Newcastle Financial Planning	R	29	N	Newcastle	1
Stephanie McClarence	Continuum	I	14	N	Newcastle	1
Anna Kember	Adamson Ross	R	29	N	Newton-le-Willows	2
Kevin Quinn	Adamson Ross	R	28	N	Newton-le-Willows	2
Rachael Hall	Seven Stars Private Wealth	I	89	Y	North Shields	1
Paul Richardson	Amethyst Independent Financial Advisers	I	76	N	North Shields	1
Alex Turnbull	Newcastle Financial Advisers*	R	74	N	North Shields	3
John Wilkinson	Amethyst Independent Financial Advisers	I	68	N	North Shields	2
Derek Dryden	Finli	I	206	Y	Northallerton	7+
Kerry Chaloner	Armstrong Watson	I	56	N	Northallerton	6
Ryan Phelps	Hartford Wealth	R	66	N	Northwich	5
Carla Brown	Oakmere Wealth Management	R	59	N	Northwich	4
Christopher Jump	Retirement Solutions	R	46	N	Northwich	1
Helen Nightingale	Resonate Financial Planning	I	24	N	Northwich	2
Simon Taylor	Bury Financial Advisers*	I	63	Y	Oldham	2
Joseph Stevens	True Potential	R	337	Y	Ormskirk	7+
Angela Maher	Acumen Financial Partnership	I	131	Y	Ormskirk	7+
Thomas Hatley	Christopher Little & Co*	R	140	Y	Otley	7+
Richard Marshall	Christopher Little & Co*	R	62	Y	Otley	3
Sean Gilks	Vista Financial Management	I	61	Y	Otley	1
James Marlow	Priority Wealth Planning	I	49	Y	Otley	4
Scott McNally	Newcastle Financial Advisers*	R	151	Y	Penrith	5
Justin Rourke	Armstrong Watson	I	89	N	Penrith	1
Jonathan Cox	Newcastle Financial Advisers*	R	44	N	Penrith	2
John Hough	Newcastle Financial Advisers*	R	91	N	Pickering	5
Joanne Hendry	Newcastle Financial Advisers*	R	103	Y	Ponteland	5
Gary Davies	Ellis Bates (part of Shackleton)*	I	136	Y	Prenton	3
Vanessa Townshend	Perspective	I	134	Y	Preston	7+
Thomas Dalton	True Potential	R	80	N	Preston	1
Jon Doyle	Juniper Wealth	I	68	Y	Preston	1
Paul Rathbone	Acumen Financial Partnership	I	62	Y	Preston	1
Tim Stubbins	One Four Nine Wealth*	I	43	N	Preston	1
Sue Zanzarella	One Four Nine Wealth*	I	19	N	Preston	1
Daniel Lea	The Private Office*	I	153	Y	Pudsey	4
Mark Chicken	The Private Office*	I	59	Y	Pudsey	2
Catherine Casey	Rockwood Financial Solutions	I	47	Y	Pudsey	1
Sarah McDonald	Mulberry House Wealth Management	I	78	N	Retford	4
Jake Millar	RetireInvest	R	24	N	Retford	1
Mike Jenner	Jenner Wealth Management	R	25	Y	Ripon	1
Brighda Thomas	Cullen Wealth	I	10	N	Rossendale	1
Amit Ghai	AKR Wealth Management	R	35	Y	Rotherham	1
Nik Lambert	AFH Wealth Management	I	34	N	Rotherham	3
Andrea Connor	Jones Regan Wealth Management	R	19	N	Runcorn	1
Darren Burnett	Burnett & Co Financial Planning	I	272	Y	Sale	7+
Harvey Sutton	Suttons Independent Financial Advisers*	I	128	N	Sale	1
Ben Preston	Suttons Independent Financial Advisers*	I	120	N	Sale	4
Steven Walker	Suttons Independent Financial Advisers*	I	118	Y	Sale	4
David Brown	True Potential	R	91	Y	Sale	6
Gwennan Masters	Masters Wealth Management	R	89	N	Sale	4
Saf Sulehman	Suttons Independent Financial Advisers*	I	72	Y	Sale	3
David O'Connor	iPensions Wealth	I	61	N	Sale	3
Luke Mather	Suttons Independent Financial Advisers*	I	60	Y	Sale	4
Mark Galligan	MGT Financial Planning	I	48	Y	Sale	4
Simon Baggott	Suttons Independent Financial Advisers*	I	46	N	Sale	4
Colin Bates	Chapter3 Financial Planning	I	37	Y	Sale	3
Chris Pughe	Suttons Independent Financial Advisers*	I	25	Y	Sale	1
Darius Jalali	Stratton Wealth Management	I	140	N	Salford	1
Ken Whitworth	True Potential	R	102	Y	Salford	1
Joanne Hobson	Quilter Financial Advisers	R	80	Y	Salford	5
David Bell	Retirement Professionals*	I	73	Y	Salford	3
Trevor Shelley	Ellis Bates (part of Shackleton)*	I	83	Y	Saltburn	3
Tom Sheldon	Cullen Wealth	I	27	N	Sandbach	2
Rachel Edwards	Thrive Together FP	I	19	Y	Sandbach	1
Richard Booth	Richard Booth Wealth Management	R	217	N	Scarborough	4
Elliot Kuppusamy	Moneyweb	I	209	Y	Scarborough	4
Tina Steele	Steele Aspire Financial Management	R	94	N	Scarborough	4
Luke Dobson	Moneyweb	I	16	N	Scarborough	1
Tom Evans	Forrester Boyd Wealth Management*	I	62	N	Scunthorpe	3
Edward Lane	AFH Wealth Management	I	59	Y	Scunthorpe	2
Chris Lambert	Educate Financial	R	52	N	Selby	1
Gregory Cooke	Polaris Wealth Management	I	136	Y	Sheffield	7+
Robert Wilkinson	Fogwill & Jones Wealth Management	I	90	N	Sheffield	2
David Garforth	The Pension Planner	I	49	N	Sheffield	1
Stephen Dawson	Gritstone Financial Planning	R	24	N	Sheffield	1
Daniel Schofield	The Private Office*	I	66	Y	Shipley	2
Rhea Williamson	Ayla Wealth Management	R	12	N	Shipley	1
Emma Pentelow	Pentelow Wealth Management	R	172	N	Skipton	4
Barry Orr	Barker Sutcliffe and Associates	I	131	Y	Skipton	7+
Mark Stevens	Stevens Wealth Management	R	80	N	Skipton	4
Alexander Law	The Private Office*	I	68	Y	Skipton	3
Andy Conally	Ellis Bates (part of Shackleton)*	I	25	Y	Skipton	1
Kathryn Hargrave	Armstrong Watson	I	12	N	Skipton	1
Glen Stephenson	True Potential	R	257	Y	South Shields	4
Mark Winship	Newcastle Financial Advisers*	R	116	Y	South Shields	5
Mike Weedon	Quilter Financial Advisers	R	111	N	South Shields	5
David Lloyd	Lloyd & Co.	I	114	Y	Southport	7+
Gary Fletcher	KBA FS*	R	44	N	Southport	4
Antony Anderton	Anderton & Associates	R	38	N	Southport	4
Charlie Sas	Richard Bamber & Company	I	14	N	Southport	1
Ross McFadzean	Perspective	I	38	Y	Sowerby Bridge	1
Jonathan Myers	Perspective	I	27	N	Sowerby Bridge	1
Allie Baglow	Allisons Financial Planning	I	171	Y	St Helens	2
Paula Payne	Tailored Financial Planning*	I	144	Y	St Helens	4
Christopher Frodsham	Tailored Financial Planning*	I	43	N	St Helens	2
Linda Foulkes	Tailored Financial Planning*	I	21	N	St Helens	1
Daniel Martin	Tailored Financial Planning*	I	14	N	St Helens	1
Mark Carter	Sovereign Wealth	R	235	N	Stockport	7+
Nicholas Nesbitt	Forvis Mazars*	I	110	N	Stockport	5
Ashley Blackmore	Camargue Wealth	R	65	N	Stockport	5
Kate Manifold	MKC Wealth	I	59	N	Stockport	2
Pete German	Cullen Wealth	I	40	N	Stockport	2
Robert Doogan	Cullen Wealth	I	27	N	Stockport	1
Nick Matthews	MG Shaw	I	113	N	Stockton-on-Tees	1
Tom Horner	MG Shaw	I	67	Y	Stockton-on-Tees	4
Simon Warne	New World Financial Group	I	37	Y	Stockton-on-Tees	3
Michael Walker	Perspective	I	14	N	Stockton-on-Tees	1
Paul Clough	Grainger Financial Planning	I	163	Y	Sunderland	7+
David Hardman	DMH Private Wealth	I	103	Y	Sunderland	7+
Joe Bonallie	Inspire Financial North East	R	59	Y	Sunderland	1
Lucy Hall	Newcastle Financial Advisers*	R	52	Y	Sunderland	2
Steven Collinson	Stephen Hope Wealth Management	R	40	N	Sunderland	2
Joe O'Connor	True Potential	R	78	Y	Tarporley	7+
Laura Duncan	Wesleyan Financial Services	R	48	N	Thornton-Cleveleys	1
Angeline MacLaren	Navigation Wealth Management	R	159	N	Wakefield	5
Thomas Harper	Harper Financial Associates	I	120	N	Wakefield	5
Kate Bailey	Kate Bailey Financial Planning	R	85	N	Wakefield	2
Ryan Milne	Kate Bailey Financial Planning	R	70	N	Wakefield	2
Gordon Wills	Wills Financial Consultancy	R	54	N	Wakefield	1
Jake Slack	Navigation Wealth Management	R	33	N	Wakefield	2
Daniel De Block	Navigation Wealth Management	R	13	N	Wakefield	1
Charlie Wallace	Four Rivers Financial Planning	R	81	Y	Wallsend	1
Harriet Wallace	Four Rivers Financial Planning	R	16	Y	Wallsend	1
James Collins	Cheshire Wealth Partnership	I	204	N	Warrington	7+
Matt Fleming	Fleming & Co Wealth Management	I	148	Y	Warrington	3
Robert Newton	Chartwell Financial Services*	I	57	Y	Warrington	1
Praful Mistry	Cullen Wealth	I	51	N	Warrington	2
Garnet Ronander	Perspective	I	47	N	Warrington	1
Gary Newton	Chartwell Financial Services*	I	41	Y	Warrington	1
Sham Ahmed	Arcus Wealth	I	34	N	Warrington	1
Sophie Stradins	Perspective	I	12	N	Warrington	1
Tom Stones	North Yorkshire Financial Planning	R	154	N	Wetherby	4
Richard Dickinson	Dickinson Wealth Management	R	112	N	Wetherby	4
Ryan Wiggins	DWB Wealth Consultancy	R	12	N	Wetherby	1
David Mitchell	Newcastle Financial Advisers*	R	109	Y	Whitley Bay	5
Sara Guy	Ellis Bates (part of Shackleton)*	I	65	Y	Whitley Bay	3
Edward Midgley	PSG Wealth Management	R	61	N	Whitley Bay	3
Rob Patten	Individual Financial Services*	I	234	N	Wilmslow	6
Andrew Day	Depledge	I	228	Y	Wilmslow	7+
Dacre Staines	DBL Asset Management*	I	152	N	Wilmslow	2
Mark Easter	DBL Asset Management*	I	46	N	Wilmslow	2
Gareth Nicholson	True Potential	R	95	Y	Windermere	1
Stephen Cross	True Potential	R	135	N	Wirral	7+
William Smith	Wirral Financial Services	I	125	N	Wirral	2
Laura Pearson	Storeton Rose Financial Planning	I	98	N	Wirral	3
Tim Sands	Quilter Financial Advisers	R	70	Y	Wirral	1
Andrew Birley	Williams Birley Wealth Management	R	50	N	Wirral	1
Richard Jones	Smart Independent Financial Advice	I	46	Y	Wirral	3
Michael Piper	Armstrong Watson	I	11	N	Workington	1
Simon Bishop	DWB Wealth Consultancy	R	14	N	Worksop	1
Olivia Vickers	Newcastle Financial Advisers*	R	68	Y	Yarm	2
Al Spall	MAP Financial Planning	I	133	Y	York	7+
Deb Jacobs	PenLife Associates	I	126	N	York	3
Mark Fisher	Ardent Financial Planning	I	119	Y	York	5
Nick Lawson	HGH Wealth Management	I	88	Y	York	1
Ruth Norman	Ardent Financial Planning	I	87	Y	York	5
Tom Hughes	PenLife Associates	I	79	N	York	2
Gary O'Brien	Ardent Financial Planning	I	68	Y	York	1
Louis Maddison	PenLife Associates	I	59	Y	York	3
Adam Dent	PenLife Associates	I	48	N	York	3
Nicola Page	Nicola Page Financial Solutions	R	47	N	York	4
James Wadsworth	PenLife Associates	I	41	N	York	2
Niall Middleton	Minster Financial Planning	R	37	N	York	2
Craig Howard	PenLife Associates	I	35	N	York	2
Matthew Sharp	Sharp Financial Planning	I	33	Y	York	1
Soyfur Rahman	PenLife Associates	I	32	N	York	2
Alan Broadhead	Equinox Financial Planning	R	24	N	York	1
Harry Mays	AFH Wealth Management	I	24	N	York	2
Iain Scott	Equinox Financial Planning	R	24	N	York	2

NORTHERN IRELAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Dale Kirkpatrick	Modulus Financial Planning	I	63	Y	Banbridge	3
John Sloan	Modulus Financial Planning	I	38	Y	Banbridge	3
Heather McConaghie	IQ&Co	R	50	N	Bangor	3
Stephen Bell	True Potential	R	26	Y	Bangor	1
Gareth Elliott	Newbridge Financial Planning*	I	180	Y	Belfast	7+
Michael Hamill	Navigate IFA	I	84	N	Belfast	3
Russell Hathaway	NI Money	R	79	Y	Belfast	5
Trevor Johnston	Platinum Financial Planning*	I	73	N	Belfast	2
Paul McCoubrey	Navigate IFA	I	72	N	Belfast	3
Jonathan Scott	Platinum Financial Planning*	I	58	N	Belfast	2
Philip Andrews	Platinum Financial Planning*	I	57	N	Belfast	2
Will Clow	Platinum Financial Planning*	I	57	N	Belfast	2
Casey Graham	abrdn	R	55	Y	Belfast	1
Gillian Walsh	IQ&Co	R	45	N	Belfast	4
Paul Muckle	Quilter Financial Advisers	R	43	N	Belfast	1

KEY

FIRM
* Top Rated Firm (includes trading names of Top Rated Firms). More on p30

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

The information in these tables is correct as of February 19, 2025

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View each adviser's services and qualifications, and contact them by visiting VouchedFor.co.uk or calling 020 3111 0583

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

NORTHERN IRELAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Johanna Rooney	Platinum Financial Planning*	I	35	N	Belfast	2
Matt Greer	Navigate IFA	I	35	N	Belfast	3
Gary Dickson	Milecross Financial Solutions	R	34	N	Belfast	2
Jay Price	IQ&Co	R	33	N	Belfast	1
Alastair Moore	AAB Wealth Chartered Financial Planners*	I	32	Y	Belfast	2
Michael Geddis	Platinum Financial Planning*	I	19	N	Belfast	2
Ciaran Scullion	From Acorns Financial Planning	I	88	Y	Cookstown	1
Simon Moore	Aligned Financial Planning	R	59	Y	Holywood	2
Tanya Martin	IQ&Co	R	53	N	Holywood	4
Mark Weatherall	IQ&Co	R	26	N	Holywood	1
Christopher Todd	Hills Financial Planning	I	47	N	Larne	2
Jack White	Hills Financial Planning	I	14	N	Larne	1
Richard Girvan	Ardent Wealth	R	36	Y	Lisburn	3
Laura Collins	Ardent Wealth	R	48	Y	Londonderry	3
Paul Chada	True Potential	R	113	N	Magherafelt	1
Neill Gregson	NG Wealth Management	R	54	N	Moira	4
Diane Pankhurst	IQ&Co	R	39	N	Newtownabbey	3
Peter Farrant	Argentis	I	25	N	Newtownabbey	2
Alastair Hall	IQ&Co	R	22	N	Newtownabbey	2
Colin McHugh	Temple Gray	I	31	Y	Omagh	2

SCOTLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Martin Welsh	Welsh & Taylor Wealth*	R	122	N	Aberdeen	5
Kieran Taylor	Welsh & Taylor Wealth*	R	115	N	Aberdeen	5
Alan Rutherford	Alan Rutherford Wealth Management	R	82	N	Aberdeen	1
Steven Mcknight	McKnights Associates Wealth Management	R	82	N	Aberdeen	1
Rory Craig	Russell Gibson Financial Management*	I	65	N	Aberdeen	1
Alan Ball	Russell Gibson Financial Management*	I	61	N	Aberdeen	1
Adam Sinclair	Adam Sinclair & Associates	R	59	N	Aberdeen	1
Sean Mills	McKnights Associates Wealth Management	R	51	N	Aberdeen	1
Zyg Krukowski	McKnights Associates Wealth Management	R	51	N	Aberdeen	1
Tom Hyslop	Russell Gibson Financial Management*	I	47	N	Aberdeen	1
Scott Morrison	Charles Stanley*	R	42	Y	Aberdeen	1
Liviu Bocancia	Welsh & Taylor Wealth*	R	24	N	Aberdeen	1
April Ritchie	Mattioli Woods	R	20	N	Aberdeen	2
Emma Gibb	Russell Gibson Financial Management*	I	18	N	Aberdeen	1
Laura Pike	The Pike Partnership	R	12	N	Aberdeen	1
Stephen McMahon	One Financial Solutions*	I	79	Y	Airdrie	6
Allan Moffat	Carron Financial Services	I	107	Y	Annan	5
Cary Stewart	CNS Financial Solutions	R	23	N	Arbroath	2
Mike Rafter	True Potential	R	17	N	Arrochar	1
Richard Webb	Pia Financial Solutions	R	122	N	Ayr	1
Kevin Owens	One50 Financial Planning	I	91	N	Ayr	5
Euan McAuliffe	McPherson Wealth	R	44	N	Bellshill	1
Elliot Tate	Newcastle Financial Advisers*	R	18	N	Berwick-upon-Tweed	1
David Charnley	Southern Financial Services	I	102	Y	Bothwell	7+
Carl Melvin	Affluent Financial Planning*	I	381	Y	Bridge of Weir	7+
Martin Joyce	Brierie Financial Planning	I	98	N	Bridge of Weir	6
Darren Watson	Affluent Financial Planning*	I	28	N	Bridge of Weir	1
Clayton Cumming	True Potential	R	410	Y	Clydebank	7+
Kafai Wong	Key Financial Wealth Solutions	R	184	N	Coatbridge	3
Conrad Balatoni	Balatoni Financial Planning	R	46	N	Corstorphine	1
Amy Ireland Hexley	Destination Wealth	R	10	N	Cupar	1
Karen Lauder	Intelligent Pensions	I	11	N	Currie	1
Keith Roseburgh	Keith Roseburgh Financial	I	74	N	Dalkeith	5
Andrew Finnie	Border Finance	I	1690	Y	Dumfries	7+
Steven Conchie	Armstrong Watson	I	41	N	Dumfries	2
Andrew Middlemiss	Middlemiss and Associates	R	239	N	Dunbar	5
Raymond Broomfield	AFH Wealth Management	I	117	N	Dunbar	5
Dave Murray	Dave Murray Wealth Management	R	30	N	Dundee	3
Alan Dunn	Alan Dunn Financial Management	R	16	N	Dundee	1
Will Burns	Carnethy Wealth	R	59	N	Dunfermline	3
Sarah Miller	Bay Financial Planning	I	47	N	Dunfermline	1
Ian Galston	2plan Wealth Management	I	115	Y	East Kilbride	2
Graeme Crooks	Newlands Financial Planning	R	30	N	East Kilbride	1
Rachel Stewart	Traprain Financial	R	90	N	East Linton	4
Kathryn Tomlinson	Calton Wealth Management	I	199	Y	Edinburgh	7+
Graeme McInally	Mearns & Company*	I	137	Y	Edinburgh	1
Katrina Bruce	Mearns & Company*	I	94	Y	Edinburgh	1
Kenny Stevenson	Forvis Mazars*	I	88	N	Edinburgh	3
Aurelija Buckute	Mearns & Company*	I	75	Y	Edinburgh	1
Katie Ridland	Ridland Wealth Management	R	71	N	Edinburgh	4
Malcolm Steel	Mearns & Company*	I	70	Y	Edinburgh	1
Adrian Hanger	ADH Wealth Management	R	68	N	Edinburgh	5
Carley Mearns-Begley	Mearns-Begley Wealth Management	R	65	N	Edinburgh	5
Richard Johnston	AAB Wealth Chartered Financial Planners*	I	63	Y	Edinburgh	3
Craig Davidson	C. Davidson Financial Planning	R	59	N	Edinburgh	1
Paul McCabe	Acumen Financial Planning	I	55	N	Edinburgh	1
Sam Cowan	Charles Stanley*	R	55	Y	Edinburgh	1
Casey Crooks	True Potential	R	53	Y	Edinburgh	3
Jason Baggott	Tweed Wealth Management	R	52	N	Edinburgh	3
Simon Boyd	Simon Boyd Financial Management	R	50	N	Edinburgh	3
Tom Barbour	T R Barbour Financial Planning	R	44	N	Edinburgh	2
Scott Mackintosh	Alpha Wealth	I	39	N	Edinburgh	3
Lesley Mackintosh	Independent Women*	I	33	N	Edinburgh	1
Stuart McAdam	Stuart McAdam Wealth Management	R	33	N	Edinburgh	2
Angus Kirk	Transform Financial Planning	I	28	N	Edinburgh	2
Jonathan Barkey	Jonathan Barkey	R	23	N	Edinburgh	1
Louis Murray	Succession Wealth	I	23	N	Edinburgh	1
Lindsey Docherty	Independent Women*	I	15	N	Edinburgh	1
Will Bleasdale	Azets Wealth Management*	I	15	N	Edinburgh	1
Alex Hill	Kellyhill Financial Planning	R	12	N	Edinburgh	1
Stuart Bouglas	abrdn	R	12	Y	Edinburgh	1
Neil Miller	Truly Independent	I	89	Y	Falkirk	6
Greg Pascazio	St. James's Place	R	10	N	Falkirk	1
Robbie MacKillop	17 Wealth Management*	I	230	N	Glasgow	5
Ryan Gray	Ascot Lloyd*	I	189	Y	Glasgow	2
David Wright	Ascot Lloyd*	I	174	Y	Glasgow	2
Dhawal Chandan	Just Financial Group	I	169	Y	Glasgow	1
Nadav Brown	Ascot Lloyd*	I	138	Y	Glasgow	1
Stuart Lamont	Waverton Wealth Planning	R	130	N	Glasgow	5
Alan Knox	Financial Succession*	I	114	N	Glasgow	1
Nadeen Watson	Spectrum Wealth Group	I	102	N	Glasgow	3
Andrew Conway	One Financial Solutions*	I	97	Y	Glasgow	6
Colin Campbell	Forvis Mazars*	I	96	N	Glasgow	5
Renata Cook	Renata Cook Wealth Management	R	77	N	Glasgow	3
Jordan Cairney	Ascot Lloyd*	I	74	Y	Glasgow	2
Vihar Shah	Forvis Mazars*	I	73	N	Glasgow	4
Bobby Welsh	Simple Financial Planning	I	62	Y	Glasgow	1
Brian McNicol	Armstrong Watson	I	62	N	Glasgow	5
Angela Proctor	APC Financial Solutions*	I	54	N	Glasgow	1
Siobhan Mullaney	Independent Financial Advice Centre	I	49	N	Glasgow	2
Farzhana Khan	AFH Wealth Management	I	44	N	Glasgow	4
Lynne Meek	APC Financial Solutions*	I	36	N	Glasgow	1
Gordon Keane	LMC Financial Planning	R	33	N	Glasgow	2
Darrel Jones	Financial Succession*	I	32	N	Glasgow	1
Keith Brooks	Paramount Wealth Management	I	32	Y	Glasgow	1
Graeme Melrose	McCrea Financial Services*	I	30	N	Glasgow	1
Anthony Blake	Anthony Blake Financial Planning	R	24	N	Glasgow	1
Jonathan Campbell	McCrea Financial Services*	I	23	N	Glasgow	1
Adam Tweedie	Cove Wealth Management	R	19	N	Glasgow	1
Cameron Bone	Forvis Mazars*	I	18	N	Glasgow	1
Grant Hutton	Hunter Wealth Management	I	18	N	Glasgow	1
Michael Macadam	McCrea Financial Services*	I	18	N	Glasgow	1
Chris Bain	McCrea Financial Services*	I	16	N	Glasgow	1
Katherine Diamond	Forvis Mazars*	I	14	N	Glasgow	1
Sophie Tinney	Intelligent Pensions	I	14	Y	Glasgow	1
Kevin Campbell	Campbell Financial Services	I	10	N	Glasgow	1
Lyle Douglas	Kellyhill Financial Planning	R	10	N	Glasgow	1
Thomas Marshall	S W Financial Management	I	183	Y	Hamilton	7+
Neil Aspinall	Truly Independent	I	109	Y	Insch	5
Jennifer Arthur	Money Advice & Planning	I	26	N	Inverclyde	1
Mary MacFarlane	Mary MacFarlane Financial Planning	R	195	N	Inverness	5
Darran Murphy	Tweed Wealth Management	R	63	N	Inverness	2
Daniel Murdoch	57 North Financial Planning	I	52	N	Inverness	1
Jake Bernardi	57 North Financial Planning	I	45	N	Inverness	1
Colin Macdonald	Phoenix Wealth Solutions	I	23	N	Johnstone	1
Josh Kinning	Phoenix Wealth Solutions	I	11	N	Johnstone	1
Jean Dawson	More Than Mortgages	I	113	Y	Kinross	4
Mike Baxter	Radiant Financial Planning	I	82	Y	Kirkcaldy	1
David Cameron-Harper	Cairn Independent	I	51	N	Kirkcaldy	2
Michael McLintock	Adelp Financial Solutions	I	105	Y	Lanark	7+
David Clark	True Potential	R	35	Y	Lanark	1
Darren Burns	DPB Wealth Management	I	60	Y	Larbert	4
Dani-Rose O'Ryan	Invest Retire Protect	R	25	N	Larbert	1
John Maxwell	MX Independent Financial Services*	I	247	N	Largs	6
Michael McGinty	Sandringham Financial Partners*	I	76	N	Largs	6
Kenneth Murphy	Kenneth Murphy	R	78	N	Lasswade	1
Steven Guthrie	Guthrie Wealth Consultancy	R	63	N	Lasswade	5
Vincent Throp	Throp Financial Planning	R	249	Y	Linlithgow	5
Graeme Inglis	Poise Financial Planning	I	178	Y	Linlithgow	5
Martin Heslop	Sutherland Mayfair Financial Planning	R	52	Y	Linlithgow	2
Colin Welsh	Ellis Bates (part of Shackleton)*	I	123	Y	Livingston	3
Lucy Logan	Calderwood Financial	R	45	N	Livingston	1
Steven Auldjo	Dynamic Wealth Solutions	R	11	N	Livingston	1
Beverley Riddell	Global Advice Group	I	38	Y	Melrose	2
Cameron Renton	Renton Wealth Management	I	23	Y	Musselburgh	2
Gavin Middlemiss	Middlemiss and Associates	R	76	N	North Berwick	1
Ranald Hall	Gilson Gray Financial Management	R	23	N	North Berwick	1
Robert Allan	Independent Financial Advice Centre	I	66	Y	Paisley	3
Natalie Donnell	Flying Colours Advice	I	21	N	Paisley	1
Andrew Stewart	A S Wealth Management	R	65	N	Perth	5
Craig Herd	Radiant Financial Planning	I	10	N	Perth	1
Craig Malcolm Bush	Money Advice & Planning	I	44	N	Renfrew	2
Gordon Young	Azets Wealth Management*	I	26	N	Renfrew	1
Graham Brodie	Succession Wealth	I	144	Y	Stirling	7+
Sean Gilbert	Select Wealth Managers	I	106	Y	Stirling	6
Kirsty McAuliffe	Invest Retire Protect	R	20	N	Stirling	1
Elaine Clunie	Buchan Wealth Management	R	66	N	Stonehaven	5
Louise Mackenzie	Highlands & Islands Financial Advice	R	10	N	Stornoway	1
Nick Callaghan	JC Roxburgh	I	169	N	Troon	7+
Jacqueline Hillan	JC Roxburgh	I	79	N	Troon	2
Martyn Paterson	AAB Wealth Chartered Financial Planners*	I	124	Y	Westhill	2
Kelly Shek	AAB Wealth Chartered Financial Planners*	I	36	N	Westhill	1
Lisa Tait	AAB Wealth Chartered Financial Planners*	I	33	N	Westhill	2
Claire Marston	AAB Wealth Chartered Financial Planners*	I	22	N	Westhill	1
Peter Hope	Acumen Financial Planning	I	15	N	Westhill	1

SOUTH EAST ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Stuart Brown	Eight Wealth Management	R	199	N	Alton	5
Nick Winter	Quilter Financial Advisers	R	22	N	Alton	2
Julia Keith	Succession Wealth	I	55	N	Amersham	1
Keith Smithson	Succession Wealth	I	47	N	Amersham	2
Alan Drysdale	AGILITY Financial Advisers	I	17	N	Amersham	1
Asif Hussain	Asset Wealth Advisory	R	96	Y	Ashford	5
Colin Quinn	Q & A Financial Planning	R	45	N	Ashford	4
Toby Winyard	Lester Brunt Wealth Management	R	36	N	Ashford	3
Sarah Hope	Sandringham Financial Partners*	I	14	N	Ashford	1
Hannah Ripley	Talis Financial Advisers	I	10	N	Ashford	1
Nathan Gonsalves-Williams	Twelve Wealth Management	R	31	N	Aylesbury	1
David Mills	Ridgeways	I	30	Y	Aylesbury	1
Sarah Blyth	Blyth Wealth Management	I	91	Y	Basingstoke	2
Ben Middleton	True Potential	R	90	N	Basingstoke	4
Jack Saunders	ilumiti	I	78	Y	Basingstoke	3
Richard Pearce	Richard Pearce Wealth Management	R	52	N	Basingstoke	4
Stuart Harmer	M&D Wealth Management	R	41	N	Basingstoke	2
Leigh Bennett	Watch Oak Private Wealth	R	42	N	Battle	3
Lance Richards	The Lance Richards Practice	R	39	N	Battle	3
Sam Durling	Watch Oak Private Wealth	R	10	N	Battle	1
Jonathan Miller	365ifa	I	97	N	Bedford	2
John Howson	Stellar Financial Planning	R	74	N	Bedford	5
Emily Pool	Happy Planet Financial Planning	I	60	Y	Bedford	5
Aga Drozd	Harrison James Financial Planners	R	51	N	Bedford	1
William Diggins	Ascot Lloyd*	I	101	Y	Benfleet	2
Martin Turbin	Clarity Wealth Management	I	42	Y	Benfleet	1
Ross Lambert	Forvis Mazars*	I	145	N	Berkhamsted	5
Robert Stringer	Stringer Mann Chartered Financial Planners	R	52	N	Berkhamsted	4
Ed Evans	Stringer Mann Chartered Financial Planners	R	34	N	Berkhamsted	3
Chris Philcox	True Potential	R	73	Y	Bexhill-on-Sea	1
Jenny Jackson	Premier Plus	I	130	Y	Biggleswade	7+
Charlotte Gibbon	Independent Personal Financial Management	I	105	Y	Biggleswade	5
Howard Bullock	Clear Financial Advice	I	96	N	Billericay	4
Daniel Parkinson	Dawn Financial Planning	R	11	N	Bognor Regis	1
Liviu Ratoi	Flying Colours Advice	I	30	N	Bracknell	2
George Agan	Flying Colours Advice	I	27	N	Bracknell	2
Lydia Wroe	Lydia Wroe Financial Planning	R	20	N	Bracknell	1
Christopher Peters	Flying Colours Advice	I	15	N	Bracknell	1
Jayna Shah	JPS Wealth Management	R	106	N	Brighton	5
Christina Wood	Octo Financial Planning	R	72	Y	Brighton	1
Simon Wateridge	Intelligent Pensions	I	56	Y	Brighton	2
Philip Hanley	Philip James IFA*	I	625	Y	Burford	7+
Sian MacInnes	Callabas Financial Services	I	325	Y	Burford	7+
Michael Piper	Temple Piper Financial Planning	R	33	N	Burford	2
Harry Morgan	Retire by Design	I	151	Y	Burgess Hill	7+
Daniel Raggett	Attivo	I	22	Y	Burgess Hill	1
Piers Bonnett	Wellesley Investment Management	R	13	N	Burgess Hill	1
Harj Gill	Sandringham Financial Partners*	I	81	N	Burnham	5
Ryan Van den Bergh	In Partnership	I	98	N	Camberley	5
Samsu Miah	Berkshire Financial Planning	R	58	Y	Camberley	5
Peter Ward	St. James's Place	R	56	N	Camberley	2
Vic Kleboe	Penrose Wealth Management	R	52	N	Camberley	4
Andy Degiorgio	Penrose Wealth Management	R	24	N	Camberley	1
Lee Giles	Verum Financial	I	359	Y	Canterbury	7+
Paul Huggins	Huggins Wealth Management*	I	267	Y	Canterbury	1
Samantha Secomb	Women's Wealth	I	88	Y	Canterbury	2
Oliver Secomb	Pentins Financial Planners	I	38	Y	Canterbury	2
Jason Woolgar	Verum Financial	I	32	N	Canterbury	1
Matthew Carr	Verum Financial	I	21	Y	Canterbury	1
Bruce Davies	Holden & Partners*	I	13	Y	Canterbury	1
Tony Duckworth	Tony Duckworth Financial Services	R	43	N	Canvey Island	3
Wayne Smith	WLS Investment Partnership*	I	138	N	Chatham	2
Karen Berisford	FirmStone Wealth	R	36	N	Chesham	1
Lewis McGonigal	Perspective	I	13	N	Chesham	1
Sunil Karia	Perspective	I	11	N	Chesham	1
Brad Ainsworth	Cathedral Wealth Management	R	123	N	Chichester	6
Paul D Brown	Ascot Lloyd*	I	122	Y	Chichester	2
Michael Fowler	Succession Wealth	I	50	Y	Chichester	2
Tom Bate	Attivo	I	49	Y	Chichester	2
Peter Greenwood	Greenwood Wealth Solutions	R	41	N	Chichester	2
Brian Martin	Argentis	I	35	Y	Chichester	2
Sally Austin	Austin Wealth Management	R	34	N	Chichester	1
Josh Farrow	Cathedral Wealth Management	R	24	N	Chichester	2
Lottie Kent	True Financial Design	I	17	N	Chichester	1
Andy Hara	Harbour Wealth Planning	R	13	N	Chichester	1
John Findlay	Bray Wealth Management*	R	100	Y	Chobham	5
Charlotte Rush	Burfields House Wealth Management	R	43	N	Cranbrook	2
Andrew Lee	One Financial Solutions*	I	115	Y	Cranleigh	6
Rupert Miller	Bramley Financial Planning	I	89	Y	Cranleigh	6
Tim Gurr	TK Gurr Financial Planning	I	47	Y	Crawley	2
Andrew Brady	Brady Financial Planning	I	198	Y	Crowborough	1
Simon Munday	Prosperity IFA	I	180	Y	Crowborough	1
Graham Hicks	GA Hicks Associates	I	134	N	Crowborough	7+
Levi Bonnet	Prosperity IFA	I	25	Y	Crowborough	1
Davy Worsfold	HJP Chartered Financial Planners	R	56	N	Dorking	1
Ben Moram	HJP Chartered Financial Planners	R	44	N	Dorking	1
Mark Richings	HJP Chartered Financial Planners	R	32	N	Dorking	2
Steven James	HJP Chartered Financial Planners	R	20	N	Dorking	2
Michael Phillips	HJP Chartered Financial Planners	R	18	N	Dorking	1
Gregor Watt	HJP Chartered Financial Planners	R	11	N	Dorking	1
Simon Porter	Porter & Company	I	10	N	Dorking	1
Paul Clifford	Clifford Osborne	I	542	Y	Eastbourne	7+
Jamie Sorbie	Atkins Bland	I	37	N	Eastbourne	2
Sandy McPherson	Fidelius*	I	62	N	Eastleigh	2
Tiernan Simmons	Argentis	I	53	N	Eastleigh	1
Jeremy Martin	MWA Financial Advice	I	102	N	Edenbridge	1
Ian Riggs	Eight Wealth Management	R	320	N	Fareham	5
Jason Eldrid	Sheraton Financial Planning*	I	243	Y	Fareham	7+
Robert Brealey	Abbotstone Financial Solutions	I	155	Y	Fareham	7+
David Gallagher	Capital Planning Partners	R	118	N	Fareham	3
Nick Clegg	Eight Wealth Management	R	115	N	Fareham	1
Ian Batterbee	Sterling & Law	I	100	Y	Fareham	4
Mark Holmes	Eighteen Wealth Planning	I	59	Y	Fareham	1
Sasha McKee	Eight Wealth Management	R	58	N	Fareham	2
Emma Farmer	AFH Wealth Management	I	53	N	Fareham	4
Sarah Quirk	Sarah Quirk Wealth Associates	R	48	N	Fareham	1
Andy McKee	Eight Wealth Management	R	38	N	Fareham	2
Larry Clarke	Lawrence Clarke	I	33	N	Fareham	1
Susette Bowden	Lawrence Clarke	I	24	N	Fareham	1
Kelley Duncan	Lawrence Clarke	I	21	N	Fareham	1
Dave Tomlinson	Eight Wealth Management	R	19	N	Fareham	1
James Murphy	Lawrence Clarke	I	15	N	Fareham	1
Mike Osmond	Lawrence Clarke	I	13	N	Fareham	1
Paul Davis	Lawrence Clarke	I	12	N	Fareham	1
Simon White	Lawrence Clarke	I	11	N	Fareham	1
Alan Wall	Eight Wealth Management	R	108	N	Farnborough	4
Richard Lake	Blackdown Wealth Management	R	44	N	Farnborough	1
Rory Shipton	Shipton Wealth	R	42	N	Farnborough	1
Tom Garsed-Bennet	Flying Colours Advice	I	94	Y	Farnham	3
Richard Gross	Church's Financial Planning	I	60	Y	Farnham	4
Tobias Cobb	Aitana Financial Services	R	36	N	Faversham	2
James Gill	J G Wealth	R	131	N	Fleet	5
Geoff Day	Wilcox Day Wealth Management	R	118	N	Fleet	6
Andrew Coles	Ovation Finance*	I	73	N	Fleet	5
Paul Scott	Scott Financial	R	67	N	Fleet	1
Dean Fermie	Beals Mortgage and Financial Services	R	45	Y	Fleet	2
Tracyann Johnson	Johnson Wealth Solutions	R	42	N	Fleet	3
Aaron Ward	Award Financial Planning	R	18	N	Fleet	1
Heide Swift	Heide Swift Financial Planning	R	142	N	Flitwick	4
Darren Hutton	Collective Financial Planning	R	13	Y	Flitwick	1
Ben Taylor	Consolidare Wealth Management	I	68	Y	Folkestone	2
Trevor Mitchell	Mitchell Private Clients*	R	78	Y	Forest Row	5
Nigel Burgess	Wardour Investments*	I	89	N	Gerrards Cross	2
Phil Adams	Wardour Investments*	I	49	N	Gerrards Cross	2
Nimesh Nathwani	Wardour Investments*	I	46	N	Gerrards Cross	1
Luke Hartley	Hartley Ross	I	36	Y	Gerrards Cross	3

