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VouchedFor's 2020 Guide to the UK's Top Rated Financial Advisers

Guiding you through life's financial decisions

INFO

DOS AND DON'TS

Everyone could do with some expert help at some stage, perhaps to reach a secure level of income in retirement, buy life insurance or leave a legacy. But choosing a financial adviser is not a decision to take lightly – so here are some tips to help you on your way.

DOS

DO ASK FOR RECOMMENDATIONS

A good starting point in finding a financial adviser is to ask a friend, family member or colleague if they can recommend someone. Word of mouth can go a long way when navigating the world of financial planning.

DO YOUR OWN DUE DILIGENCE

You wouldn't hire a builder or a plumber without doing a bit of research, so do some homework on your adviser before committing to them. Check independent client reviews and look out for consistently positive feedback.

DO SHOP AROUND

You might need to talk to a lot of firms or individuals before you find the right one. Shortlist three to see if one stands out in experience, service, cost and qualifications. Take advantage of free introductory meetings – and go to them armed with questions.

DO UNDERSTAND WHETHER ADVICE IS RESTRICTED

Decide on either a restricted adviser, who recommends only certain types of products or a range from a limited number of providers, or a fully independent adviser who will recommend products from across the market.

Planning more vital in uncertain times

Understanding your options is key to making the right decisions and protecting your money. That's why finding a good financial adviser has never been more important

David Prosser

Would you buy a house without consulting a professional solicitor? Or treat a nasty illness without talking to a doctor? When it comes to the serious issues in life, most people depend on experts to help them make the right decisions – and planning the financial future of you and your family should be no different.

Yet a remarkable number of Britons fail to seek specialist counsel. Research published in 2018 by the Financial Conduct Authority (FCA), the UK's chief financial watchdog, found fewer than one in ten had taken regulated financial advice in the previous 12 months. More than 46 million adults hadn't seen a professional adviser, the FCA said, including more than 18 million with £10,000 or more in savings and investments.

Andrew Day, a director and chartered financial planner at Depledge Strategic Wealth Management, believes many people have the wrong idea about financial advice. "People think advice will be very costly, that it's only for the wealthy or it will involve taking on too much risk," he says. "The reality is very different. The overwhelming majority of people who commit to a financial planning review come out of the process with a very positive view of advice and more confidence about their future."

> For our clients, financial affairs are second only to health

The evidence supports this view. VouchedFor, the free service that helps people find and check financial advisers who have been vetted against stringent criteria and rated by clients, reports remarkably high levels of satisfaction among users. The 128,000 clients who have provided reviews through the service give advisers an average rating of 4.8 out of five; 91 per cent of them would recommend VouchedFor to friends and family.

No wonder. Financial advisers have a track record of helping individuals improve their financial position. One study, by the International Longevity Centre, found that people taking financial advice over a ten-year period saw their wealth grow by an average of more than £47,000 in subsequent years, compared with non-advised people. Significantly, less well-off people secured more value – those just getting by saw their wealth increase by 24 per cent after taking professional advice, compared with an 11 per cent increase among more affluent groups.

Jane Newman, who runs Jane Newman Financial Planning, says this sort of support can be life changing. "For our clients, their financial affairs are second only in importance to their health," she says. "Good quality advice should provide them with peace of mind that this burden has been lifted by a qualified professional working in their best interests."

In uncertain times, when everything from Brexit to climate change makes it difficult to work out what lies ahead, this support is even more crucial, says Kevin Mullins, the founder of Landmark IFA. "An adviser brings the ability to help you identify and quantify your key objectives – and then to work towards those objectives in a structured and logical way."

The FCA is reviewing how it organises the financial advice market so understanding the types of advice available is important.

Broadly, experts fall into two categories: "independent" or "whole of market" advisers, who review financial products from across the whole market without influence from product providers; and "restricted" or "limited" advisers, who focus on one type of financial product or work with only a limited number of providers. Generally, those who offer investment advice, even if they also offer mortgage advice, will identify as a financial adviser. Whereas advisers who only offer mortgage advice, or only mortgage and protection advice, will identify as a mortgage adviser or mortgage broker.

Crucially, all advisers must have the right qualifications for their role and must tell you upfront how they will work on your behalf. They should also make it crystal clear how they will charge.

COVER ILLUSTRATION: ADAM SIMPSON FOR THE BRIDGE STUDIO., GETTY

INFO

WHEN MIGHT YOU NEED ADVICE

The idea that financial advice is only for hugely wealthy people making sophisticated investment decisions is a common misconception. In practice, it can be beneficial throughout life

- **Buying a home**
  A mortgage adviser can help you work out how much you can afford to spend on a property, what level of repayments will be affordable and which lenders offer the best deals for you.
- **Starting a family**
  An adviser can help you adjust to changing circumstances, including putting money by for your children's future and taking out protection, such as health and life insurance.
- **Starting investing**
  When you want to begin saving for the future, an adviser can help with working out how to balance your attitude to risk against your financial objectives for the short, medium and longer term.
- **Starting a business**
  An adviser can help you put your new venture on a solid financial footing, while also ensuring your family finances are in good shape when you may be struggling to get the business off the ground.

DON'TS

DON'T USE A DODGY FIRM

Check your chosen firm is listed on the Financial Conduct Authority (FCA) Register. As of December 2019, not all advisers are on the FCA Register, but their firm should be. And no adviser should recommend a financial service or product that is unregulated or unauthorised by the FCA.

DON'T IGNORE YOUR GUT

Trust your instinct. Find someone with whom you will be happy sharing potentially sensitive information, such as how much you earn or what debts you have. You and the adviser must be able to work together; don't be afraid to ask questions, no matter how silly you think they may sound.