KEY

FIRM
* Top Rated Firm (includes trading names of Top Rated Firms). More on p30

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

The information in these tables is correct as of February 19, 2025

View each adviser's services and qualifications, and contact them by visiting VouchedFor.co.uk or calling 020 3111 0583

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS SOUTH EAST ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Sarah Arora	Flying Colours Advice	I	12	N	Gerrards Cross	1
Lynn Healy	Ascot Lloyd*	I	97	Y	Glasgow	2
Kevin Gatland	Gatland Wealth Management	R	48	N	Godalming	1
Mark Daunter	Oculus Wealth Management Hampshire	R	27	Y	Godalming	1
David Cole	Burfields House Wealth Management	R	92	N	Goudhurst	4
Robin Quirt	Burfields House Wealth Management	R	91	N	Goudhurst	4
Connor Essam	Burfields House Wealth Management	R	59	N	Goudhurst	2
Michael Bains	Burfields House Wealth Management	R	39	N	Goudhurst	1
Adam Ramsey	Burfields House Wealth Management	R	16	N	Goudhurst	1
Steven Burgess	Fortis Financial Planning	R	121	Y	Guildford	5
David Sillars	Brightpath Financial Planning	R	10	N	Guildford	1
Damien Gould	Junction 8 Financial Planning	R	67	Y	Hailsham	5
Dean Brooks	Manor S Financial	R	44	N	Hailsham	3
Dean McSloy	The Private Office*	I	246	Y	Harpenden	6
Brian Abrey	Abrey Private Clients	R	109	Y	Harpenden	5
James Penn	J P Wealth Management	R	43	N	Harpenden	1
David Dodgson	The Private Office*	I	166	Y	Haslemere	7+
Matthew Machan	Machan Wealth Management	R	11	N	Hassocks	1
Nigel Thornely	Sandringham Financial Partners*	I	83	Y	Hastings	6
Jarrath Cush	Eight Wealth Management	R	109	N	Havant	4
Chris Poynton	Country Wealth	I	45	N	Havant	4
Andrew Salter	Salter Wealth Management	R	10	N	Hawkhurst	1
Simon Arthur	Metis Wealth	I	87	N	Haywards Heath	2
Joel Wormald	Metis Wealth	I	74	N	Haywards Heath	2
George Delaney	Metis Wealth	I	61	N	Haywards Heath	2
Gordon Slocombe	Metis Wealth	I	48	N	Haywards Heath	1
Sean Guirey	The Aspire Partnership	I	36	N	Haywards Heath	3
Michael Smits	Metis Wealth	I	28	N	Haywards Heath	1
Karin Schulte	Manow Wealth Partners	R	11	N	Haywards Heath	1
Nathan Faraday	Metis Wealth	I	10	N	Haywards Heath	1
Tony Woodward	Quilter Financial Advisers	R	152	Y	Henley-on-Thames	7+
Chris Gallimore	Gallimore Wealth Management	R	103	Y	Henley-on-Thames	2
Amy Goodall-Smith	Goodall-Smith Wealth Management	R	30	N	Henley-on-Thames	1
Tom Frizzell	Frizzell Wealth Management	R	20	Y	Henley-on-Thames	1
Kim Sprague	Frizzell Wealth Management	R	16	N	Henley-on-Thames	1
James Tilley	Frizzell Wealth Management	R	14	N	Henley-on-Thames	1
Scott Atkinson	GPFM*	I	149	Y	Hertford	3
Simon Frost	GPFM*	I	74	Y	Hertford	3
Emma Saunders	GPFM*	I	56	Y	Hertford	3
Natasha Brown	GWB Financial Services	I	11	Y	Hertford	1
Sarah Nesbitt	The Private Office*	I	46	Y	High Wycombe	2
Joel Wood	Wealth & Finance Matters	R	33	N	High Wycombe	1
Susie Bewell	Raymond James, Hitchin	I	195	Y	Hitchin	7+
Ashley Townsend	Prosperity IFA	I	127	Y	Hitchin	1
Jonathan Smith	Smith and Wardle Financial Planning*	I	126	Y	Hitchin	5
Faye Silver	Raymond James, Hitchin	I	114	N	Hitchin	5
Rory Joseph	JLM Wealth	I	111	Y	Hitchin	1
Rory Albon	Albon Financial Planning	I	62	Y	Hitchin	3
Christian Lloyd-Williams	Smith and Wardle Financial Planning*	I	38	Y	Hitchin	2
Rowan Hedley	The Private Office*	I	36	Y	Hitchin	1
Simon Jackson	Smith and Wardle Financial Planning*	I	29	Y	Hitchin	2
Katharine Ross	Smith and Wardle Financial Planning*	I	20	N	Hitchin	1
Andy Edgar	JLM Wealth	I	18	N	Hitchin	1
Philip Piggins	True Potential	R	83	N	Hook	3
Joseph Webster	Webster Associates	R	71	N	Hook	1
Alexander Fry	GoddardFry Wealth Management	I	67	Y	Hook	1
Josh Cardy	Eight Wealth Management	R	31	N	Hook	2
Michael Sharp	Sharp Wealth Management	R	64	N	Horley	5
Adam Reeves	Reeves Financial	I	158	N	Horsham	7+
Douglas Hanbury	Horsham Financial Services	R	72	N	Horsham	4
Daniel Hanbury	Horsham Financial Services	R	59	N	Horsham	4
John Surgenor	Barrington Hamilton	I	48	N	Horsham	2
Mark Andrews	Finance Energy	I	43	Y	Horsham	2
Charlie Piper	Invictus Wealth Consultants	R	30	N	Horsham	1
Mike Smith	Beals Mortgage and Financial Services	R	24	N	Horsham	2
Ivan Lyons	Ascot Lloyd*	I	450	Y	Hove	7+
Kay Mechial	Black Lion Wealth Management	R	208	N	Hove	5
Humaun Rashid	Ascot Lloyd*	I	129	Y	Hove	2
Peter Atkins	The Wilcox Young Partnership*	I	71	Y	Hove	2
Freya Menhinick	Ascot Lloyd*	I	62	Y	Hove	2
Oliver McDonald	Engage Wealth Management	I	54	N	Hove	4
Ciaran Scanlon	Fornells Wealth Management	I	31	Y	Hove	4
Simon Treadaway	Sandringham Financial Partners*	I	26	N	Hove	2
Laura Bailey	Sterling & Law	I	23	Y	Lee-on-the-Solent	2
Tim Felstead	H2O Financial Services	R	70	N	Leigh-on-Sea	1
Matt Birch	Arcus Wealth	I	10	N	Leigh-on-Sea	1
Tony Sareen	TDS Financial	R	44	N	Leighton Buzzard	2
Matthew Barnes	Barnes Robertson Financial Planning	R	54	N	Letchworth Garden City	5
Lee Waters	Barwells Wealth*	I	79	N	Lewes	2
Roger Waters	Barwells Wealth*	I	39	N	Lewes	2
Gavin Foster	Ascot Lloyd*	I	122	Y	Liss	2
Mehran Gharehdaghi	Sequel Financial Planning UK	R	56	N	Littlehampton	1
Alistair Norton	GHL Direct	R	377	N	Luton	7+
Christopher James	Wealth Matters	I	57	N	Luton	5
David Crabbe	Quilter Financial Advisers	R	141	N	Maidenhead	7+
Karan Chandreja	KC Wealth	R	137	N	Maidenhead	1
James Knight	Knight Wealth Management	R	27	N	Maidenhead	1
Vikram Deb	McMillan Wealth Consultants	R	139	N	Maidstone	1
Steve Ivory	Fidelius*	I	137	N	Maidstone	2
James Etheridge	Focused Financial*	I	114	Y	Maidstone	5
Harry Donoghue	The Private Office*	I	63	Y	Maidstone	2
Lorraine Sellwood	Eight Wealth Management	R	130	N	Marlow	2
Matthew Cole	The Private Office*	I	103	Y	Marlow	5
Gareth Lewis	Vivid Financial Planning	R	71	N	Marlow	5
Bob Gibbs	Bob Gibbs Financial Planning	I	350	Y	Milton Keynes	7+
Andrew Flowers	Vizion Wealth	I	208	Y	Milton Keynes	4
Tony Byrne	Wealth and Tax Management	I	208	N	Milton Keynes	6
Nikki Pipping	Collective Financial Planning	R	144	Y	Milton Keynes	5
Nicholas Hamilton	Forvis Mazars*	I	106	N	Milton Keynes	2
Matthew Brooks	The Cosgrove Partnership	I	86	Y	Milton Keynes	3
Jenny Stones	Jules Murphy Financial Planning	I	69	N	Milton Keynes	1
Jat Bubbra	Wealth and Tax Management	I	68	N	Milton Keynes	2
Faisal Khan	AFH Wealth Management	I	51	N	Milton Keynes	2
Cholpon Djanuzakova	Wealth and Tax Management	I	40	N	Milton Keynes	4
Tom Warren	Warren Wealth Management	I	39	Y	Milton Keynes	2
Sam Malka	Scottsdale Lifetime Partners	R	36	N	Milton Keynes	3
Tean Hatt	Vizion Wealth	I	29	Y	Milton Keynes	1
Robert White	Whiteleaf Financial Planning	R	10	N	Milton Keynes	1
Simon Moran	Attivo	I	200	N	Newbury	7+
Mark Sleeman	Ascot Lloyd*	I	132	Y	Newbury	5
Paul Shorten	Blacktower Financial Management	I	88	N	Newbury	2
Neil Buckingham	Attivo	I	13	N	Newbury	1
John Clements	True North Financial Planning	R	53	N	Newport Pagnell	4
Nicola Watts	Jane Smith Financial Planning*	I	156	N	Olney	6
Paul Davidson	Strategic Vision Wealth Management	I	124	Y	Oxford	6
Erin Rigault	Mycontinuum.co.uk	I	119	Y	Oxford	1
Adam Gibson	Argentis	I	44	Y	Oxford	2
Tony Pound	2plan Wealth Management	I	21	Y	Oxford	1
Andy Norrington	Sterling & Law	I	93	Y	Oxted	5
Tom Line	Line Financial Services	I	56	Y	Oxted	2
Petra Griffiths	Argentis	I	138	N	Peacehaven	7+
Kieran Woods	McMillan Wealth Consultants	R	56	N	Peacehaven	1
Gordon Duncan	Duncan Financial Services	I	33	Y	Petersfield	1
Rachael Panteney	Willow Tree Financial Services	R	59	Y	Polegate	3
Joshua Martin	Quilter Financial Advisers	R	24	N	Polegate	1
Frankie Davis	Attivo	I	36	Y	Portsmouth	1
Alex Hatfield	The Private Office*	I	179	Y	Princes Risborough	7+
Roger Clarke	The Private Office*	I	154	Y	Pulborough	5
Adam Benson	Fortura Financial Partners	R	59	N	Pyrford	3
Rob Winter	London and County Financial Advisors	I	89	N	Ramsgate	5
Ross Lacey	Fairview Financial Management	I	178	Y	Rayleigh	6
Donna Buffham	The Private Office*	I	104	Y	Rayleigh	5
Joe McArdle	SP Financial Management	I	85	Y	Rayleigh	4
David Boone	CMIS IFA	I	48	N	Rayleigh	2
James Latchford	Argentis	I	30	N	Rayleigh	1
Neil Dobson	SP Financial Management	I	15	N	Rayleigh	1
John Aubrey	Ascot Lloyd*	I	173	Y	Reading	5
Allan Perry	Ascot Lloyd*	I	142	Y	Reading	2
Mark Woodruff	Eight Wealth Management	R	104	N	Reading	1
Dan Barnard	Finli	R	102	N	Reading	2
Martin Harding	MKC Wealth	I	93	N	Reading	2
Rob Spendley	Robertsons & Crawford	I	88	N	Reading	2
Matthew Hall	Ascot Lloyd*	I	78	Y	Reading	2
Paula Bicknell	Paula Bicknell Wealth	R	71	N	Reading	4
Andrew Vaughan	Vaughan Wealth	R	66	N	Reading	5
Andrew Hall	Ascot Lloyd*	I	51	Y	Reading	2
Lucy Grifferty	Wholesome Financial Planning	I	43	Y	Reading	4
Matt Bicknell	Bicknell Financial Planning	R	34	N	Reading	4
Paul McFarlane	2plan Wealth Management	I	30	Y	Reading	1
Kendra Selzer	Philip James IFA*	I	23	Y	Reading	1
Kriss Woodward	Woodward Financial Planning	R	20	N	Reading	1
Ben Spence	Gallimore Wealth Management	R	12	N	Reading	1
Timea Toth	AFH Wealth Management Cookham	I	12	N	Reading	1
Wayne Griffiths	One Financial Solutions*	I	173	Y	Reigate	7+
Scott Davis	3D Financial Planning	I	105	Y	Reigate	2
Gary Leftley	Ellis Bates (part of Shackleton)*	I	66	Y	Reigate	2
Michael Hayes	McDonald Associates	R	61	N	Reigate	4
Christopher Gillespie	3D Financial Planning	I	44	N	Reigate	4
David Grant	Pathfinder Private Wealth	R	82	N	Robertsbridge	4
Tony Barker	Barker Financial Planning	R	51	N	Rochester	1
Ryan Rispoli	Lombard Wealth Associates	R	41	N	Rochester	1
Charlotte Evans	David James Wealth*	I	10	N	Rochester	1
Chris Mills	Voyage Financial Planning	I	147	N	Romsey	2
Shaun Ramazannezhad	McMillan Wealth Consultants	R	109	N	Romsey	5
Scott Moody	Ascot Lloyd*	I	85	Y	Romsey	2
Abilash Padayattil	Blue Stone Financial	R	60	N	Romsey	2
Nicholas Frid	Attivo	I	29	Y	Royston	2
Paul Wade	Aspen Wealth Management	I	198	Y	Ryde	2
Peter Harris	Olympus Financial Planning	I	84	Y	Rye	2
Sam Worthington	Worthington Financial Planning*	I	249	Y	Sandy	5
Graham Keepen	Foxgrove Associates	I	165	Y	Sevenoaks	6
Joe Parker	Foxgrove Associates	I	160	Y	Sevenoaks	5
Craig Atkins	C A Financial Services	I	80	N	Sevenoaks	3
Steven Hotham	Strategic Wealth Management	I	54	N	Sevenoaks	2
Rohit Rohela	Finsbridge Financial Planning	I	35	N	Sevenoaks	2
Jonathan Hales	LenRose Wealth Management	I	37	Y	Sittingbourne	1
Hassam Shaukat	Shaukat Wealth	R	11	N	Slough	1
David Ruler	David Ruler Financial Planning	I	165	Y	Snodland	7+
Jamie Mallon	Eight Wealth Management	R	272	N	Southampton	4
James Thompson	NorthStar Wealth Management	I	237	Y	Southampton	7+
Andrew Brown	Eight Wealth Management	R	183	Y	Southampton	5
Dean Hunt	Eight Wealth Management	R	148	N	Southampton	2
Lindsay Tucker	Eight Wealth Management	R	131	N	Southampton	2
Nadine Perry	Attivo	I	119	N	Southampton	1
Angela James	Yolo Wealth Management	R	90	Y	Southampton	6
Justin Wade	Regis Bentley	I	84	N	Southampton	2
Henry Lovell	Eight Wealth Management	R	71	N	Southampton	2
Stephen Jury	Jury Financial Solutions	R	50	N	Southend-on-Sea	4
David Brocklesby	SP Financial Management	I	23	Y	Southend-on-Sea	2
Sammy-Jo Gillies	Harbour Financial	I	16	Y	Southend-on-Sea	1
Nigel Francis	Nigel Francis	R	68	N	Southsea	3
Jacqueline Wilson	Sandringham Financial Partners*	I	44	N	Southsea	3
Alexander Bland	Sapphire Financial Planning	R	207	Y	St Albans	4
Dominic Quibell	Lifetime Wealth Management	R	130	N	St Albans	5
April Leeson	The Private Office*	I	118	Y	St Albans	4
Chris Vincent	Petrichor Financial Solutions	R	82	Y	St Albans	4
Daniel Jones	DGS Chartered Financial Planners	I	66	Y	St Albans	5
David Buckley	BW Financial Planning	I	61	Y	St Albans	2
Alex Thomas	DGS Chartered Financial Planners	I	58	N	St Albans	5
Columba McMenamin	Lombard Private Clients	R	48	Y	St Albans	5
Carl Gibson	St. James's Place	R	41	N	St Albans	4
George Downie	Forvis Mazars*	I	37	N	St Albans	2
Sue Back	FuturePath Financial Planning	I	35	Y	St Albans	1
Moheen Ahmed	Hoxton Capital Management	I	33	N	St Albans	2
Zavio D'Ercole	Hoxton Wealth	I	10	Y	St Albans	1
Ray Ingleby	Arborheath	I	155	N	Tadley	4
Mark Saunders	Simple Wealth Solutions	R	91	N	Thatcham	2
Robert Mansfield	Rootes Wealth Management	I	46	Y	Tonbridge	1
Luis Thomas	PTK Invicta	I	17	Y	Tonbridge	1
Catherine Simmonds	Mentmore Financial Planning	R	56	N	Tring	5
Martin Potter	Potter Financial Partners	R	19	N	Tring	1
Daniel Karim	One Financial Solutions*	I	341	Y	Tunbridge Wells	7+
Richard Hitchell	Hitchell Financial Planning	I	179	Y	Tunbridge Wells	4
James Hitchell	Hitchell Financial Planning	I	134	N	Tunbridge Wells	2
Alec Cameron	Advice2U	I	118	Y	Tunbridge Wells	5
Kevin Clare	Ascot Lloyd*	I	97	Y	Tunbridge Wells	2
Henry Armstrong	Armstrong Wealth	I	86	Y	Tunbridge Wells	2
Jerric Alcoran	Wealth Transform	R	73	N	Tunbridge Wells	2
Matthew Forbes	Forbes Financial	R	51	N	Tunbridge Wells	1
Louise Fitzgerald	Sterling & Law	I	48	Y	Tunbridge Wells	2
Lynne Gadsden	Eight Wealth Management	R	32	N	Tunbridge Wells	1
Rachel Pinkstone	FirmStone Wealth	R	15	N	Tunbridge Wells	1
Tim Evans	Hitchell Financial Planning	I	14	N	Tunbridge Wells	1
Peter Cuthbertson	Frizzell Wealth Management	R	21	N	Wallingford	1
Steve Ruane	Frizzell Wealth Management	R	18	N	Wallingford	1
Donald Tsang	Frizzell Wealth Management	R	17	N	Wallingford	1
Tasha Mulford	Frizzell Wealth Management	R	14	N	Wallingford	1
Neil Anns	Anns and Grange Associates	R	26	N	Wantage	2
Alison Tyne	Intelligent Pensions	I	58	Y	Ware	2
Glen Whiston	Whiston Wealth Management	R	16	N	Ware	1
Mark Higgins	Argentis	I	118	N	Waterlooville	2
Matthew Porter	Argentis	I	86	Y	Waterlooville	2
Chris Allen	Mat White Financial Services	I	71	Y	Waterlooville	2
Graham McIntyre	Argentis	I	62	N	Waterlooville	2
Daniel Humphrey	Argentis	I	46	N	Waterlooville	2
Paul Ford	Argentis	I	42	N	Waterlooville	1
Philippa Cowan	Argentis	I	39	N	Waterlooville	2
Guy Freeman	Argentis	I	37	N	Waterlooville	1
Robert Payne	Argentis	I	37	N	Waterlooville	2
David Moore	Argentis	I	28	N	Waterlooville	1
Kate Hinsley	Argentis	I	23	Y	Waterlooville	1
Geoff Clark	Argentis	I	13	N	Waterlooville	1
Paul Jeffrey	Argentis	I	13	N	Waterlooville	1
Paul Yossava	Argentis	I	12	N	Waterlooville	1
Graham Hewitt	Argentis	I	11	N	Waterlooville	1
Jonathan Allen	Argentis	I	11	N	Waterlooville	1
Harj Heer	Logic Financial Services	I	88	N	Watlington	6
Joe Sheridan	Intelligent Pensions	I	47	Y	Welwyn	2
Sarah-Jayne Ives	SJ Wealth Management	I	86	Y	West Malling	3
Derek Scott	Scott & Associates Financial Planning	R	33	N	West Malling	1
John Haley	Willow Financial Planning	I	63	Y	Westcliff-on-Sea	2
Darren Ford	Essex Financial Planners	I	24	Y	Westcliff-on-Sea	1
Michael Man	MKM Wealth Management	R	81	N	Westerham	4
Emily Man	Emily Man Wealth Management	R	68	N	Westerham	5
Stephen Cole	Cole Financial Associates	R	45	N	Westerham	1
Richard Cox	Richard Cox Wealth Management	R	44	N	Westerham	4
Mike Lumley	Mike Lumley Financial Solutions	R	42	N	Westerham	4
Graham Lee	Talis Financial Advisers	I	65	N	Whitstable	1
Tony Russell	Orange Tree Financial Services	R	88	Y	Wickford	5
Ian Dartnell	Sygma Financial Services	I	20	N	Wickford	1
Daniel O'Sullivan	Full Swing Financial Planning	R	16	Y	Wickford	1
Johanna Bowcher	Clear Financial Advice	I	16	N	Wickford	1
Nicola Orchard	Orchard Wealth	I	96	N	Winchester	6
Victoria Toan	VJT Wealth Management	I	78	N	Winchester	6
Daniel Whitton	Argentis	I	52	N	Winchester	1
Tom Collins	TMC Financial Consultancy	R	30	N	Winchester	2
Liam Clarke	Fintuity	I	14	Y	Winchester	1
Catriona McCarron	Ascot Wealth Management	I	297	N	Windlesham	7+
Claire Calder	Ascot Wealth Management	I	94	N	Windlesham	1
Greg Armstrong	Ascot Wealth Management	I	31	N	Windlesham	1
David Wilson	Bespoke Independent Financial Advisers	I	16	Y	Windlesham	1
Andy Dixon	Bespoke Independent Financial Advisers	I	14	Y	Windlesham	1
Alex Kirkpatrick	Bespoke Independent Financial Advisers	I	13	Y	Windlesham	1
Jacqueline Brown	Bespoke Independent Financial Advisers	I	13	Y	Windlesham	1
Giles Warren	Giles Warren Financial*	I	137	Y	Windsor	6
Nicholas Hall	Bryant Hall Todd Wealth Management	R	129	N	Windsor	3
Chris Dahl	Advies Private Clients	I	122	Y	Windsor	6
Charlie Bryant	Bryant Hall Todd Wealth Management	R	59	N	Windsor	5
Ian Howe	Druthers Financial Planning*	I	30	N	Windsor	1
Dominic Spalding	Expert Wealth Management*	I	118	Y	Witney	5
Jonathan Hunt	Expert Wealth Management*	I	113	Y	Witney	5
Sam Monk	MKC Wealth	I	112	N	Witney	2
Gary Hamilton	AFH Wealth Management Cookham	I	92	Y	Witney	1
Ady Suter	TWM Financial Planning	R	76	N	Witney	4
Simon Neal	Cornerstone Financial Planning	I	41	Y	Witney	3
Ben Anderson	Williamson Wealth Management	R	21	N	Witney	1
Nick Swartout	Bray Wealth Management*	R	270	Y	Woking	5
Lloyd French	Delaunay Wealth Management	I	104	Y	Woking	5
Cain Stennett	Bigmore Associates	I	79	Y	Woking	6
Geoff Corden	Bray Wealth Management*	R	16	Y	Woking	1
Jonathan Walsh	EBP Financial Planning	I	138	Y	Wokingham	7+
Ray Best	UnaVida Wealth Management	I	135	Y	Wokingham	7+
Jeremy Jackson	Bluesky Chartered Financial Planners	I	80	N	Wokingham	1
Rob Starling	Bluesky Chartered Financial Planners	I	65	N	Wokingham	1
Philip Mather	Velarium Wealth	I	63	Y	Wokingham	2
Richard Dieppe	Succession Wealth	I	44	N	Wokingham	4
Angus Willson	Ascot Lloyd*	I	376	Y	Worthing	7+
Amelia Aitchison	Logic Financial Services	I	18	N	Worthing	1

SOUTH WEST ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Richard Walker-Gunns	Orbit Financial Planning	I	27	Y	Amesbury	1
Kate Davis	Kingsmead Wealth	I	167	Y	Andover	7+
Mark Bastable	Templegate Financial Planning	I	164	Y	Andover	2
Andy Pearce	Duchy IFA	I	156	N	Barnstaple	7+
Stuart Brewer	AFH Wealth Management	I	68	N	Barnstaple	1
Adam Neal	Advice Rooms	I	39	N	Barnstaple	2
Rachel Henley	Fidelius*	I	222	N	Bath	2
Nick Twist	Fidelius*	I	128	N	Bath	2
Jason Knowles	Venture Knoll	I	107	Y	Bath	1
Chris Bence	Fidelius*	I	105	N	Bath	2
Craig Chapman	Fidelius*	I	102	N	Bath	2
Paul Timmins	Fidelius*	I	93	N	Bath	2
David Bowman	Fidelius*	I	82	N	Bath	2
Julian Frere	The Private Office*	I	80	Y	Bath	2
Thomas Bartlett	Ascot Lloyd*	I	77	Y	Bath	1
Andy Strange	Fidelius*	I	49	N	Bath	1
Nathan Lennox	Fidelius*	I	46	N	Bath	2
Dane Kerkin	Fidelius*	I	42	N	Bath	2
Paul Barker	Fidelius*	I	33	N	Bath	1
Rupert Barlow	Barlow and Bartlett Wealth Management	R	24	N	Bath	1
Edward Stockwell	True Potential	R	23	Y	Beer	2
Tony Davies	F1RST Financial Services	R	265	Y	Bournemouth	4
Matthew Dudley	Pocock Rutherford & Co	I	185	N	Bournemouth	5
Matthew Winchester	Pocock Rutherford & Co	I	170	N	Bournemouth	1
Mark Clinton	Clinton Kennard Associates	R	160	Y	Bournemouth	5
Chris Bibb	Chris Bibb IFA	I	84	Y	Bournemouth	5
Jared Brooks	Argentis	I	56	N	Bournemouth	2
James Suttie	Peter Harding Wealth Management	R	47	N	Bournemouth	4
Marta Daniel	Argentis	I	44	N	Bournemouth	2
Robbie Holman	Peter Harding Wealth Management	R	37	N	Bournemouth	3
Arron Clements	Argentis	I	29	N	Bournemouth	2
Mark Freeman	Argentis	I	22	N	Bournemouth	1