DON'T MAKE YOUR CHOICE ON LOCATION ALONE

It's worth checking out local advisers but don't rule out firms from farther afield either. While face-to-face advice is valuable, if you intend to deal with them mostly by phone or online, you'll have a wider pool to choose from.

DON'T PROCEED UNTIL YOU'RE HAPPY WITH THE COST

Make sure you understand the charging structure. Does the adviser charge by the hour, is there a fixed cost or is there a percentage fee of the money you're investing? Be clear on what you will pay and the value you will receive.

DON'T FORGET TO DOUBLE CHECK QUALIFICATIONS

Check the credentials of the adviser – and don't be afraid to ask for proof of them. Find out if the adviser has taken any extra qualifications that go beyond basic training. This can indicate the degree of their commitment to the profession.

CASE STUDY

HARRY BORDEN

'It's worth every penny'

At 56, Robyn is financially secure. Here's how she got there, with the help of one adviser for the past 14 years

Leadership coach Robyn McLelland has been working with her financial adviser for 14 years and says the advice she has received has been worth every penny.

Robyn, 56, lives in southwest London. She sought advice from Emily Turgoose at Life Matters in 2006 when she had been separated from her husband for two years and wanted to make sure she was in good financial shape for the future. As a parent of two daughters (now aged 27 and 19), it was important for her to know she could handle any unexpected expenses.

First, Emily helped Robyn to consolidate her pensions and investments in one place, where they were easier to follow. She also recommended insurance that would give Robyn an income or pay her mortgage in case of long-term illness. "This all gave me the peace of mind I needed," says Robyn.

In 2016, Robyn took redundancy from an employer she had been with for 27 years, receiving a significant sum, and again called on Emily's expertise. She cleared a large chunk of her mortgage and successfully started her own business that more than replaced her income from her previous employment.

Last year Robyn took Emily's advice once more, to access more cash to help her daughters and clear the rest of her mortgage. She transferred her employer pension to a personal pension, providing her with flexibility and the potential to add to the financial legacy she will leave her daughters.

Being mortgage-free allowed her to reduce the hours she worked while maintaining her lifestyle with a sense of security and helping her daughters pay the costs of their education. She also no longer needs to pay insurance premiums protecting mortgage payments.

"It's been such a comfort over the years to have Emily to call on," says Robyn. "She's steered me through divorce, redundancy, setting up my own company and helping me to leave a legacy for my girls."

Emily says: "Financial advice is unique to each individual and can help you live the life you want to lead. Robyn is a great example of how financial planning can provide security now and in years to come."

- **Getting divorced**
  If your life changes significantly, so will your financial position. An adviser can help you reorganise your finances to meet ongoing commitments, as well as your new circumstances.
- **Bereavement**
  When a loved one dies, there are likely to be considerable financial implications; an adviser can help you to resolve these issues, as well as to plan ahead for unexpected life events.
- **Approaching retirement**
  Increasingly, we are expected to put by more money for old age. An adviser can help you build up enough tax-efficient savings and investments for later life, and suggest efficient ways to access them.
- **Leaving a legacy**
  Most of us want to be able to pass on our wealth to our families once we've gone; an adviser can help you plan to do that, including by reducing your heirs' exposure to any tax liability.

The advice is right

Is your money working hard enough for you? Consulting an adviser could lead to a higher return on your investments

Holly Thomas

The golden rule when taking financial advice is to understand from the outset exactly what you are paying and may continue to pay in the future.

All firms are required to have a clear fee structure, yet there's not one model for what to charge.

These costs depend on the company, but you will be given a menu of fees before you sign on the dotted line.

There is typically an initial charge that covers the cost of the advice as well as putting recommendations in place. After this there can be ongoing charges for monitoring and reviewing any investments – this will be less than the initial charge as it's more about maintenance of what's already been put in place.

If any big changes need to be made, there may be more to pay.

Some firms charge a fixed fee for the whole job, so there's just one lump sum for the advice and to put the recommendations in motion. Others charge an hourly fee.

Factors that affect the cost are the complexity of your situation and your financial goals.

That's because there's much more work involved for an adviser to recommend trust structures for inheritance tax planning, say, compared with setting up a straightforward investment ISA that you pay into every month.

It's important to remember that, while there will be an initial outlay, you are paying for the expert guidance to put you in a much stronger financial position in the longer term. According to a study*, investors who use an adviser to choose the funds for their portfolios receive better returns than those who go it alone. The difference means advised investors generate a 27 per cent higher return over 12 months.

Investors who seek advice can generate 27% higher returns

"More clients are showing an interest in the way in which advisers charge, which is extremely positive," says David Stealey of Cardiff-based Romilly Financial. "We want people to understand every aspect of the financial planning journey. It's good practice for anyone looking for an adviser to compare charges from two or three advice firms to make sure they choose the one that presents the best value for money."

When it comes to buying a house or remortgaging, the benefits of using a broker to source and arrange your finance can far outweigh the alternative of doing all the legwork yourself.

The cost of mortgage advice is slightly different because in some firms brokers offer their services completely free of charge.

Brokers make money with every mortgage arranged because most lenders pay them a commission – known in the industry as a procuration fee – which is roughly 0.35 per cent of the amount borrowed.

Some brokers may opt to charge you a fee directly, on top of or instead of their commission – so they may ask you to pay and then refund you any commission they earn.

"The way that advice firms charge should be made clear," says Jane Newman of Jane Newman Financial Planning. "If it's not, ask for clarification."

*Legg Mason Global Investment Survey 2018

PRICELIST

The cost of advice will differ between firms according to how they decide to price their services.

VouchedFor has searched its database to bring you the average costs of some of the most common financial requests.

These should help gauge the kind of initial and ongoing costs involved.