KEY

FIRM
* Top Rated Firm (includes trading names of Top Rated Firms). More on p30

STATUS
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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
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VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS SOUTH WEST ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Richard French	Apex CB Financial Planning	I	11	Y	Bournemouth	1
Dan Alder	The Private Office*	I	50	Y	Bradford-on-Avon	3
Stuart Rossiter	Rossiter Wealth Management	I	57	N	Bridgwater	1
Daniel Blandford	The Private Office*	I	233	Y	Bristol	6
Peter Godsell	Crystal Wealth Management	I	191	N	Bristol	5
Jamie Jacobs	Ifamax Wealth Management	I	140	N	Bristol	5
Matthew Rich	Argentis	I	131	N	Bristol	2
Anil Badhan	Assured Wealth Management	I	96	Y	Bristol	5
Tom Buss	Finura Partners	I	86	Y	Bristol	2
George Cooksley	Argentis	I	80	N	Bristol	6
Michael Blair	Hartsfield	I	80	Y	Bristol	6
Steve Pine	The Aspire Partnership	I	80	N	Bristol	3
Ken Hall	The Aspire Partnership	I	75	N	Bristol	3
Adrian Kidd	Ovation Finance*	I	70	N	Bristol	1
Naomi Keith	The Aspire Partnership	I	69	N	Bristol	3
Adrian Wilkins	Aevum Wealth Management*	I	59	N	Bristol	2
Ian Larthe de Langladure	The Aspire Partnership	I	51	N	Bristol	3
Ben Sloggett	Intelligent Pensions	I	47	Y	Bristol	2
Tom Morris	Ovation Finance*	I	44	N	Bristol	1
Melanie Dolphin	Hartsfield	I	43	Y	Bristol	3
Damien Hopkins	OPW Chartered Financial Planners	I	39	N	Bristol	3
Tori Passmore	OPW Chartered Financial Planners	I	39	N	Bristol	3
Paul McMullan	Succession Wealth	I	32	Y	Bristol	3
Andrew Finn	Just Wealth	R	23	Y	Bristol	1
Tom Foley	Cooper Associates Wealth Management	R	20	N	Bristol	1
Joe Tucci	Cooper Associates Wealth Management	R	16	Y	Bristol	1
Tom Brown	Bybrook Wealth Management	R	15	N	Bristol	1
Jin Hira	Succession Wealth	I	12	N	Bristol	1
Kimberley Sare	Guided Financial	I	12	Y	Bristol	1
Elliott Rice	Succession Wealth	I	11	N	Bristol	1
Toby Evans	Greenfields Financial Management	I	100	Y	Broadstone	3
David Sheppard	Eight Wealth Management	R	84	N	Broadstone	2
Alex Turco	Positive Wealth Creation*	I	140	Y	Burnham-on-Sea	3
Stephen Elvin	Stephen Elvin Wealth Management	I	115	N	Burnham-on-Sea	7+
Ian Williams	Integrity Pensions & Investments	I	26	Y	Calne	2
Mark Manning	Safehands IFA	I	164	Y	Cheltenham	2
Robin Etherington	Amber River HDA	I	155	Y	Cheltenham	2
Ben Burgess	Cheltenham IFA*	I	132	N	Cheltenham	2
Madeleine Hollands	Cheltenham IFA*	I	111	N	Cheltenham	5
Tara Wood	Cheltenham IFA*	I	89	N	Cheltenham	1
Andrew Mansion	Cheltenham IFA*	I	56	N	Cheltenham	1
Ben Parker	Parker Financial Advice	I	54	N	Cheltenham	2
Ben Sheward	Attivo	I	53	Y	Cheltenham	2
Lee Grimshaw	Fidelius*	I	51	N	Cheltenham	2
Rob Tiffin	Altior Asset Management	I	47	N	Cheltenham	2
Nicholas Evans	Attivo	I	45	Y	Cheltenham	2
Daniel Ames	Amber River HDA	I	40	N	Cheltenham	2
Stuart Hutton	William Highbourne Wealth Management	I	39	Y	Cheltenham	1
Jack Manser	Attivo	I	38	Y	Cheltenham	2
Ryan Wright	Attivo	I	33	Y	Cheltenham	2
Vanessa Coates	Prosser Knowles Associates	I	31	N	Cheltenham	1
Bradley Laborero	Attivo	I	25	N	Cheltenham	1
Matthew Kirkham	William Highbourne Wealth Management	I	17	Y	Cheltenham	1
Jonathan Hull	Eleven Six Financial Planning	R	38	N	Chippenham	3
Charles Homer	Cross Border Financial Planning	I	18	N	Chippenham	1
Philip Teague	Cross Border Financial Planning	I	14	N	Chippenham	1
Christine Jarvis	Eight Wealth Management	R	93	N	Christchurch	2
Damon Goodey	2plan Wealth Management	I	60	Y	Christchurch	1
Huw Jones	Proposito Financial Planning	I	31	Y	Cirencester	2
Tom Britton	Ballantine Wealth Management	R	79	N	Clevedon	4
James Cridland	Coleridge Wealth Management	R	48	N	Clevedon	4
Matthew Dixon	Hartsfield	I	141	N	Corsham	3
John White	Hartsfield	I	81	N	Corsham	4
Joseph Stephenson	Ballantine Wealth Management	R	80	N	Crewkerne	3
Karen Cooper	Chadwick Financial Management	I	146	N	Dartmouth	7+
Callum Pye	Chadwick Financial Management	I	47	N	Dartmouth	2
Luke Hill	Probert Financial	I	49	Y	Dawlish	2
Tim Gallego	Poundbury Wealth Management	R	86	N	Dorchester	4
James Dalgleish	Premier Financial Planning	I	119	Y	Exeter	7+
Craig Walker	Westminster Wealth Management*	I	95	Y	Exeter	2
Chloe Illman	Lifetime IFA	I	81	Y	Exeter	4
Martin Waistell	Strategic Solutions Financial Services	I	72	N	Exeter	1
Vasilis Panteli	Succession Wealth	I	58	N	Exeter	5
Tasha Pullen	Hamilton Pullen Financial Planning	R	55	N	Exeter	2
Anna Gidman	Anna Gidman Wealth	I	24	N	Exeter	1
Mark Welsh	Prydis Wealth	I	20	N	Exeter	2
Alex Pearce	RBC Brewin Dolphin	R	18	Y	Exeter	2
Barry Martin	JBM Wealth Management	I	87	Y	Exmouth	5
Adam Field	William Highbourne Wealth Management	I	59	Y	Exmouth	1
Ian Crook	Avocet Wealth Partnership	R	50	N	Exmouth	2
Pieter Burger	William Highbourne Wealth Management	I	32	Y	Exmouth	1
David Medland	2plan Wealth Management	R	103	N	Falmouth	5
Jonathan Kavanagh	Ascot Lloyd*	I	82	Y	Ferndown	2
Karl Ward	True Potential	R	69	Y	Ferndown	4
Barbara Smith-Galer	Argentis	I	55	N	Ferndown	2
Samuel Dearnley	Iona Beesly Associates	I	112	N	Gloucester	5
Akbar Patel	BBT Group	I	100	N	Gloucester	1
Martyn Norris	Fidelius*	I	99	N	Gloucester	2
Ian Croxall	Fidelius*	I	90	N	Gloucester	2
Daniel Morris	Prosser Knowles Associates	I	69	N	Gloucester	2
Duncan Smitton	Smitton Wealth Solutions	I	57	N	Gloucester	5
Mike LeGassick	Manning and Company	I	234	N	Ivybridge	7+
Mike Rosevear	One Four Nine Wealth*	I	16	N	Ivybridge	1
Charlie Brown	South Devon Financial Planning	I	91	N	Kingsbridge	4
Paul Chidley	Kernow Financial Planning	I	69	N	Launceston	2
Peter Dart	Dart Wealth Management	I	38	N	Launceston	3
Jack Basford	InTime Financial Planning	I	12	Y	Launceston	1
David Boyce	Bright Future Financial	I	83	N	Lyme Regis	7+
Mark Norton	Peter Harding Wealth Management	R	23	N	Malmesbury	1
Jim Knights	Perspective	I	29	N	Marlborough	1
Ross Perry	Perspective	I	26	N	Marlborough	1
Jade Soutter-Davies	AFH Wealth Management	I	38	N	Mitcheldean	3
Matthew Gibbons	St. James's Place	R	34	N	New Milton	1
Tristan Borkowski	TAB Financial Planning	R	23	Y	New Milton	1
Mark Ridgment	Cornwall Finance & Investment Services	I	92	Y	Newquay	2
Will Clarke	Towan IFA	I	84	N	Newquay	5
James Williamson	Cornwall Finance & Investment Services	I	18	N	Newquay	1
Abigail Stidworthy	Strategic Solutions Financial Services	I	122	N	Newton Abbot	1
Vanessa Taylor	Strategic Solutions Financial Services	I	80	N	Newton Abbot	1
Paul Drake	Opal Financial Management	I	48	Y	Newton Abbot	1
Craig Gahagan	Molyneux Associates	I	19	Y	Newton Abbot	1
Louise Worden	Concise Wealth Management	I	26	Y	Paignton	1
James Saulsbury	Saulsbury Independent Financial Planning	I	116	Y	Perranporth	7+
Andy Burton	TFA – Trusted Financial Advice	I	55	Y	Plymouth	5
Megan Sutton	Clarity Wealth Management	I	54	Y	Plymouth	2
Martyn Burgess	Coast Financial	I	21	N	Plymouth	1
Andy Parsons	Eight Wealth Management	R	106	N	Poole	4
Iain Murray	True Potential	R	99	Y	Poole	7+
Andrew Milligan	Forvis Mazars*	I	67	N	Poole	1
Emily Turgoose	Life Matters Financial Planning	I	65	Y	Poole	2
Rich Powell	Powell & Associates Financial Planning	R	76	N	Portishead	3
Alex Alton	Alton Wealth Management	R	74	N	Portishead	4
Nathan Steele	Heritage Financial Consultancy	R	221	N	Radstock	6
Paul Grey	TFA – Trusted Financial Advice	I	284	Y	Redruth	7+
Liam Thomas	TFA – Trusted Financial Advice	I	81	N	Redruth	1
Stewart Sims-Handcock	Lonsdale Wealth Management	I	92	N	Ringwood	5
William Stagg	True Potential	R	91	N	Salisbury	4
Callum Warner	Argentis	I	61	N	Salisbury	2
Richard Odell	Premier Financial Planning	I	95	N	Shaftesbury	6
Peter Harding	Peter Harding Wealth Management	R	86	N	Shaftesbury	6
James Craw	True Potential	R	75	Y	Sherborne	6
David Ellicott	Strategy Wealth UK	I	31	Y	St Austell	1
Marcus Dunk	Price Financial Planning	R	10	N	Stroud	1
Ross Clifford	Clifford Wealth Management	R	161	Y	Swindon	3
Dave Southby	Dave Southby Financial Planning	R	35	N	Swindon	3
Phillip Kerley	Hawkeye Financial	I	32	Y	Swindon	1
Stephen Dixon	AFH Wealth Management	I	32	Y	Swindon	3
Simon Cutler	Blackdown Financial	I	200	N	Taunton	7+
Jack Cooper	Cooper Associates Wealth Management	R	197	N	Taunton	2
Merryn Collins	Premier Financial Planning	I	116	Y	Taunton	2
Jason Challis	Cooper Associates Wealth Management	R	98	N	Taunton	2
Christo Nation	Cooper Associates Wealth Management	R	80	Y	Taunton	2
Kate Ward	Cooper Associates Wealth Management	R	66	N	Taunton	2
Richard Davies	Peter Harding Wealth Management	R	64	N	Taunton	2
Tim Groenewald	Cooper Associates Wealth Management	R	64	N	Taunton	2
Neil Rossiter	Blackdown Financial	I	48	N	Taunton	1
Jamie Wheeler	Cooper Associates Wealth Management	R	37	N	Taunton	2
Craig Viljoen	Cooper Associates Wealth Management	R	14	N	Taunton	1
Robyn Caffell	Intelligent Pensions	I	56	Y	Tavistock	2
Karl Lehmann	Lehmann Financial Management	R	75	N	Teignmouth	1
Anne Hester	Philip James IFA*	I	63	Y	Tetbury	4
Andy Harris	AFH Wealth Management Cookham	I	19	N	Tetbury	2
Jonathan Bissett	Prosser Knowles Associates	I	42	N	Tewkesbury	2
Rich Atkins	Theocsbury Financial	R	32	N	Tewkesbury	1
Dan McGuigan	Vantage Wealth Management	R	25	N	Tewkesbury	2
Stephen Wales	Ripley Wales Financial Planning	R	107	Y	Torquay	6
Steven Cliff	Sandringham Financial Partners*	I	78	Y	Torquay	6
Jason Mountjoy	Clarity Wealth Management	I	124	N	Totnes	7+
Owen Williams	Clarity Wealth Management	I	15	Y	Totnes	1
Darren Bilkey	TFA – Trusted Financial Advice	I	175	Y	Truro	7+
Jeremy Squibb	Saulsbury Independent Financial Planning	I	81	Y	Truro	1
Allan Cruse	Strategic Solutions Financial Services	I	157	Y	Wareham	7+
Jason Lewis	Lewis Financial	I	73	Y	Wareham	1
Gavin Park	Premier Financial Planning	I	149	Y	Warminster	7+
Jeremy Coltman	Jeremy Coltman Wealth Management	R	90	N	Warminster	4
Daphne Ashford-Smith	Peter Harding Wealth Management	R	28	N	Warminster	1
Matthew Colman	Fidelius*	I	19	Y	Wellington	1
Greg Charlton	True Potential	R	217	N	Weston-super-Mare	5
Weyshen Chiang	Aureus Wealth Management	I	74	N	Weston-super-Mare	3
Ian Sparks	Sparks & Co Financial Services	I	288	N	Wimborne	7+
Bodie Dove	Lester Brunt Wealth Management	R	90	N	Wimborne	4
Amy Sparks	Sparks & Co Financial Services	I	19	N	Wimborne	1
Sam Thorne	Northseam	I	153	N	Yeovil	7+
Simon Dawes	Cooper Associates Wealth Management	R	96	N	Yeovil	2
David Savage	True Potential	R	66	N	Yeovil	2
WALES						
Dr Josh Lewis	Wealth Doctor Financial Planning	I	103	N	Abergavenny	6
Laurence Murphy	LM Financial Planning	I	131	Y	Ammanford	7+
Ben Owen	Green Castle Financial Planning	I	30	Y	Ammanford	2
Connor Mason	Fearndale Wealth Management	R	16	N	Bangor	1
Scott Reynolds	Summit Financial Advisors	R	11	Y	Barry	1
Andy Parry	IWM Wealth Management	R	84	N	Blackwood	4
Lewis Parry	IWM Wealth Management	R	65	N	Blackwood	4
Josie Herdman	How Money Matters*	I	53	Y	Builth Wells	2
Paul Taylor	True Potential	R	82	Y	Caldicot	3
James Gill	Abacus Associates	I	230	N	Cardiff	5
Daniel Ross	Hartley Ross	I	111	Y	Cardiff	7+
Tom Palmer	NTM Financial Services	I	105	Y	Cardiff	1
Minaz Kasmani	Life & Legacy Wealth Management	R	67	N	Cardiff	4
Sam Ormond	Fidelius*	I	66	N	Cardiff	2
Ed Peach	Niche Private Clients	I	64	Y	Cardiff	5
Tom Waldock	Attivo	I	57	Y	Cardiff	2
Andrew Goman	Hartley Ross	I	51	N	Cardiff	3
Andrew Varley	Andrew Varley Financial Planning	R	48	N	Cardiff	4
Suzanne Ward	Bloom Financial Planning	R	36	N	Cardiff	3
Sam Parry	Attivo	I	30	Y	Cardiff	1
Nicholas Hill	NTM Financial Services	I	29	N	Cardiff	1
Chris Woods	EST Wealth	I	26	N	Cardiff	1
David Reid	DL Reid Wealth & Finance	R	26	N	Cardiff	1
Grant Sheppard	Attivo	I	21	Y	Cardiff	1
Kate Shaw	Financial Life Planning	I	19	Y	Cardiff	1
Richard Jones	R J Financial Planning	R	231	N	Cardigan	4
Rhys Young	Affinity Financial Management	I	141	N	Carmarthen	3
Rachel Barnby	RWG Financial Planning	R	20	N	Chepstow	2
Paul Boulton	Boulton Financial Services	I	183	N	Conwy	4
Paul Davies	Hoyl Independent Advisers	I	65	Y	Llanelli	5
Andrew Williams	AMW Wealth	R	39	N	Llanelli	3
Tanya Topping	Arian Financial Planning	I	19	N	Llanelli	1
Gareth Channon	GCFC	R	62	N	Merthyr Tydfil	5
Paul Morris	JM Wealth Planning*	I	121	N	Neath	2
Kelly East	Pure Wealth Management	I	161	Y	Newport	7+
Alex Palmer	Beesure	I	112	Y	Newport	1
Alistair Cummings	Rogerstone IFA*	I	108	Y	Newport	3
Simon Trainor	Ascent Wealth Management	R	78	N	Newport	2
Ryan Caisley	Niche Private Clients	I	74	Y	Newport	4
James Hawkins	Isca Wealth Management	I	67	N	Newport	6
Arron Sharkey	DS Howell Financial Services	I	51	N	Newport	2
James Baker	Abacus Associates	I	49	Y	Newport	5
Paul Morgan	Kymin Financial Services*	I	32	N	Newport	1
Mark Redman	Perspective	I	31	N	Newport	1
Charlotte Lewis-Merry	Vital Financial Planning*	I	29	N	Newport	2
Christopher Taylor	Kymin Financial Services*	I	26	N	Newport	1
Simon Aston	Kymin Financial Services*	I	22	N	Newport	1
Emily Jones	Ascent Wealth Management	R	10	Y	Newport	1
Steven Jones	Kymin Financial Services*	I	10	N	Newport	1
Marcus Rees	Romilly Financial*	I	168	Y	Penarth	3
David Stealey	Romilly Financial*	I	136	Y	Penarth	2
Dinesh Bharwani	Quilter Financial Advisers	R	77	N	Penarth	4
Owen Morgan	Romilly Financial*	I	20	Y	Penarth	1
Tony Thomas	TT Wealth	I	192	Y	Pontyclun	7+
Melanie Scott	MJS Financial Services	I	75	N	Pontyclun	3
Joseph Nash	Vale Independent Financial Advisers	I	30	Y	Pontyclun	2
Stephen Davies	Diligent Wealth Planning	I	154	Y	Pontypridd	1
Ian Campbell	Ian D Campbell IFS	I	111	Y	Pontypridd	5
Danni Watts-Jones	DWJ Wealth Management	R	58	N	Port Talbot	4
Lorna Anne Barrett	Seven Financial Group	I	11	N	Port Talbot	1
Brooke Cameron-James	Abacus Associates	I	52	N	Porth	3
Paul Williams	Commodore Finance	I	241	N	Prestatyn	6
Lewys Richards	Vital Financial Planning*	I	149	N	Swansea	5
Kath Atkin-Bowdler	Kath Atkin-Bowdler Financial Services	I	101	N	Swansea	5
Tony Stevens	Secure For Life Wealth Management	I	62	Y	Swansea	1
Tom Parmiter	Harken Financial	I	78	Y	Wrexham	5
Dan Tudor-Owen	Chester Financial Wealth Management	I	34	Y	Wrexham	3
Gerry Cummins	Cummins Financial Advisers	I	29	N	Wrexham	1

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Top Rated Mortgage Advisers

These advisers received the highest volume of positive 2024 client reviews on **VouchedFor.co.uk**. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have the necessary permissions to practise from the Financial Conduct Authority, and also undergo several other checks and ongoing monitoring.

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS CENTRAL ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Murray Scholefield	Evolve Financial Services	L	33	N	Alcester	2
Manu John	Lilac Financial	I	45	Y	Alfreton	1
Ranveer Khatkar	Whateley Wealth Management	I	11	N	Bromsgrove	1
Sella De Silva	BVS Mortgages & Financial Services	L	114	Y	Burton-on-Trent	2
Daniel Jones	The Mortgage World	I	55	Y	Coleshill	1
Narcisz Sweeney	The Mortgage Compass	L	22	N	Corby	1
Mark Laban	My Finance Friend	I	386	Y	Derby	7+
Jo Mezzone	Whiteoak Mortgages	I	107	N	Droitwich	6
Steve Mezzone	Whiteoak Mortgages	I	66	N	Droitwich	6
Ellis Turner	Jane Newman Financial Planning	I	23	Y	Droitwich	2
Mark Mackin	Monument Financial Solutions	I	69	Y	Grantham	2
Peter Hunt	Moneywatch Finance	I	202	Y	Halesowen	7+
Daniel Jones	Hayden Kilkelly IFA	I	23	N	Kingswinford	2
Rumi Miah	Rumi Mortgages	I	232	Y	Leicester	1
Andy Sheasby	Integrity Mortgage Solutions	I	220	Y	Leicester	5
Scott Taylor-Barr	Barnsdale Financial Management	L	216	Y	Leicester	7+
Rabinder Rai	Venture Mortgages and Protection	I	58	Y	Leicester	1
Meral Kendrick	Good Life Mortgage	I	70	Y	Lincoln	4
Pauline Johnson	All Kinds of Mortgages	I	15	Y	Montgomery	1
Eldho Paul	Just Mortgages	I	56	N	Newcastle	2
Marzena Zenczakowska	Grand Union Financial	I	79	N	Northampton	1
Graeme Kendell	Just Mortgages	L	50	N	Nottingham	2
Bel Ufodike	Medjay Empire	L	158	N	Nuneaton	5
Jill Stanley	GHL Direct	L	127	N	Pershore	4
Sophie Collett	Sophie Collett Mortgage Adviser	I	134	Y	Redditch	5
Angie Smith	Miller Financial Planning	I	368	Y	Rugby	5
Leanne Charnley	C D Financial	L	16	N	Shifnal	1
Mark Valentine	MV Mortgage	I	138	N	Shrewsbury	5
Will Mason	Masons IFA	I	91	N	Shrewsbury	1
Nick Spolton	Spolton Mortgages	L	318	Y	Sleaford	6
Christopher Taylor	Four-Nations Mortgages	L	190	N	Sleaford	7+
Aidan Brown	Ernest Grant Mortgages	I	24	Y	Solihull	1

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Consecutive years as a Top Rated Adviser

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VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

CENTRAL ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Lisa Jackson	Integrity Mortgage Solutions	I	202	Y	Stafford	7+
Karl Lawton	GHL Direct	L	852	Y	Stoke-on-Trent	7+
Carl Elsby	Elsby Associates	I	140	Y	Stoke-on-Trent	2
Steven Lyons	The Mortgage Pride	I	134	Y	Stoke-on-Trent	7+
James Myatt	Embrace Financial Services	I	116	Y	Stone	3
Jane Jackson	Jane Jackson Financial Solutions	I	47	Y	Stone	2
Lloyd Richards	LPR Mortgage Services	I	414	Y	Stratford-upon-Avon	7+
Chris Hazell	Chris Hazell Mortgages	I	33	Y	Stratford-upon-Avon	1
Samantha Hendry	Four Oaks Financial Services	L	100	Y	Sutton Coldfield	5
Tandi Fellows	Probity Mortgage Services	I	203	Y	Telford	7+
Nigel Morray	Robert Nicholas Financial Advisers	I	35	N	Telford	1
Pam Stockdale	Zeal Mortgages & Protection Services	I	237	Y	Uttoxeter	7+
Ian Butcher	Anytime Mortgages	I	137	Y	Wellingborough	6
Peter Simpson	MME FS	I	13	N	Wigston	1
Sally Evans	Integrity Mortgage Solutions	I	55	Y	Wolverhampton	4
Joe Tumelty	Kind Wealth	I	13	N	Worcester	1