TAKING OUT A £200,000 MORTGAGE Among those mortgage advisers who charge an advice fee	**£425**
A £20,000 INVESTMENT ISA £600 upfront, £807 ongoing management over five years*	**£1,407**
INVESTING £100,000 £2,850 upfront, £2,854 ongoing management over five years*	**£5,704**
CONSOLIDATING THREE PENSION POTS TOTALLING £250,000 £5,000 upfront, £8,517 ongoing charges over five years*	**£13,517**
AVERAGE HOURLY CHARGE AMONG FINANCIAL ADVISERS	**£190**

*Calculations assume average 4 per cent growth in the value of the investments each year. Numbers reflect average costs from more than 600 advisers

GETTY

CASE STUDY

Sums and daughters

When it comes to financial planning, the Jacksons involve the whole family

MATT POVER

When Jonathan and Mel Jackson, from Preston in Lancashire, first consulted a chartered financial planner, their instructions were clear. "Our priority is to pass on family money to our children, just as it was passed to us," says Jonathan. "We're not interested in clever wheezes: we want a consistent, long-term plan that ensures our wealth can be handed to the next generation and beyond."

This rang true with Dominic McLoughney, of Becketts FS, who the Jacksons elected to work with. "We make it very clear that financial planning is a long-term project and not one that can be solved with a quick solution," says Dominic. "We looked at their objectives as a family as a whole in order to put a plan in place."

"We want it to stay as family money for many years

NO MAGIC MONEY TREE

With a big increase in the size of inheritances handed down, more advice is needed on how to protect against a large tax bill

David Prosser

A staggering £5.5 trillion will pass between generations in the UK over the next 30 years, according to research from Kings Court Trust. The combination of years of rising house prices, growing wealth from savings and investments, and pension reforms that make it easier to pass on unused cash means that many younger people can look forward to ever larger windfalls from their parents and grandparents.

However, this is a phenomenon that most Britons aren't talking about – and aren't equipped to deal with. Nine out of ten people aged 65 and over have not taken financial advice in the last 12 months, according to research by the Financial Conduct Authority. More than half of them have never taken such advice. Younger people aren't getting help either: a survey by Octopus Investments shows that the majority of people aged between 30 and 60 aren't getting any professional financial support.

This is potentially a real problem. Older people are passing on more wealth than previous generations but aren't getting advice on how to do so in the most effective and tax-efficient ways possible. Younger people receiving this wealth aren't getting advice on how to use it to their advantage. Neither group is being properly informed how to work together to plan for the future.

Financial advisers are acutely aware of what's at stake. A recent survey conducted by VouchedFor, the free service that helps people find and check financial advisers who have been vetted against stringent criteria and rated by their clients, found that 93 per cent of advisers now spend some of their time helping clients with estate planning. Almost half said this work accounted for more of their time than five years ago.

However, many people just haven't realised what's at stake, warns Ketan Shah, an independent financial adviser at Gallagher. "People have this notion that this issue does not affect them because they don't consider themselves wealthy," he says. "And most don't find this an easy conversation to have."

Failing to engage and plan ahead could prove costly. The UK's inheritance tax system is already ensnaring an increasing number of Britons: the number of estates on which tax is payable has almost doubled since 2010, according to HM Revenue & Customs, and is expected to double again by 2030.

This is an expensive tax. Forty per cent tax is payable on any wealth in an estate above the current £325,000 threshold. There is some protection against rising property prices, with an additional allowance of £150,000 covering the value of your home (rising to £175,000 from April), but even a total inheritance tax allowance of £475,000 won't be enough to protect large numbers of people. Expensive properties will take their estates over the cap even before taking into account other savings, investments and assets.

Many people who end up seeing family wealth depleted by inheritance tax subsequently realise that the bill could have been reduced, or even avoided altogether, with sensible financial planning. Very often, this simply requires some straightforward actions ahead of time, rather than sophisticated tax planning.

Giving away assets while you're still alive can be a sensible way to reduce the size of your estate, though it is subject to the seven-year rule of tapering tax relief, and you can make regular gifts out of excess income. Life insurance can cover the cost of tax on the estate – it's easy to set up the policy in trust (many insurers offer this option) to protect the payout from tax, and while the premiums will come at a cost, they may save money in the long run.

As everyone's circumstances differ, working with a financial adviser to develop the right plan for you is crucial. You may need ongoing access to particular assets, in which case just giving them away won't work. You may not even know what your assets are worth – think about possessions such as cars, jewellery, art and wine as well as traditional savings, investments and property – which makes it impossible to plan effectively.

"Being better organised, protecting assets, maximising taxation planning and achieving competitive returns are the cornerstones to building wealth," says Andrew Day, a director and chartered financial planner at Depledge Strategic Wealth Management. "A good financial plan should allow you to live the life you want to."

Many financial advisers encourage the whole family to engage in the planning process, including the younger generation. Those in line to receive wealth should be involved as they will often have different attitudes to money from their parents, and different needs – from stepping on the property ladder to planning for their own children.

Chartered financial planner Cleona Lira has held family finance events. She says: "Looking at our family systems and money is so powerful in resolving unconscious blocks to earning, spending, celebrating and enjoying life when it comes to giving and receiving."

93%

Of advisers help clients with estate planning

2030

The year by which the number of estates on which tax is payable is likely to have doubled

9/10

Of people aged 65+ have not taken financial advice in the past 12 months

£500k

Total inheritance tax allowance, as of April 2020

Both Jonathan, a solicitor, and Mel, who runs her own furniture business, had individual savings and investments, including assets they had inherited from their own families. But they were keen to plan jointly for the future of their daughters, Ruby, 17, and Jemima, 14. "This is family money and we want it to stay that way for many years," Jonathan adds.

Their adviser's recommendations focused on inheritance tax planning and investments for Ruby and Jemima that would help secure their future finances. Dominic was keen to ensure the Jacksons were using their annual gift allowances to reduce the size of their estate for inheritance tax purposes, and talked the couple through the process of making gifts out of normal spending, which can be a useful way to reduce a liability to tax. In addition, he suggested setting up offshore investment bonds that would cover Ruby and Jemima's university costs and provide future gifting opportunities. He also ensured every member of the family was making full use of their tax-free pension savings allowances.

"By working with the family as a whole, Dominic was able to make the suggestions that worked best for our collective benefit," Jonathan says.

The couple continue to meet with their adviser to review progress and discuss new goals – including beginning to work with their daughters. "My eldest is starting to show an interest in financial planning," says Jonathan. "We want her to understand that it's better to begin saving early in life than to wait until you reach your forties."

CASE STUDY

‘We’re flying high in our stress-free retirement’

HAPPY PLACE Martin and Elaine Hewitt are determined to enjoy life after work

Planning your future and making the most of your money is hard to do alone. Although initially sceptical, finding the right expert gave ex-RAF man Martin Hewitt peace of mind

After a 38-year career in the RAF, Martin Hewitt was looking forward to retirement. By 2005, he had achieved the rank of warrant officer, been awarded an MBE and received additional honours for his service in Kosovo, the Falklands and in support command. Now the highly decorated aircraft engineering technician recognised that he needed professional advice to make the best of his retirement years.

“I was retiring at the age of 55 on my RAF pension, but my state one wasn’t due for another ten years, so I wanted advice on that gap,” he says. “I was also due to leave the RAF with a gratuity for my long service, which I was determined to invest well.”

Martin, who lives in Deal in Kent with his wife Elaine, knew that sites such as VouchedFor would be able to connect him with an independent financial adviser, but was eager that they prove their mettle. After meeting three advisers he’d connected with online, he began working with Paul Ross of Landmark IFA.

“I must admit I was sceptical about financial advisers, so I took my time with Paul,” Martin recalls. “I first asked him for some quite basic advice about my options on retirement and didn’t share the fact that I was due to receive a substantial sum that would need to be invested.”

Having won Martin’s confidence, Paul says it very soon became clear that the Hewitts needed advice on how to manage their finances effectively for the long-term prosperity of the whole family, including the couple’s son and daughter, and their eight-year-old granddaughter. “Over the next few years, we built a broad-based portfolio of investments that included designated accounts for his dependants,” the adviser explains.

The strategy reflects Martin and Elaine’s circumstances: their pensions provide them with sufficient income to live comfortably, so they are able to leave their savings and investments untouched. But the couple are keen to ensure money is available to their children and grandchildren at key times – to help buy a house, for example, or cover university costs.

Martin has also been convinced of the value of good-quality financial advice, with Paul pointing out opportunities the Hewitts had not previously considered. Both Martin and Elaine have opened new pension plans – despite being retired, they still benefit from tax relief on contributions and are building up tax-free pension funds they can pass on or cash in in later life. “Without access to a financial adviser, I don’t think I’d have realised this was possible,” Martin reflects.

> **“I was determined to invest well and took my time, asking quite basic questions at first**

PENSIONS JARGON BUSTER

Confused by the vernacular surrounding pensions and saving for retirement? You’re not alone. Pensions are a topic we’d all benefit from wrapping our heads around, but it can be complex, with myriad options leaving us unsure as to whether we’ve made the correct choices. Our jargon buster explains the key terms to help you navigate the pensions maze and start planning for when you stop working.

MONEY PURCHASE SCHEME/DEFINED CONTRIBUTION PENSION

With this type of plan, eventual retirement income is based on money paid in and investment performance over the life of the pension. When you retire, you can purchase an annuity or income drawdown to turn your pension into an income. The different types include personal, stakeholder and those arranged through your employer. Most work pensions are defined contribution schemes now.

SELF-INVESTED PERSONAL PENSION (SIPP)

A personal pension is where the individual is the sole investor and doesn’t rely on additional support from employers. It’s a prime solution for the self-employed, who do not receive company pensions. Flexible and portable, SIPPs are good if you want to consolidate various pension pots. You can choose where to invest or delegate to have it managed. Set-up and management fees will apply, so get advice first.

FINAL SALARY SCHEME/ DEFINED BENEFITS PENSION

This is a workplace scheme where the retirement income is based on how long you’ve been a member of the scheme and your salary (not on investment performance). This type is now uncommon. Remaining schemes are found mostly in public sector jobs.

STATE PENSION

With a state pension, a regular payment is provided by the government when you reach a certain age (currently set at 65 for both men and women, this will go up to 66 from October). It is unlikely to be enough on its own, but it may be useful to top up the income from private pensions. The amount you get depends on your National Insurance record. You can check what the state will give you by requesting a forecast from gov.uk.

INCOME DRAWDOWN

With this, you can take money out of your pension when you need it. The remainder stays invested. This provides more flexibility than an annuity (see below), but there are risks, such as the fund falling in value, meaning your needs may not be met. If you’re considering drawdown, advice is a must.

ANNUITY

A type of retirement income product, an annuity is bought from an insurance company with the money from your pension fund. It will pay out a guaranteed income for a set period – usually until you die – at regular intervals. The income it provides will depend on a host of factors, such as your age when you purchase it, annuity rates at the time and whether you’re a smoker. It’s crucial to shop around to get the best value.

AUTO-ENROLMENT

This is a government initiative where employees automatically join a pension scheme set up by their employer, unless they actively opt out. Both employees and employers are required to make contributions and you get tax relief on the percentage of your salary that you pay in.