EAST ENGLAND

Alex Phillips	AP Mortgages	L	41	N	Billericay	2
Mohamed Khalafalla	Just Mortgages	L	40	N	Cambridge	1
Jobin Jacob	Sterling Street	L	151	N	Chelmsford	2
Peter Burke	Easyswitch Mortgages	I	110	Y	Chelmsford	5
Louise Selvage	One Financial Solutions*	I	55	Y	Chelmsford	4
Neil Barsby	Asquith Financial Services	I	99	Y	Colchester	5
Billy Dexter	Hoyl Independent Advisers	I	16	N	Cromer	1
Mark Horsfall	Jigsaw Money Management	I	155	Y	Epping	1
Stephen Alger	Mortgage Advice Bureau	I	112	Y	Great Yarmouth	2
Stephen Robinson	Mortgage Advice Bureau	I	97	N	Great Yarmouth	2
David Houchell	Houchell Mortgages	I	177	Y	Ipswich	7+
Farida Rouane	Upside Finance	I	61	N	Ipswich	3
Jackie Bowles	Mortgage Advice Bureau	I	188	N	Lowestoft	2
Laura Gilligan	Just Mortgages	I	79	Y	Newmarket	5
Simon Ward	Mortgage Advice Bureau	I	285	N	Norwich	5
Andrew Connolly	Signpost Mortgages	I	202	Y	Norwich	5
Tom Margitson	Mortgage Advice Bureau	I	173	Y	Norwich	3
Jonathan Kemp	Mortgage Advice Bureau	I	144	Y	Norwich	2
Paul Farrant	Mortgage Advice Bureau	I	139	N	Norwich	2
Oliver Dack	Mortgage Advice Bureau	I	134	N	Norwich	2
Caren Palmer-Welch	Agentis Financial & Mortgage Solutions	I	95	N	Peterborough	5
Julian Smith	Tailor Made Mortgages	L	45	Y	Peterborough	1
Jake Guymer	The Mortgage Merchant	L	43	N	Peterborough	2
Robert Leonard	The Home Partnership	I	24	Y	Southminster	1
Estelle Cameron	Premier Plus	I	233	Y	St Neots	5
Steve Farrell	Personal Mortgage Solutions	I	188	Y	Stamford	1
Josh Slade	Miller Financial Planning	I	81	Y	Stamford	2

GREATER LONDON

Matthew Fretwell	A S Financial	I	161	N	Aldwych	3
Farhat Hanif	David James Wealth*	I	41	Y	Aldwych	2
Jamie Chapman	CMG Advisers	I	627	Y	Bank	7+
Charles Chambers	Virtus Financial Planning	L	25	N	Bank	2
Nouran Moustafa	Kalon Financial	L	22	N	Bank	1
Richard Latteman	True Potential	I	91	Y	Bromley	4
Rachel Lummis	Xpress Mortgages	I	49	Y	Byfleet	2
Kemmy Lawson	Eminent Financial	L	100	N	Canary Wharf	1
Olayinka Cole	Eminent Financial	I	65	N	Canary Wharf	3
Michelle Ford	JML (Financial) Associates	I	137	Y	Cobham	6
Joshua Smith	Lindon-Travers Associates	L	79	Y	Cobham	2
Daniel Ford	JML (Financial) Associates	I	57	N	Cobham	2
Kishorlal Nakrani	Red Rock Mortgages	I	31	N	Colindale	1
Dinesh De Silva	BVS Mortgages & Financial Services	I	19	N	Colindale	1
Jean Carlo Gonzales	The Right Broker	I	276	N	Croydon	5
Matt Hurren	Novum Mortgage Services	L	130	Y	Dartford	4
Danish Kamran	Kings Group	L	158	N	Enfield	4
Calum Lawson	Ablestoke	L	23	N	Farringdon	2
Adam Jolles	Acacia	I	32	Y	Finchley	1
Sonia Owen	Mortgage, Loan & Equity Release Shop	I	26	N	Fitzrovia	1
Mohammed Miah	Investa Finance	I	84	Y	Forest Gate	7+
James Dennett	A S Financial	I	222	Y	Gray's Inn	4
Martin Seewoonarain	A S Financial	I	133	N	Gray's Inn	3
Jim Brough	A S Financial	I	115	N	Gray's Inn	4
Sarah Howard	A S Financial	I	97	N	Gray's Inn	4
Asher Kenton	A S Financial	I	91	N	Gray's Inn	4
Tony Silver	White House Mortgages	I	11	Y	Grays	1
Yemisi Osu	Tokumbo Osu	I	13	N	Greenhithe	1
Jon-Joseph Coops	LJC Mortgages	I	59	N	Hammersmith	1
Mitul Patel	Lemon Tree Financial*	I	212	Y	Harrow	2
Jiten Varsani	FortyOne Money	I	142	N	Harrow	3
Abdul Karimjee	My Local Mortgage Advisor	I	85	Y	Harrow	5
Hamal Patel	Crystal Financial Solutions	I	19	N	Harrow	1
Joshua Brown	Westminster Wealth Management*	I	62	N	High Holborn	1
Bradley Moore	Connect Mortgages	I	55	N	Hornchurch	2
Kim Spires	Connect Mortgages	I	21	N	Hornchurch	1
Niall Hebron	Connect Mortgages	I	18	N	Hornchurch	1
Paul Collinson	Brick2Brick Mortgage Solutions	I	82	Y	Hoxton	4
Helen Williams	SWFS	L	14	N	Knightsbridge	1
Roshan Vitharanage	BVS Mortgages & Financial Services	L	647	Y	Mill Hill	5
Vincent Corcoran	Gordon Blair Financial Services	I	318	N	Morden	6
Robin Thomas	RS Financial	I	196	Y	Northwood	4
Jo Jingree	Mortgage Confidence	I	138	Y	Penge	7+
Sapna Malde	KVM Mortgages UK	I	74	N	Pinner	1
Sekkappan Alagu	Nachu Finance	I	209	Y	Queensbury	7+
Beulah Antonin	Charterhouse Mortgages & Protection	I	74	N	Regent's Park	4
Shahinul Islam	Simply Mortgages	L	111	Y	Romford	2
Charlie Wade	Wade Wealth Partners	I	416	Y	South Bank	7+
Jess Daniels	Wade Wealth Partners	I	15	N	South Bank	1
Kellye Pilgrim	Pilgrim Mortgages and Protection	I	17	Y	Thames Ditton	1
Errol Hall	Mortgage Broker Services	L	100	N	Waltham Cross	2
Chris Layzell	Bigmore Associates	I	109	Y	Walton-on-Thames	6
Ellie Macdonald	S & J Mortgage Services	I	87	Y	Watford	7+
Danielle Larrieu	King Property Finance	I	63	Y	West Byfleet	1
Carmen Green	Xpress Mortgages	I	40	Y	West Byfleet	2
Warren Pesch	Mortgage Lolly	I	15	N	Wimbledon	1
Josif Galev	JVA Mortgages	I	73	N	Worcester Park	4
Wilson F. da Silva	Nest Finance London	I	42	Y	Worcester Park	3

NORTH ENGLAND

Sarah Ward-Novak	Identity Financial Solutions	I	58	Y	Alderley Edge	4
Stefan Stimpson	Bespoke Mortgage Solutions	I	304	N	Altrincham	7+
James Foster	JF Financial Solutions	I	165	Y	Altrincham	7+
Gerard Potts	Elite Financial Planning Consultants	L	118	Y	Altrincham	5
Gemma Bedford	Just Mortgages	L	35	N	Barnsley	2
Sharif Muhashash	Green Door Mortgages	I	99	Y	Chester	7+
Abigail Denman	Rosewood Wealth Management*	I	13	N	Chesterfield	1
Rachel Ramsay	Ramsay Financial	I	71	Y	Chorley	2
Hannah Worthington	Worthy Mortgages	I	64	N	Chorley	4
Amber Crosby-Craig	Mortgage Advice Bureau	I	296	Y	Congleton	5
Christine Parkin	Durham Mortgage Solutions	L	291	Y	Durham	7+
Michael Bond	Foster Denovo	I	35	N	Durham	2
Lyndsay Fairhurst	Midavlyn Mortgages	I	217	N	Glossop	7+
Paul Kozyra	PK Finance	L	196	N	Holmes Chapel	3
Naomi Robinson	Naomi Financial	I	166	Y	Huddersfield	2
Vinod Malayil	Vsure Financial	L	89	Y	Huddersfield	5
Trish Green	AFH Wealth Management	I	45	N	Hull	4
Hannie Mason	Mortgages with Hannie & Co	I	166	Y	Keighley	3
Belinda Kemplay	Bee Mortgage Solutions	I	73	N	Keighley	3
Simon Horsfall	Vista Financial Management	I	254	Y	Leeds	6
Andrew Quinn	Response Mortgage Services	I	208	Y	Leeds	5
Ian Gartside	Just Mortgages	I	119	Y	Liverpool	5
Matthew Moralee	First Mortgage	I	71	N	Newcastle	2
Andrew Brierley	Right Mortgage	I	137	Y	Otley	1
Adele Forbes	West Yorkshire Money	I	129	N	Pontefract	6
Emma Hutchinson	West Yorkshire Money	I	111	N	Pontefract	6
Siobhan Martin	CH Mortgages NW	I	181	N	Prenton	4
Liam Coker	LTC Mortgages	I	388	N	Prescot	7+
Chris Melling	We Like Mortgages	I	35	Y	Prescot	1
Adele Archer	Admarsh Mortgages	I	16	N	Preston	1
Cilla Shackleton	White Rose Finance	I	85	N	Retford	2
Jen Knowlson	Property Link Homes	I	82	Y	Ripon	3
Carol Smith	Carol Smith Mortgage Services	L	114	N	Runcorn	6
Ben Horsfield	Suttons Independent Financial Advisers*	I	278	Y	Sale	4
Jagadish Shanmugam	Dream Bricks Financial	L	65	Y	Sale	2
Andy Jones	Irlam Estates Financial Services	L	100	Y	Salford	5
Matthew Jones	Stratton Wealth Management	I	38	N	Salford	1
Richard Effio	Right Choice Mortgages	L	37	N	Salford	1
Dean Bedson	Bedson Financial Solutions	I	62	Y	Sandbach	3
Bob Riach	Riach Financial	L	409	Y	Scunthorpe	7+
Brian Beech	Futures Assured	I	273	N	Sheffield	7+
Ian Christlo	Mortgageline Services	I	208	Y	Sheffield	7+
Ravinda Ranchagodage Don	BVS Mortgages & Financial Services	L	88	N	St Helens	2
Ben Shirtliff	Banks Lane Finance	I	195	N	Stockport	2
Keeley Macaulay	Mortgage 1st	I	145	Y	Stockton-on-Tees	5
Emma Wood	Exclusive Mortgage Advice Services	I	44	Y	Sutton-in-Craven	3
Matthew Penszor	White Rose Finance	I	54	N	Ulceby	1
Chris Law	Chris Law Mortgages	I	229	Y	Wakefield	6
Daniel Hindmarsh	Muuvin	I	137	Y	Wallsend	4
David Glass	Newcastle Financial Advisers*	L	17	N	Wallsend	1
Steven Thomas	Just Mortgages	I	228	N	Warrington	7+
Tanya Cilia	Mortgages Explained	I	105	Y	Wigan	7+
Stephen Byfield	Just Mortgages	L	50	N	Wigan	1

NORTHERN IRELAND

Laura Lewis	The Mortgage Clinic	I	193	N	Belfast	3
Helmut Elstner	The Mortgage Clinic	I	189	Y	Belfast	2
Filip Klimek	The Mortgage Clinic	I	29	Y	Belfast	1
Caolan Coyle	The Mortgage Clinic	I	85	Y	Dungannon	5
Sheena Campbell	Campbell Financial	I	189	Y	Hillsborough	5
Kamil Mularczyk	Pro Financial Group	L	121	N	Newry	4

SCOTLAND

Andrew Steinbach	JLM Mortgage Services	I	45	N	Aberdeen	1
Anthony Wilson	Exchange Mortgages	I	135	Y	Edinburgh	5
Bede Pratt	Your Mortgage Broker	I	108	Y	Edinburgh	7+
Will Townsend	Mortgage Force	I	92	Y	Edinburgh	1
Dan Galstaun	Next Chapter Mortgages	L	59	N	Falkirk	2
Beth Stevenson	The Glasgow Mortgage Company	I	338	Y	Glasgow	7+
Ross McMillan	Blue Fish Mortgage Solutions	I	156	N	Glasgow	4
Aaron Reilly	Stockingbridge	L	38	N	Glasgow	1
Christine Paton	Christine Paton Mortgage Solutions	L	33	N	Glasgow	1
Michael Hughes	Mortgage Advice Partnership	I	72	Y	Hamilton	2
James Brown	James Alexander Brown	L	53	N	Hamilton	2
Deborah Willoughby	James Alexander Brown	L	33	N	Hamilton	2
Graham J McComb	Money Advice & Planning	I	116	N	Livingston	7+
Emma Baird	Amber River C&M	I	100	N	Lossiemouth	3
Scott Wyllie	Money Advice & Planning	I	14	N	Renfrew	1
Alasdair Devine	Property Investment Finance	I	139	Y	Stirling	7+
Rhys Forrest	Forrest & Co. Mortgages & Protection	I	45	Y	Tranent	2
Ian Coffey	JLM Mortgage Services	I	22	N	Westhill	1

SOUTH EAST ENGLAND

Ian Butt	Prospect Tree Mortgages	I	194	Y	Ashford	7+
Joanne Osborne	Scarlett Financial Services	I	173	Y	Ashford	7+
Stephanie Miles	Viva Retirement Solutions	I	86	Y	Aylesbury	4
Angelo Burkey	BVS Mortgages & Financial Services	L	83	Y	Aylesbury	2
Jijo Joseph	Sterling Street	L	93	N	Basildon	5
Dave Ellis	Fresh Financial Services	I	108	Y	Bexhill-on-Sea	2
Philip Ball	Omni Finance	I	22	N	Bexhill-on-Sea	1
Colin Warburton	The Finance House	I	60	Y	Brighton	1
James McDermott	Mortgage Advice For Everyone	I	172	Y	Camberley	1
Sam McDermott	Mortgage Advice For Everyone	I	11	N	Camberley	1
Simon Bridgland	Release Freedom	I	105	Y	Canterbury	4
Jack Neale	MyMny	L	85	Y	Canterbury	1
Lucy Watts	Heart and Home Mortgages	L	176	N	Crawley	6
Siobhan Heard	Keevelia Mortgage Solutions	L	58	N	Dover	3
Lisa Howes	Tipping and Webb	I	51	N	Dover	1
Ashley Hollom	True Advice Financial Services	I	133	Y	East Grinstead	2
Elaine Child	Money Sprite	I	40	N	East Grinstead	2
Maria Atherden	Complete Financial Planning	I	278	Y	Eastbourne	6
Elliot Beesley	Upperton Advice	I	13	Y	Eastbourne	1
Amy Edwards	Just Mortgages	L	24	Y	Eastleigh	1
Michelle Lawson	Lawson Financial	I	222	Y	Fareham	3
Debra Cornell	Y3S	I	87	N	Fareham	2
Philip Henden	Henden Financial	I	172	N	Fleet	6
Graham Gibson	Fortis Financial Planning	L	194	Y	Guildford	5
Liam Warrilow	Alban Financial Services	L	59	Y	Harpenden	1
Cynthia Cary	CC Mortgage Services*	L	105	Y	Hartfield	2
David Tickner	Knight Shaw Finance	I	127	Y	Henfield	5
Nadia Vorokhib	New World Finance	I	166	N	High Wycombe	2
Zahaan Hussain	Smith and Wardle Financial Planning*	I	21	Y	Hitchin	1
Richard Hellery	Mortgage Business Financial Advisers	I	149	N	Hockley	6
Michelle Sharpe	Pear Tree Mortgages	I	81	Y	Hungerford	6
David Howlett	Knight Shaw Finance	I	91	N	Lyndhurst	4
Russell Tilbury	Savvy Mortgages	I	142	N	Maidenhead	1
Jenny Whyte	Roseacre Mortgages	I	114	N	Maidstone	5
Tom Atley	Moneysprite	I	79	Y	Maidstone	2
Andrew McCrossan	Equity Life UK	I	70	Y	Maidstone	1
Sally Heath	Marlow Mortgage Co	I	41	N	Marlow	2
Wije Kanattege	BVS Mortgages & Financial Services	L	67	Y	Milton Keynes	2
Samantha Brittain	Odyssey Wealth Management	I	52	Y	Milton Keynes	1
Bobi White	Collective Financial Planning	L	35	Y	Milton Keynes	3
Carol Brown	First Choice Mortgage Company	I	373	Y	Newbury	7+
Michael Pitt	Just Mortgages	L	65	N	Olney	2
Gavin Carley	The Residential Mortgage Hub	I	116	Y	Oxford	6
Shaun Nicholson	Nicholson Brown*	I	104	N	Oxford	6
James Best	Best Financial Planning	I	86	Y	Oxford	1
Alexander Peters-Bean	Ox and Hart Financial Services	L	75	N	Oxford	6
Kevin Hampton	Hampton Home Finance	I	21	Y	Polegate	1
Matthew Lay	Compound Wealth Planning	L	22	N	Portsmouth	2
Lewis Chapman	Mortgage Services 4u	I	321	Y	Ramsgate	7+
Phil Randall	LRG Financial Services	I	64	Y	Reading	4
Lahiri Hettiarachchi	BVS Mortgages & Financial Services	L	14	N	Rochford	1
Alan Finch	MortgagesToGo	I	23	N	Sandown	1
Darren Cronin	Kent Financial Consultants	I	29	Y	Sandwich	1
Paul Steggle	Foxgrove Associates	I	134	N	Sevenoaks	7+
James Wingate	James Wingate	I	141	Y	Shoreham-by-Sea	6
Peter Baldacchino	High Street Mortgages	L	100	Y	Slough	7+
Sheena Young	Encore Mortgages	I	70	N	Snodland	7+
Michael Nicholls	DFS Financial Services	I	69	N	Southend-on-Sea	4
Lukasz Zurek	Confidence In Finance	I	125	Y	St Leonards-on-Sea	1
Jayne Gray	Topaz Financial Planning	I	79	N	Stanford-le-Hope	1
Robert Freeman	Hitchell Financial Planning	I	76	Y	Tunbridge Wells	4
Dominic Brierley	The Money Guardian	I	78	Y	Twyford	1
Oliver Bailey	Just Mortgages	L	40	N	Welwyn Garden City	1
Darryl Kiy	DK Financial Services	I	84	Y	Winchester	4
Chirag Patel	CKN Mortgages	L	115	Y	Windsor	5
Toby Wheeler	Custom Mortgages & Finance	I	57	N	Windsor	2
Boban Sebastian	Sterling Street	L	144	N	Woking	5