ANNUAL ALLOWANCE

The most you can pay into a pension tax-efficiently in a year, based on your own and your employer’s contributions, plus any someone else makes on your behalf. This tax year’s allowance is £40,000 or all of your salary, whichever is lower.

For more advice, speak to your employer or adviser. You can also get free guidance from government service pensionwise.gov.uk

The guide's mission

With the release of their 2020 guide of the UK's top advisers, VouchedFor aims to provide greater transparency for those looking to plan for the future

Alex Whitson, managing director, VouchedFor

The evidence is compelling: great financial advice improves lives. Just read some of the 130,000 verified client reviews that have been posted on VouchedFor. Yet more needs to be done to give people the confidence to engage with advice. This requires clear, complete information and a commitment to keeping standards high.

This 2020 Guide to the UK's Top Rated Financial Advisers aims to help people understand how advice could benefit them and celebrates financial and mortgage advisers who are delivering excellent outcomes for their clients.

The financial and mortgage advisers listed on the following pages have received the highest volume of positive client reviews since the start of 2019 on VouchedFor.co.uk, the UK's leading ratings site for financial and legal advisers.

In total, 1,325 advisers from 819 different firms are included in the guide. They amassed 25,334 reviews in 2019 with an average rating of 4.9 out of 5.

As well as being endorsed by at least ten clients, each adviser is a fully verified member of VouchedFor, which means we've checked that they have the necessary permissions to practice, in line with the latest Financial Conduct Authority (FCA) rules.

1,325 advisers amassed an average rating of 4.9 out of 5

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

To extend the reach of the print guide, we are launching a digital version from April, which will be accessible via national news sites for the rest of 2020. Further to this, each top rated adviser will receive a background report, as well as a certificate, to reassure people considering advice that they are in good hands. The report will list all the checks and reviews that support the adviser's inclusion in the guide.

On page 19, you will notice a Top Rated Firms section. This is a rigorous new accreditation that calls out companies who have invited all their advisers' clients to review them and are consistently receiving excellent feedback. The criteria are designed to avoid giving large firms an unfair advantage over smaller firms.

For a full breakdown of the reviews, checks, services, top rated status and qualifications of each of the advisers and firms listed in the guide, please visit VouchedFor.co.uk, where you can search for advisers by name. Alternatively, call 020 3111 0583 and speak to a member of the VouchedFor team.

The guide is the culmination of the efforts of thousands of advisers and clients who share our commitment to promoting transparency and helping people access great advice.

My most sincere thanks to everyone who has contributed. We hope you find the guide useful.

*What it's worth: revisiting the value of financial advice, International Longevity Centre – November 2019

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

These financial advisers have received the highest volume of positive 2019 client reviews on VouchedFor.co.uk, the ratings site for financial and legal professionals. As well as being endorsed by more than ten clients, each adviser is a fully verified member of VouchedFor. This means they have the necessary permissions to practise from the Financial Conduct Authority, as well as undergoing several other checks and ongoing monitoring.

CENTRAL ENGLAND

NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUBLISHED
Adam Rhodes	Rhodes Wealth Management	27	R	Ashbourne	Y
Chris White	Regent Financial	83	I	Ashby de la Zouch	N
David Farrance	Prosperity Wealth	13	I	Bewdley	Y
Thomas Dickson	Essential Money	103	I	Birmingham	Y
Mandeep Singh	AFH Wealth Management	49	I	Birmingham	N
Lisa Footes	Footes Financial Planning	86	I	Birmingham	Y
Gem Durham	Obsidian Financial	26	I	Birmingham	Y
Chris Guttridge	True Potential	44	R	Birmingham	Y
Kira Sehmbi	True Potential	37	R	Birmingham	Y
Paul Taylor	John Cannaby Associates	11	R	Bridgnorth	N
Thomas Morgan	True Potential	19	R	Bromsgrove	Y
Nasreen Akhter	Whateley Wealth Management	74	I	Bromsgrove	N
David Binks	Landmark IFA	15	I	Corby	N
Steven Chisholm	Positive Solutions	13	I	Corby	N
Owen Williams	Beaufort Wealth Management	36	I	Coventry	Y
Robert Boland	Cotswold IFS	19	I	Coventry	N
Luke Baker	Create Financial Management	69	I	Derby	Y
Peter Baker	Create Financial Management	37	I	Derby	N
James Wallis	Create Financial Management	16	I	Derby	N
Chris Dunn	Orridge & Dunn	98	I	Derby	N
Stuart Orridge	Orridge & Dunn	93	I	Derby	N
Paul Harman	Profusion Wealth Management	37	I	Derby	Y
James Pillinger	Profusion Wealth Management	33	I	Derby	Y
Gemma Murden	Talent Financial Planning	44	I	Derby	Y
Jane Newman	Jane Newman FP	98	I	Droitwich	Y
Stuart Neale	SN Financial Services	57	I	Droitwich	Y
Stuart McDarby	AFH Wealth Management	27	I	Evesham	N
Karl Thorpe	AFH Wealth Management	16	I	Evesham	Y
Stephen Hunt	Better Retirement Group	46	I	Grantham	Y
Claire Markham	FH Manning Financial Services	10	I	Horncastle	Y
Kevin Holleron	Holleron Wealth Management	24	R	Ilkeston	Y
Alan Crowley	Financial Design	73	I	Kenilworth	Y
Nicholas Lue	JPA Financial Services	79	I	Kingswinford	Y
Scott Saxby	JPA Financial Services	42	I	Kingswinford	Y
Lisa Varley	Mercia Financial Planning	77	I	Leamington Spa	N
Gary Metcalf	Gemini Wealth Management	122	I	Leicester	N
Rob Handford	Handford Aitkenhead & Walker	34	I	Leicester	Y
Lena Patel	ISJ Independent	26	I	Leicester	N
Scott Gallacher	Rowley Turton	94	I	Leicester	Y
Tracey Mather	Tracey Mather Wealth Management	15	R	Leicester	Y
Richard Meats	Tudor Franklin	40	I	Leicester	N
Bharat Chudasama	Tudor Franklin	37	I	Leicester	N
Robin Place	Four Oaks	64	R	Lichfield	Y
Samuel Robinson	Almond Financial	12	R	Lincoln	Y
Julie Buxton	AFH Wealth Management	21	I	Loughborough	N
Ajay Naik	Fairstone	32	I	Loughborough	Y
Killian Kirkpatrick	First Service Financial	10	I	Loughborough	N
Robert Lallo	Sandringham Financial Partners*	12	I	Loughborough	N

KEY

FIRM
* Top Rated Firm (includes trading names of Top Rated Firms), learn more on page 19

STATUS
I Independent financial adviser
R Restricted financial adviser

FEES PUBLISHED
N No, this adviser does not display their fees structure on VouchedFor.co.uk
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VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

CENTRAL ENGLAND

NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUBLISHED
Alan Curtis	True Potential	27	R	Louth	Y
Laurence Bembridge	AFH Wealth Management	14	I	Lowdham	N
James Slowey	Gransha Financial Services	33	R	Lutterworth	N
Ajay Badiani	Intelligent Financial Advisory	34	I	Lutterworth	N
Paul Urmston	Fresh Approach	43	I	Malvern	Y
Andrew Sweetman	Paul Brady	17	R	Market Drayton	Y
Abigail Brown	AFH Wealth Management	22	I	Market Harborough	N
Tom Spain	Henry Spain Investment Services	20	I	Market Harborough	N
Daniel Thompson	Sovereign Wealth	23	R	Market Harborough	Y
Mark Briggs	Cricket Hill Financial Planning	13	I	Markfield	N
Neil Gilbourne	3R Financial Services	194	I	Newark	Y
Wayne Evison	3R Financial Services	25	I	Newark	N
Madelene Turner	3R Financial Services	19	I	Newark	N
Mark Block	Leaf Financial Planning*	27	I	Newark	N
Paul Joseph Flynn	Paul J Flynn	64	I	Newark	N
Paul Pitt	AFH Wealth Management	24	I	Northampton	N
Jaskarn Pawar	Investor Profile	66	I	Northampton	Y
Chris Stott	Landmark IFA	25	I	Northampton	N
Mark Hipkiss	Skipton Building Society	11	R	Northampton	Y
Rebecca Aldridge	Balance: Wealth Planning	67	I	Nottingham	Y
John Crichton	Mansion Park	186	I	Nottingham	N
Keiran Dunne	Ryley Wealth Management	12	R	Nottingham	Y
Charlie Reading	Efficient Portfolio	69	I	Oakham	N
Amer Nazir	Henry Spain Investment Services	11	I	Oakham	N
Bobby Dhesi	AFH Wealth Management	28	I	Oldbury	N
Dean Clifford	Goddard Perry Consulting	51	I	Pershore	N
Steven Corrigan	Sandringham Financial Partners*	26	I	Pershore	N
Simon Millward	Mercia Financial Planning	75	I	Rugby	N
Akhil Satsangi	PKS Associates	28	R	Rugby	N
Mark Neal	PJL Financial Services	16	I	Rugby	Y
David Jamieson	Gee 7 Wealth Management	10	I	Shrewsbury	Y
Jtinder Braitch	Jtinder Braitch	29	I	Shrewsbury	Y
Angela Davy-Makwana	Quilter Financial Advisers	12	R	Sleaford	N
Martin Brown	Essential Money	14	I	Smethwick	Y
Ravinder Thind	JPA Financial Services	70	I	Smethwick	Y
Derek Mills	Derek Mills Wealth Consultancy	25	R	Solihull	Y
Paul Glover	Ernest Grant	35	I	Solihull	N
James Richards	Ernest Grant	10	I	Solihull	N
Steve Gallacher	Gallacher Wealth Management	10	R	Solihull	Y
Colin Hart	Hamptons Wealth Management	91	I	Solihull	N
Steven Rowe	Lucent Financial Planning	44	I	Solihull	N
Pavan Chamba	Skipton Building Society	12	R	Solihull	Y
Neil Homer	Lonsdale Wealth	59	I	Stafford	Y
Paul Duffill	Paul Duffill Financial Advice	24	R	Stafford	Y
Chris Flynn	Giliker Flynn	75	I	Stoke on Trent	Y
Simon Hargreaves	IronMarket	10	R	Stoke on Trent	N
Wes Wilkes	IronMarket	22	I	Stoke on Trent	Y
Abad Khan	Right Financial Planning	36	I	Stoke on Trent	N
Richard Hollington	Fairstone	128	I	Stone	Y
Steven Hendry	Stonegate Wealth Management	83	I	Stone	Y
Michael Harvey	Charters Private Wealth	37	I	Stratford upon Avon	N
Pippa Cuciurean	True Potential	24	R	Stratford upon Avon	Y
Trevor Paginton	Advisory Services	50	I	Studley	N
Martin Brennan	Ethical Adviser	40	I	Sutton Coldfield	Y
Amanda Reid	Gemini Wealth Management	139	I	Sutton Coldfield	N
Matthew Hackett	Skipton Building Society	12	R	Sutton Coldfield	Y
Hannah Cowell	2plan Wealth Management	126	I	Swadlincote	N
Mark Johnson	Integritas	87	I	Swadlincote	Y
Kevin Wood	Oak Four	33	I	Tamworth	Y
James Hawksworth	Zenith Financial Planning	45	R	Tamworth	Y
Marc Derbyshire	Croft & Oakes	41	I	Telford	N
Daniel Morris	Prosser Knowles Associates	19	I	Telford	Y
Richard Scott-Worthington	True Potential	19	R	Telford	N
Rikesh Bhatt	True Potential	13	R	Telford	N
Chris Broome	Longhurst*	64	I	Towcester	N
Andy Betts	Towcester Financial Planning	15	R	Towcester	Y
Lee Gardner	Gardner Financial Management	85	I	Warwick	N
Ray Coker	Sandringham Financial Partners*	12	I	Wellingborough	N
Andrew Reeves	The Investment Coach	100	I	Wellingborough	Y
Alan Moran	Interface Financial Planning	22	I	West Bromwich	N
Matthew Jeffery	Fairstone	37	I	Wigston	Y
Lauren Herrick	PSA	14	I	Wigston	N
Ash Desai	IronMarket	12	R	Wolverhampton	N
Martin Dodd	Midlands Investment Agency	85	I	Wolverhampton	Y
James Paul	True Potential	13	I	Wolverhampton	Y
Mark Davis	Bransford Financial Planning*	28	I	Worcester	Y
Steve Perera	Britannic Place Financial Management	41	I	Worcester	Y
Simon Mansell	Temple Bar IFA	80	I	Worcester	N