SOUTH WEST ENGLAND

Joy Harrison	Hoskin Financial Planning	I	12	Y	Barnstaple	1
Keegan Grippo	Fidelius*	I	42	N	Bath	2
Robert Wilson	Top Dog Mortgage Company	I	22	N	Bath	1
James Thorne	Premier Financial Planning	I	120	N	Blandford Forum	7+
Darren Spragg	Legacy Financial Services	I	85	N	Bodmin	1
Mark Davis	XL Financial Services	I	294	Y	Bridgwater	7+
Samuel Whittlesea	Whittlesea Mortgages	I	244	Y	Bridgwater	7+
James Coghlan	Ellis James Financial	I	182	Y	Bristol	5
Adam Wells	Bristol Rose Mortgages	L	169	Y	Bristol	6
Paul Waterfall	WR Ethical	I	131	Y	Bristol	4
Martin Strong	Strong Mortgage Solutions	L	76	Y	Bristol	2
Tom Gledhill	Retirement Solutions	I	59	Y	Bristol	1
Ashley Knight	WR Ethical	I	58	Y	Bristol	2
Justin Travers	Greenfields Financial Management	I	23	N	Broadstone	1
Russell Birtles	View Finance	I	167	N	Bude	5
Mark Walker	B Mortgage Services	I	158	Y	Cheltenham	4
Oliver McGeown	Cooper Associates Mortgages	I	99	N	Cheltenham	4
Kirsty Dudek	Lavender Mortgages	L	48	Y	Cheltenham	2
Miles Robinson	Home Group Financial	L	62	N	Corsham	2
Joshua Abbott	NxtGen Mortgages	I	31	N	Dawlish	1
Sam Hyslop	NxtGen Mortgages	I	140	Y	Exeter	5
Linda Cleaves	Thompson Jenner Financial Services	I	18	N	Exeter	1
Sue Gill	Avocet Wealth Partnership	L	48	N	Exmouth	4
Thomas Glendinning	Kernow Financial Planning	I	64	Y	Launceston	2
Douglas Honey	Kernow Financial Planning	I	37	Y	Launceston	2
Greg West	Your Ideal Mortgage	I	367	Y	Liskeard	7+
Barrie Evans	Your Ideal Mortgage	I	145	Y	Liskeard	5
Gemma Collins	Your Ideal Mortgage	I	37	N	Liskeard	2
Jason Whitehead	Vitality Mortgages	I	186	Y	Lydney	7+
Lisa Haines-Owen	Mermaid Mortgages	I	34	Y	Paignton	1
Kerry Woodcock	Horizon Mortgages and Protection	I	57	Y	Par	5
James Lewis	PFM Associates	I	38	N	Poole	2
Dan McCarthy	GHL Direct	L	156	Y	Radstock	5
Simon Muirhead	Premier Financial Planning	I	92	Y	Saint Columb	6
Adam Nanson	Your Mortgage Expert	I	102	N	Salisbury	1
Adam Trewhella	Simon Karande	I	10	Y	St Columb	1
Darren Crocker	International Property Finance	I	79	N	Stoke-sub-Hamdon	4
Gary Price	Gary Price Mortgages	I	127	Y	Swindon	6
Sian Hewson	Future Planning Mortgages	I	112	N	Swindon	6
Chelsea Hardie	Chelsea Hardie Mortgage Solutions	L	57	N	Swindon	2
Daniel White	White Financial Services	I	223	Y	Taunton	7+
Emma Hamilton	Blackdown Financial	I	94	N	Taunton	4
Julie Callun	Cooper Associates Mortgages	I	49	N	Taunton	3
Terri Hodge	Cooper Associates Mortgages	L	45	N	Taunton	2
Paul Bruford	Cooper Associates Mortgages	I	41	N	Taunton	2
Graham Davidson	Cooper Associates Mortgages	I	40	Y	Taunton	2
Carla Wells-Burr	Cooper Associates Mortgages	I	39	N	Taunton	2
John Harris	Cooper Associates Mortgages	I	39	Y	Taunton	2
Will Newnes	Cooper Associates Mortgages	I	39	N	Taunton	2
Oliver Strong	Cooper Associates Mortgages	L	31	N	Taunton	2
James Regan	Cooper Associates Wealth Management	I	13	N	Taunton	1
Samuel Miller	Pia Financial Solutions	I	77	N	Totnes	2
Conner Mckay	Heritage Financial Consultancy	L	141	N	Trowbridge	2
Michaela Cooch	Mortgage Saving Expert	I	107	Y	Trowbridge	6
Catherine Collar	Collar Mortgage Services	I	61	Y	Weston-super-Mare	5

WALES

Bleddyn Davies	Quay Financial Services	I	183	Y	Aberaeron	5
Lucy Gulwell James	Creating Mortgage Solutions	I	230	Y	Barry	6
Lisa Price	Lisa Price Financial Services	I	197	Y	Blackwood	5
Leah Creamer	Moore Turner Associates	I	13	N	Brecon	1
Oliver Huntley	Elite Independent Mortgages	I	229	Y	Bridgend	6
James Ryan	True Potential	L	15	Y	Bridgend	1
Lisa Fletcher	BPR Protect	L	264	Y	Cardiff	6
Liam Schewitz	Lima Money	I	72	Y	Cardiff	4
Ajith Samarawickrama	BVS Mortgages & Financial Services	L	35	N	Cardiff	1
Jennifer Bloxsome	Ramsay & White	I	14	N	Cardiff	1
Sasha Grant	The Right Mortgage	I	21	N	Llanelli	1
Matthew Williams	Hartley Ross	I	94	N	Penarth	4
Shaun Sturgess	Sturgess Mortgage Solutions	I	154	Y	Swansea	4
Dean Vaughan	Sturgess Mortgage Solutions	I	37	N	Swansea	2

KEY

FIRM
* Top Rated Firm (includes trading names of Top Rated Firms). More on p30

STATUS
I Independent mortgage adviser
L Limited mortgage adviser

YEARS QUALIFIED
Consecutive years as a Top Rated Adviser

FEES PUBLISHED
N No, this adviser does not display whether they charge a fee for advice on VouchedFor.co.uk
Y Yes, this adviser clearly displays whether they charge a fee for advice on VouchedFor.co.uk. If they do charge a fee, they have included their fee structure

View each adviser's services and qualifications, and contact them by visiting VouchedFor.co.uk or calling 020 3111 0583

The information in these tables is correct as of February 19, 2025

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Top Rated Protection Advisers

These advisers received the highest volume of positive 2024 client reviews on **VouchedFor.co.uk**. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have the necessary permissions to practise from the Financial Conduct Authority, and also undergo several other checks and ongoing monitoring.

VOUCHEDFOR'S TOP RATED PROTECTION ADVISERS

CENTRAL ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Sivasenthuran Rasaiya	Owl Financial	L	165	N/A	Corby	5
Felben Pujanes	Lilac Financial	L	98	N/A	Corby	5
Pirasath Kanesiah	Owl Financial	L	82	N/A	Coventry	1
Salga Peter	Owl Financial	L	46	N/A	Derby	1
Vasile Bec	Owl Financial	L	29	N/A	Northampton	1
Shine Puttumannil	Owl Financial	WoM	12	N/A	Northampton	1
Mihai Nechifor	Owl Financial	L	108	N/A	Pershore	1
Maria (Paz) Bermudez	Owl Financial	WoM	37	N/A	Rugby	1
Mariel Gonzales	Owl Financial	L	22	N/A	Rugby	1
Sergiu Albeanu	Owl Financial	L	15	N/A	Tamworth	1

EAST ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Helen Colbrook	Hoyl Independent Advisers	L	17	N/A	Cromer	1
Jennifer Arguelles	Owl Financial	L	75	N/A	Harlow	3

GREATER LONDON

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Martyn Ruckley	Fortura Financial Partners	L	22	N/A	Bank	1
Aleksandar Kasabov	Kalon Financial	L	106	N/A	Brompton	1
Edward Adu-Boahen	Owl Financial	L	104	N/A	Hoddesdon	3
Ben Burgess	LifeSearch	WoM	67	N/A	Hoxton	1
Orianne Williamson	LifeSearch	WoM	63	N/A	Hoxton	1
Lewis King	LifeSearch	L	47	N/A	Hoxton	1
Jack Hare	LifeSearch	WoM	45	N/A	Hoxton	2
Billy Drayan	LifeSearch	WoM	35	N/A	Hoxton	1
Ryan Robson	LifeSearch	WoM	31	N/A	Hoxton	1
Joe Dunn	LifeSearch	WoM	22	N/A	Hoxton	1
Kavita Kang	LifeSearch	WoM	16	N/A	Hoxton	1
Tobi Adedulu	LifeSearch	WoM	16	N/A	Hoxton	1
Joshua Ellis	LifeSearch	WoM	13	N/A	Hoxton	1
Evangelina Wilson	Owl Financial	L	20	N/A	Shacklewell	1
George Thengumtharayil	Owl Financial	L	47	N/A	South Croydon	3

NORTH ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Hayley Towlson	Armstrong Watson	WoM	33	N/A	Carlisle	2
Tom Needham	LifeSearch	WoM	39	N/A	Chesterfield	2
Charles Parker-Smith	LifeSearch	WoM	308	N/A	Leeds	3
Fenn Settle	LifeSearch	WoM	118	N/A	Leeds	2
Lewis Gill	LifeSearch	WoM	51	N/A	Leeds	1
Firas Khan	LifeSearch	WoM	48	N/A	Leeds	1
Faith Conroy	LifeSearch	WoM	45	N/A	Leeds	1
Mohammed Ali	LifeSearch	WoM	42	N/A	Leeds	1
Barbara Stanley	LifeSearch	L	41	N/A	Leeds	1
Chris Banks	LifeSearch	WoM	41	N/A	Leeds	1
Qulzam Qader	LifeSearch	WoM	39	N/A	Leeds	2
Daniel Vieira	LifeSearch	WoM	37	N/A	Leeds	1
Sam Emery	LifeSearch	WoM	37	N/A	Leeds	1
Matthew Lee	LifeSearch	WoM	33	N/A	Leeds	1
Jack Magee	LifeSearch	WoM	32	N/A	Leeds	1
Sarah Lockwood	LifeSearch	WoM	31	N/A	Leeds	2
James Masterson	LifeSearch	WoM	30	N/A	Leeds	1
Daniel Benson	LifeSearch	WoM	28	N/A	Leeds	1
Justine Shaw	LifeSearch	WoM	27	N/A	Leeds	1
Olivia Brill	LifeSearch	WoM	27	N/A	Leeds	1
Callum Nelson	LifeSearch	WoM	26	N/A	Leeds	1
Gareth Owens	LifeSearch	WoM	24	N/A	Leeds	1
Dylan Stranney	LifeSearch	WoM	23	N/A	Leeds	1
Edward Knowles	LifeSearch	WoM	23	N/A	Leeds	1
Joe Hemingway	LifeSearch	L	23	N/A	Leeds	1
Emeric Pickard	LifeSearch	WoM	22	N/A	Leeds	1
Garry Lennon	LifeSearch	WoM	21	N/A	Leeds	1
Luke Cook	LifeSearch	WoM	20	N/A	Leeds	1
Adam Battensby	LifeSearch	WoM	19	N/A	Leeds	1
Steven Robb	LifeSearch	WoM	19	N/A	Leeds	1
Luke Stephenson	LifeSearch	WoM	18	N/A	Leeds	1
Nathan Dewhirst	LifeSearch	WoM	17	N/A	Leeds	1
Ahsan Khan	LifeSearch	WoM	15	N/A	Leeds	1
Steven Waite	LifeSearch	WoM	15	N/A	Leeds	1
John Calvert	LifeSearch	L	14	N/A	Leeds	1
Liam Rowland	LifeSearch	L	14	N/A	Leeds	1
Luke Seisay	LifeSearch	WoM	14	N/A	Leeds	1
Reece Stranney	LifeSearch	WoM	14	N/A	Leeds	1
Caroline Henningsson	LifeSearch	WoM	12	N/A	Leeds	1
Matt Suddards	LifeSearch	WoM	12	N/A	Leeds	1
Mohammad Imran Ali	LifeSearch	WoM	12	N/A	Leeds	1
Neal Glover	LifeSearch	L	12	N/A	Leeds	1
Alfredo Laurio	Supreme Financial Solutions	L	122	N/A	Prescot	5
Siju Raju Varghese	Owl Financial	L	32	N/A	Wakefield	1
Egija Rochna	Owl Financial	L	49	N/A	York	1

NORTHERN IRELAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Danuta-Dorota Konieczna	Owl Financial	L	132	N/A	Belfast	4

SOUTH EAST ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Godfrey Nii Buckle	Kalon Financial	WoM	13	N/A	Basildon	1
Kandeepan Shanmuganathan	Lilac Financial	L	173	N/A	Bedford	5
Tom Filipczak	LifeSearch	WoM	63	N/A	Bedford	2
Ben Fearon	LifeSearch	WoM	44	N/A	Bedford	2
Matt Clifford	LifeSearch	WoM	31	N/A	Bedford	2
Catherine Roberts	The Right Broker	WoM	90	N/A	Camberley	3
Luke Comerford	Engage Wealth Management	WoM	10	N/A	Hove	1
Veerah Sswamy	Lilac Financial	L	273	N/A	Luton	5
Mahesh Chandrarathna	Owl Financial	L	231	N/A	Maidstone	5
Godwin Bassey	Owl Financial	L	82	N/A	Maidstone	4
Dinendra Senavirathna	Owl Financial	L	21	N/A	Maidstone	1
Matthew Moore	LifeSearch	WoM	156	N/A	Milton Keynes	3
Daniel Kellegher	LifeSearch	WoM	87	N/A	Milton Keynes	1
John Hurd	LifeSearch	WoM	87	N/A	Milton Keynes	3
Gemma Lawrence	LifeSearch	WoM	82	N/A	Milton Keynes	2
Alex Craven	LifeSearch	WoM	75	N/A	Milton Keynes	1
Anthony Andreoli	LifeSearch	WoM	75	N/A	Milton Keynes	2
Duncan Nash	LifeSearch	WoM	65	N/A	Milton Keynes	1
Mark Ashworth	LifeSearch	WoM	57	N/A	Milton Keynes	1
Sajan Khinda	LifeSearch	WoM	50	N/A	Milton Keynes	1
David Deacon	LifeSearch	WoM	48	N/A	Milton Keynes	1
Jamal Benhaddou	LifeSearch	WoM	46	N/A	Milton Keynes	1
Shaun Adegbaju	LifeSearch	WoM	46	N/A	Milton Keynes	2
Laura Haynes	LifeSearch	WoM	44	N/A	Milton Keynes	1
Tawanda Nyambo	LifeSearch	WoM	43	N/A	Milton Keynes	1
Chelsea White	LifeSearch	WoM	42	N/A	Milton Keynes	1
John Hambridge	LifeSearch	WoM	36	N/A	Milton Keynes	1
Roger King	LifeSearch	WoM	35	N/A	Milton Keynes	2
Aaron Heer	LifeSearch	WoM	31	N/A	Milton Keynes	1
Ben Morley	LifeSearch	WoM	30	N/A	Milton Keynes	1
Warren Lewis	LifeSearch	WoM	28	N/A	Milton Keynes	1
Bryan Campbell	LifeSearch	WoM	24	N/A	Milton Keynes	1
Jack Norman	LifeSearch	WoM	21	N/A	Milton Keynes	1
Atdhe Berisha	LifeSearch	L	19	N/A	Milton Keynes	1
Emily Hunt	LifeSearch	WoM	17	N/A	Milton Keynes	1
Jaya Price	LifeSearch	WoM	17	N/A	Milton Keynes	1
Karla Pollard	LifeSearch	WoM	17	N/A	Milton Keynes	1
Kiri Baskaran	LifeSearch	WoM	15	N/A	Milton Keynes	1
Howard Endersby	LifeSearch	L	14	N/A	Milton Keynes	1
Kevin Parker	LifeSearch	L	13	N/A	Milton Keynes	1
Nick Rixon	LifeSearch	WoM	11	N/A	Milton Keynes	1

SOUTH WEST ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Michael Mark Dalauidao	Owl Financial	L	73	N/A	Swindon	2
Arsie De Luna Gonzales	Owl Financial	L	42	N/A	Swindon	1
Fabiano Sales-Feruszewski	Owl Financial	L	25	N/A	Swindon	2
Jiby Jose	Owl Financial	WoM	16	N/A	Swindon	1
Shine Jose	Sterling Street	WoM	24	N/A	Torpoint	1

WALES

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Jordan Liddle	Vita	WoM	118	N/A	Cardiff	2
Steve Pengelly	Vita	WoM	101	N/A	Cardiff	2
Philip Roberts	Vita	WoM	97	N/A	Cardiff	2
Corey Greenway	Vita	WoM	64	N/A	Cardiff	2
Mina Kiaroodi	Owl Financial	L	23	N/A	Cardiff	2

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

KEY

FIRM
✱ Top Rated Firm (includes trading names of Top Rated Firms). More on p30

STATUS
WoM Whole of market protection adviser
L Limited protection adviser

YEARS QUALIFIED
Consecutive years as a Top Rated Adviser

Top Rated Equity Release Advisers

These advisers received the highest volume of positive 2024 client reviews on **VouchedFor.co.uk**. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have the necessary permissions to practise from the Financial Conduct Authority, and also undergo several other checks and ongoing monitoring.