EAST OF ENGLAND

Paul Ross	Landmark IFA	68	I	Bourne	Y
Emma Wilson	Landmark IFA	21	I	Brandon	N
Calum O'Donnell	Alan Boswell Financial Planners	89	I	Bury St Edmunds	Y
Andy Manning	Succession Wealth	57	I	Bury St Edmunds	Y
Henry Metcalf	Golden Oak	37	I	Cambridge	Y
Duncan Hannay Robertson	Hannay Robertson	58	I	Cambridge	Y
Steven Edwards	Hargreaves Lansdown	55	R	Cambridge	Y
Martin Harvey	Trust Will Plan	20	R	Cambridge	N
Anthony Crockert	Iceni Financial Advisers	36	I	Dereham	N
Sadie Waddelow	Landmark IFA	11	I	Ely	N
Ian Couling	Lifetime Financial Solutions	82	I	Great Yarmouth	Y
Nick Manning	Finance Shop	31	I	Lowestoft	N
Chad Morris	Norfolk & Suffolk FS	60	I	Lowestoft	Y
Phil Ball	Norfolk & Suffolk FS	16	I	Lowestoft	N
Neil Alsop	NKT Financial Solutions	41	I	March	Y
David Philpott	DP Financial Solutions	24	I	Newmarket	N
Antony Moyes	Moyes Investments	53	I	Newmarket	N
Neil Marsden	Alan Boswell Financial Planners	20	I	Norwich	Y
John Whitehead	Alan Boswell Financial Planners	15	I	Norwich	Y
David Perry	Alan Boswell Financial Planners	11	I	Norwich	Y
Ben Hewitt	Alan Boswell Financial Planners	11	I	Norwich	Y
Tony Robinson	Alan Boswell Financial Planners	10	I	Norwich	Y
Vicki Charles	Iceni Financial Advisers	50	I	Norwich	N
Joseph Dunn	Iceni Financial Advisers	48	I	Norwich	N
Alex Couling	Lifetime Financial Solutions	25	I	Norwich	N
Michael Duale	MD Wealth Management	12	R	Norwich	Y
Andy Fisher	Quilter Financial Advisers	19	R	Norwich	N
Michael Johns	Succession Wealth	45	I	Norwich	Y
Simon Every	Best to Invest	21	I	Peterborough	Y
Thornton Holmes	Orchid Financial Services	63	I	Peterborough	Y
Kate Arrowsmith	Landmark IFA	30	I	St Neots	N
Ellen Emeleus-Barrett	Landmark IFA	17	I	St Neots	N
Neil Harden	Abacus Associates	24	I	Stamford	N
Dan Payne	Golden Oak	11	I	Stamford	N
Jacob Wright	Landmark IFA	16	I	Stamford	N
Lydia Molyneux	Landmark IFA	16	I	Stamford	N
Felicity Smith	Landmark IFA	10	I	Swaffham	N
Martin Scowcroft	Quilter Financial Advisers	18	R	Thetford	N

GREATER LONDON

Ross Speedie	InterestMe Financial Planning	24	R	Aldgate	Y
Sukh Jawanda	InterestMe Financial Planning	15	R	Aldgate	N
David Cresswell	David James Wealth	46	R	Aldwych	Y
Edward Richardson	Thornton & Baines	14	I	Aldwych	Y
Stephen Ranson	Tilney	14	R	Aldwych	N
James Woodfall	Woodfall Wealth Consultancy	10	R	Aldwych	Y
Daniel Bloomfield	Daniel Bloomfield	16	R	Arkley	Y
Garrett Stenson	St James's Place	13	R	Arkley	Y
Paul Coyle	Hargreaves Lansdown	29	R	Ashtead	Y
Justin Jordan	Leadenhall Wealth Management	52	I	Bank	N