VOUCHEDFOR'S TOP RATED EQUITY RELEASE ADVISERS

CENTRAL ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Prab Singh	55 Plus	WoM	57	Y	Birmingham	3
Roy Tozer	Viva Retirement Solutions	WoM	18	N	Kenilworth	1
Robyn Moss	Aviva Equity Release Advice	L	28	N	Kettering	2
Daniel Sellwood	55Plus Equity Release	WoM	63	Y	Loughborough	4
David Grasham	Viva Retirement Solutions	WoM	78	Y	Rothley	5
Dave Hulin	Viva Retirement Solutions	WoM	65	Y	Sutton Coldfield	5

EAST ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Shaun Tillyer	Viva Retirement Solutions	WoM	64	Y	Chelmsford	5

NORTH ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Kerry Quirke	Viva Retirement Solutions	WoM	60	Y	Blackpool	3
David Griffin	Release My Equity	WoM	80	N	Bolton	4
Simon Chalk	Laterliving now!	WoM	155	N	Chesterfield	5
Sonya Shaw	Smart Choice Equity Release	WoM	13	N	Huddersfield	1
Dawn Evans	Viva Retirement Solutions	WoM	124	Y	Leeds	5
Christopher South	Laterliving now!	WoM	78	N	Leeds	4
David Cole	Viva Retirement Solutions	WoM	75	Y	Leyland	3
Richard Lloyd	Aviva Equity Release Advice	L	36	N	Lytham St Annes	2
Robert Walsh	Viva Retirement Solutions	WoM	97	Y	Manchester	5
Catherine Evans	Aviva Equity Release Advice	L	39	N	Prescot	2
George Shaw Knowles	The Equity Release Experts	WoM	50	N	Scunthorpe	3
Alison Walker	Aviva Equity Release Advice	L	50	N	Stalybridge	2
Beverley Ager	Aviva Equity Release Advice	L	64	N	Wylam	2

SCOTLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Struan Mackenzie	Aviva Equity Release Advice	L	36	N	Edinburgh	2
Ken Cadman	The Equity Release Experts	WoM	41	N	Glasgow	4

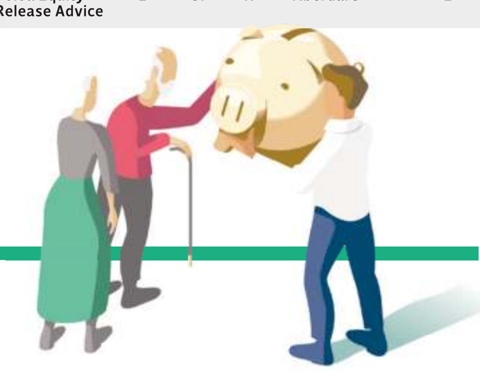
SOUTH EAST ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Russell Coneron	Viva Retirement Solutions	WoM	105	Y	Aylesbury	5
Kevin Woods	Smart Choice Equity Release	WoM	39	N	Fareham	2
Gerard Hucker	Viva Retirement Solutions	WoM	47	Y	Godalming	4
Nick Dutton	Laterliving now!	WoM	51	N	Hook	2
Rob Polworth	Viva Retirement Solutions	WoM	58	Y	Leigh-on-Sea	5
Susan Williams	Viva Retirement Solutions	WoM	120	Y	Reigate	5
Paul Saroya	Viva Retirement Solutions	WoM	84	Y	St Albans	5
Katie Wilkinson	Viva Retirement Solutions	WoM	117	Y	St Leonards-on-Sea	2
Liz Murley	Viva Retirement Solutions	WoM	70	Y	Bournemouth	5
Matthew Hayward	Aviva Equity Release Advice	L	40	N	Bournemouth	2
Nick Craddock	Viva Retirement Solutions	WoM	57	Y	Gloucester	5
Matthew White	Aviva Equity Release Advice	L	33	N	Salisbury	2

WALES

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Gerald Evans	Aviva Equity Release Advice	L	57	N	Aberdare	2

Top Rated Financial Coaches



These advisers received the highest volume of positive 2024 client reviews on **VouchedFor.co.uk**. Each is a fully verified member of VouchedFor and endorsed by more than ten clients. They have all necessary permissions to practise. See VouchedFor.co.uk for a complete list of the services these coaches can provide.

VOUCHEDFOR'S TOP RATED FINANCIAL COACHES

CENTRAL ENGLAND

NAME	FIRM	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Sharon Sandhu	Octopus Money	47	N	Coventry	2

EAST ENGLAND

NAME	FIRM	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Colin Clark-Maynard	Octopus Money	85	Y	Dunmow	3
Steve Codman	Octopus Money	65	N	Norwich	2

GREATER LONDON

NAME	FIRM	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Samie Dorgham	Octopus Money	24	Y	Maryland	2
Sarah Hayes	Sarah Hayes Financial Coaching	36	N	Waltham Abbey	3
Hiren Panchal	Wensons Legacy	43	N	West Drayton	4

SCOTLAND

NAME	FIRM	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Graham Wells	GroWiser Financial Coaching	41	Y	Haddington	4

SOUTH EAST ENGLAND

NAME	FIRM	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Alastair Ford	Meaningful Coaching	85	Y	Arlesey	3
Justine O'Connell	Octopus Money	49	N	Eastbourne	2

WALES

NAME	FIRM	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Alec Carpenter	Octopus Money	152	Y	Prestatyn	3

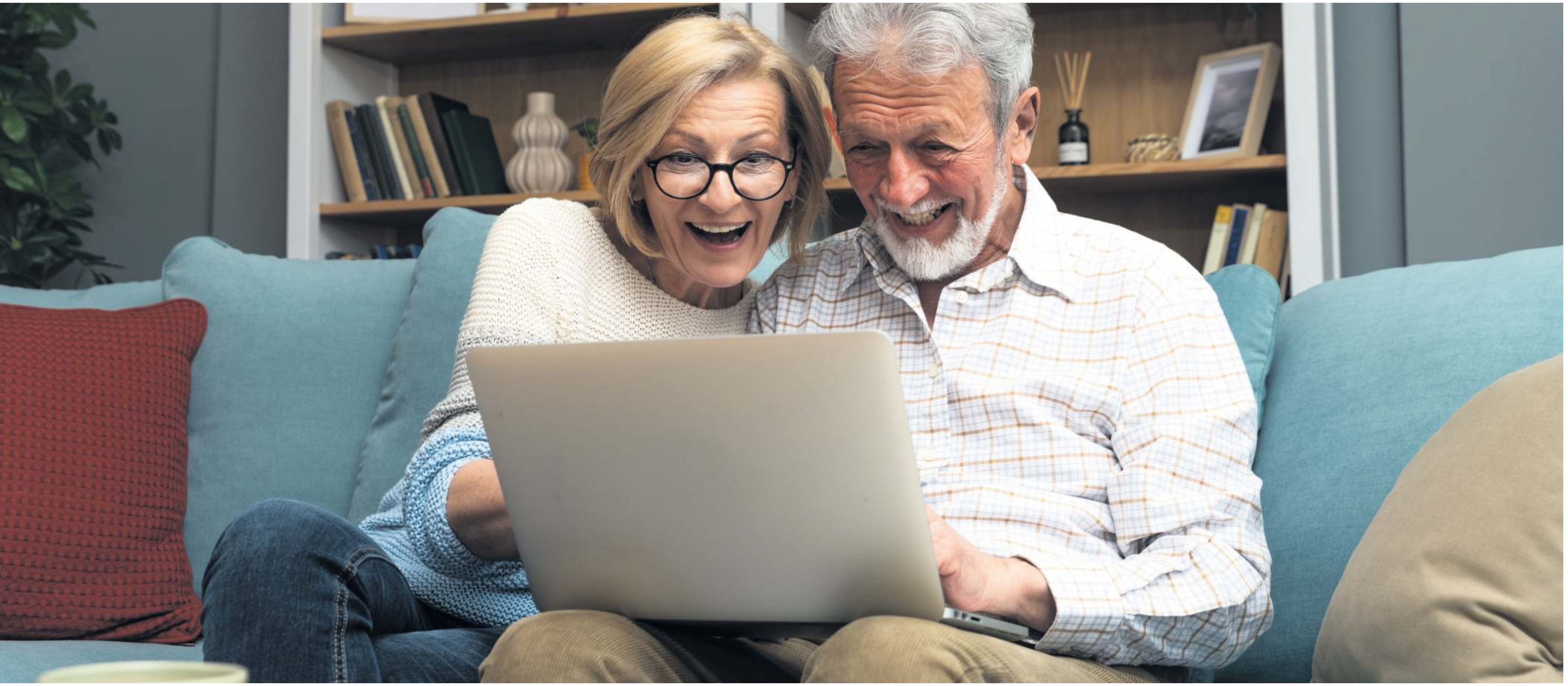
KEY

Key refers to Financial Coaches and Equity Release Advisers

FIRM
✱ Top Rated Firm (includes trading names of Top Rated Firms). More on p30

YEARS QUALIFIED
Consecutive years as a Top Rated Adviser

FEES PUBLISHED
N No, this adviser does not display whether they charge a fee for advice on VouchedFor.co.uk
Y Yes, this adviser clearly displays whether they charge a fee for advice on VouchedFor.co.uk. If they do charge a fee, they have included their fee structure



VouchedFor's Top Rated Firms 2025

Excellent reviews and industry-leading service put these 131 companies ahead of the pack

Each year, a select number of financial advice companies of varying sizes qualify as VouchedFor's Top Rated Firms.

These firms invited their clients to review them on VouchedFor (and agreed to being audited by VouchedFor to evidence that). They received high response levels and excellent ratings.

The firms also used VouchedFor's Elevation system to monitor and improve their client experience, and they performed well against industry benchmarks in areas such as client advocacy and regulatory risk.

Both VouchedFor and Elevation memberships involve a low monthly cost. Advice firms that use them share a belief that collecting, monitoring and acting on client feedback is key to delivering consistently excellent client service.

As James Reiss, CEO of David James Wealth (a Top Rated Firm since 2023), says: "We're always pleased to receive genuine and honest feedback from our clients, to make sure we're doing a good job. We have a responsibility to understand our clients, to ensure they value the service we deliver and to understand the areas that we can improve."

In total, more than 500 firms applied for Top Rated Firm status, with only 131 meeting the 2025 criteria.

This year's list features firms that have achieved Top Rated Firm status for six consecutive years. These include Philip James Independent Financial Advice, One Financial Solutions, The Private Office and Sandringham Financial Partners. Several others appear for the third or fourth year running.

Perhaps the best way to understand the work these firms are doing for their clients is to read their client feedback on VouchedFor. It features accounts by people who were able to retire early, secure their dream home or protect their family thanks to the financial advice they received.

Many congratulations to all the firms that attained Top Rated status in 2025

4.7
Minimum average rating out of 5 required

68,000
Total number of reviews for Top Rated Firms

LARGE FIRMS (50+ ADVISERS)

Firm name	Reviews	Advisers	Rating	Location
Sandringham Financial Partners	11,152	173	4.9	UK
Ascot Lloyd	8582	109	4.7	UK
Westminster Wealth Management	3029	61	4.8	England
The Private Office	4988	50	4.8	England

MEDIUM FIRMS (10+ ADVISERS)

Firm name	Reviews	Advisers	Rating	Location
Fidelius	2161	36	4.7	England, Scotland and Wales
One Four Nine Group	892	34	4.8	UK
Newcastle Financial Advisers	2893	31	4.9	England
Azets Wealth Management	513	31	4.8	UK
Forvis Mazars	2216	26	4.8	UK
One Financial Solutions	1700	26	4.9	UK
Charles Stanley	1013	24	4.7	UK
Brooks Macdonald	361	24	4.7	England, Scotland, Wales
Ellis Bates (part of Shackleton)	1861	18	4.8	UK
Isio Wealth Planning	391	15	4.7	Croydon
Equity And General Financial Services	301	13	4.8	London
HCI Chartered Financial Planners	841	12	4.8	Chester
LIFT-Financial	618	12	4.7	Altrincham, London, Edinburgh
Sedulo Wealth Management	343	12	4.9	London, Manchester, Liverpool
Magus Private Wealth	189	12	4.8	London
Active Financial Partners	52	11	4.8	Southampton
Forrester Boyd Wealth Management	734	10	4.8	Yorkshire, Lincolnshire, Nottinghamshire
AAB Wealth Chartered Financial Planners	587	10	4.8	UK
Holden & Partners	335	10	4.7	London, Kent

SMALL FIRMS (FEWER THAN 10 ADVISERS)

Firm name	Reviews	Advisers	Rating	Location
Medical Family Finance	826	9	4.8	London
Moneytree Wealth Management	341	9	4.8	Chester
Suttons Independent Financial Advisers	890	8	5	Manchester
Ryley Wealth Management	835	8	4.9	Doncaster, Nottingham
David James Wealth	442	8	4.9	Southampton, Ipswich, London
Meriden Financial Planning	544	7	4.9	Stourbridge
GPFM	446	6	4.9	Hertford, King's Lynn
Cheltenham Independent Financial Advisers	367	6	4.9	Cheltenham
Platinum Financial Planning	327	6	4.9	Belfast
Smith and Wardle Financial Planning	318	6	4.9	Hitchin
Omega Wealth & Finance	254	6	4.8	Hull
FSS Wealth and Pensions	114	6	4.9	Stevenston
Dodd & Co Wealthcare	220	5	4.8	Carlisle
Kymin Financial Services	152	5	4.8	Newport
Virtu Financial Planning	119	5	4.9	Clitheroe
XL Independent Financial Advisers	93	5	4.8	Redhill, Ipswich
KBA FS	270	5	4.9	North East England
Bury Financial Advisers	759	4	4.9	Bury
MLP Wealth Management	697	4	4.9	Greater London
Wealthwide	436	4	4.9	Birmingham
Mearns & Company	373	4	4.9	Edinburgh
Tailored Financial Planning	334	4	4.9	St Helens
Fiducia Wealth Management	326	4	4.8	Chelmsford, Ipswich, Colchester
The Wilcox Young Partnership	270	4	4.8	Bournemouth
Ernest Grant	216	4	4.8	Birmingham
Ovation Finance	129	4	4.8	Bristol, Guildford, Oxford
Philip James Independent Financial Advice	879	3	4.9	Burford
Rowley Turton (IFA)	605	3	4.9	Leicester
Rosewood Wealth Management	469	3	4.9	Chesterfield
Bray Wealth Management	386	3	4.9	Chobham, Surrey
Ginkgo Financial	330	3	4.9	London
Romilly Financial	324	3	4.7	Cardiff
HarperLees Financial Planning	318	3	4.9	Chelmsford
Welsh & Taylor Wealth	283	3	4.9	Aberdeen
Walden Capital	275	3	4.8	Cambridge
Expert Wealth Management	236	3	4.9	Oxford
Christopher Little & Co	218	3	4.9	Otley
Wardour Investments	201	3	4.9	Gerrards Cross
WRS Fornham Financial Partners	182	3	4.9	Colchester
Pursuit Financial Planning	128	3	4.9	Barrow-In-Furness
Nicholson Brown	123	3	5	Oxford
Mulberry Bow	85	3	4.8	London
Libertas Financial Management	37	3	4.9	Falkirk
IronMarket Wealth	418	2	4.9	Stoke-on-Trent
Affluent Financial Planning	408	2	4.8	Bridge of Weir
Lifeplan Financial Management	309	2	4.8	Newcastle
Vizion Wealth Chartered Financial Planners	271	2	4.9	Stony Stratford
Brace Financial Wellbeing	259	2	4.9	Northampton, Warwick
Insight Wealth Financial Advisers	247	2	4.9	Northampton
Stonegate Wealth Management	236	2	4.9	Stone, Staffordshire
DBL Asset Management	205	2	4.9	Wilmslow
Positive Wealth Creation	181	2	4.9	Burnham-on-Sea
TFP Financial Planning	179	2	4.9	Chelmsford
Vital Financial Planning	178	2	4.9	Newport, Swansea
Maitland James Financial Planning	175	2	4.8	Northampton
Attain Wealth Management	162	2	4.9	Leighton Buzzard
Moscrops Financial Planning	146	2	4.9	Bolton
Financial Succession	146	2	4.9	Glasgow
Tingley & Cooper	141	2	4.9	London
Barwells Wealth	118	2	4.9	Lewes
Chartwell Financial Services	96	2	4.9	Warrington
Retirement Professionals	84	2	5	Manchester
Edward Asset Management	78	2	5	Liverpool
Citygate Financial Planning	62	2	4.9	London
Reed Financial Planning	56	2	4.9	Edinburgh

The information in these tables is correct as of February 19, 2025

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View each adviser's services and qualifications, and contact them by visiting VouchedFor.co.uk or calling 020 3111 0583

Firm name	Reviews	Advisers	Rating	Location
Independent Women	52	2	4.9	Edinburgh
Forgue Financial Services	41	2	4.9	Aberdeen
Britannic Place Financial Management	194	2	4.9	Worcester
DW Wealth Management	20	2	4.9	Newcastle
Clifford Osborne Limited Independent Financial Advisers	547	1	4.9	Eastbourne
Credencis	256	1	4.9	Derby
Cordiner Wealth	255	1	4.8	Leeds
Worthington Financial Planning	247	1	4.9	Sandy
NorthStar Wealth Management	240	1	4.8	Southampton
Sheraton Financial Planning	242	1	5	Portsmouth
LightSide Financial Planning	248	1	4.8	Liverpool
Individual Financial Services	234	1	4.9	Stockport
Natalie Turner Wealth Management	216	1	4.9	Newcastle
Wilkinson Financial Management	214	1	4.9	Stockport
Lemon Tree Financial	212	1	5	Harrow
Thanks Wealth Planning	204	1	5	London
Fresh Approach Financial Planning	201	1	4.9	Malvern
Waymark Financial	199	1	4.9	Bank
High House Wealth Management	185	1	4.9	Birmingham
Newbridge Financial Planning	180	1	4.8	Belfast
Otus Financial Planning	167	1	4.9	Altrincham
Jane Smith Financial Planning	156	1	4.9	Milton Keynes
JM Wealth Planning	153	1	4.9	Swansea
Advice Matters Financial Planning	149	1	4.9	Kendal
WLS Investment Partnership	138	1	4.9	Rochester
Giles Warren Financial	136	1	4.9	Windsor
Strategic Vision Wealth Management	131	1	5	Oxford
KWL Wealth Management	131	1	4.9	Yeovil
Sweeny Wealth Management	123	1	4.9	Colchester
17 Wealth Management	119	1	4.9	Glasgow
Focused Financial	113	1	4.9	Maidstone
EVA Capital Management	113	1	4.8	Worcester
Rogerstone IFA	108	1	5	Newport
CC Mortgage Services	105	1	5	Redhill
Daniel Hyde Financial Services	104	1	4.9	Stoke-on-Trent
Mitchell Private Clients	74	1	5	Uckfield
Ruby Red Financial Planning	55	1	4.9	Ivybridge
How Money Matters	53	1	4.8	Llandrindod-Wells
PJL Wealth Management	47	1	4.9	London
Penny Jones	43	1	5	Exeter
Antony Ransom IFA	38	1	4.9	Leeds
Deep Dive Financial Planning	34	1	4.9	Bromley
Druthers Financial Planning	30	1	5	Windsor