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VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Philip Forrester	Plutus Wealth Management	36	I	Barnes	N
Filip Slipaczek	Slipaczek Chartered FP	212	I	Barnet	N
Joshua Gerstler	The Orchard Practice	58	R	Borehamwood	Y
Mark Flannery	F3 Wealth	18	I	Borough	N
Andrew Rumbles	Prospera Wealth Management	32	R	Borough	Y
Graeme MacKay	Foxgrove Associates	89	I	Bromley	Y
Bobby Phillips	Cooper Associates	42	R	Canary Wharf	Y
Lawrence Dean	Intelligent Wealth Planning	47	I	Canary Wharf	N
Martin Card	TBA Wealth Management	38	I	Carshalton	N
Fotis Joannou	Sentient Wealth	82	I	Chislehurst	Y
Richard Paddle	St James's Place	18	R	Chislehurst	Y
Alex Smith	Watson Moore	64	I	Chiswick Park	Y
Keith Galgut	Gale and Phillipson	83	I	Church End	N
Nigel Shaffer	Radcliffe & Newlands	24	I	Church End	N
Alistair Mann	Clocktower Fund Management	93	I	Cobham	N
Paul Birtill	Paul Birtill	13	R	Cockfosters	Y
Paul Shackleton	Sandringham Financial Partners*	10	I	Coulsdon	N
Keith Jobson	Gold Griffin – Wealth Planning	34	I	Covent Garden	N
Dave Chamberlain	QI Financial Solutions	30	I	Croydon	Y
Vinay Malhotra	Sandringham Financial Partners*	135	I	Croydon	N
Richard Howard	St James's Place	12	R	Croydon	Y
Roy Dravid	Lighthouse Wealth	23	I	Deptford	N
Alun Webster	Audley Asset Management	16	I	Dollis Hill	Y
Andrew Lochrie	Andrew Lochrie Wealth Management	10	R	Dulwich	Y
Simon Humphrey	Agile Life UK	25	R	Ealing	Y
Kevin Tutt	bdhSterling	13	I	Epsom	Y
Matthew Porter	bdhSterling	11	I	Epsom	Y
Ray Martin	Four Seasons	49	I	Epsom	Y
Paul Keeley	One Financial Solutions*	28	I	Epsom	Y
Paul Hudson	Roxborough Wealth Management	16	I	Esher	Y
Thomas Schofield	Ablestoke Financial Advisers	14	R	Fleet Street	N
Sebastian Hurst	Plutus Wealth Management	93	I	Fleet Street	N
Olivier Pfanner	VITA Capital Management	15	R	Fleet Street	N
Andrew Brixey-Williams	Fiduciary Partners	24	I	Gunnersbury	N
Toby Walker	EQ Investors	10	I	Hammersmith	N
Bejal Shah	Capital Financial Consultants	34	R	Harrow	N
Veronica Mann	Talis Financial Advisers	31	I	Harrow	N
Bob Bassi	Serenity Financial Planning	20	I	Hayes	N
David Rose	Rose Financial Planning	10	I	Hendon	N
Rebecca Cherry	Westminster Wealth	42	I	High Holborn	N
Lisa Conway Hughes	Westminster Wealth	40	I	High Holborn	N
Stephanie Jones	Westminster Wealth	39	I	High Holborn	N
Dan Dando	Westminster Wealth	15	I	High Holborn	N
Antony Smith	Providus Financial	22	I	Highams Park	N
Malcolm Samuels	True Potential	28	R	Hoddesdon	Y
Bill Paice	Paice Financial Planning	64	I	Hornchurch	Y
Jane Hodges	Money Honey	59	I	Hoxton	Y
Sam Whybrow	Thanks Wealth Planning	75	I	Hoxton	Y
Rongu Miah	Advance Wealth	51	I	Ilford	N
Ashish Popat	Hoyl Independent Advisers	11	I	Ilford	N
Sam Sloma	Engage Financial Services	23	I	King's Cross	Y
Brian Byrnes	Wealthsimple	23	R	Knightsbridge	Y
Robert Saunders	Foster Denovo	12	I	Lisson Grove	N
Guy Bolam	BolamRose	37	R	Liverpool Street	N
Edward Tudor	The Private Office*	25	I	Loughton	Y
Jeremy Askew	Town Close Financial Planning	137	I	Loughton	Y
Kanishk Swarup	St James's Place	29	R	Mapesbury	Y
Amina Kamal	Amina Kamal	16	R	Mayfair	Y
Nick Brown	NB Wealth Management	21	R	Mayfair	Y
Ted Wilson	Wilson Wealth Advisory	16	R	Mayfair	Y
Adam Rideout	Foster Denovo	28	R	Monument	N
Jonathan Kinch	Fairstone	72	I	Moorgate	N
Laurence Jackson	Fairstone	57	I	Moorgate	N
Andrew Kennedy	Fairstone	41	I	Moorgate	Y
Scott Miller	Fairstone	30	I	Moorgate	Y
Anne McClean	Smith & Williamson	32	I	Moorgate	Y
Sean Irwin	Clarity Wealth Management	62	I	New Cross	N
Neil Jacobs	Prosperity Wealth Creation	53	I	Oakleigh Park	N
Kieran Hartnett	True Potential	31	R	Orpington	Y
Jessica Cook	AES International	15	R	Parsons Green	N
Geetika Sethi	SensInvest	16	I	Pinner	N
Mike Moran	Fairstone	33	I	Potters Bar	Y
Paul Sanders	The Private Office*	25	I	Primrose Hill	Y
David Sheehan	True Potential	25	R	Purley	N
Anil Malik	One Financial Solutions*	33	I	Queensbury	Y
Peter Adcock	Adcock Financial	41	I	Richmond	N
Miles Hawkins	PK Financial Planning	27	I	Richmond	N
Fiona Morpurgo	Morpurgo Wealth	41	I	Romford	Y
Tony Martin	True Potential	38	R	Romford	Y
Amit Mittal	One Financial Solutions*	51	I	Ruislip	Y
Rebecca Robertson	Evolution Financial Planning	37	I	Somers Town	Y
Shazana Anwar	Lighthouse Financial Advice	25	R	South Ockendon	N
Nisheet Shah	Positive Solutions	25	R	Southgate	N
Priyesh Patel	Ablestoke Financial Planning	31	R	St Paul's	Y
Liam Martin	Audley Asset Management	30	I	St Paul's	Y
Ovie Onomakpome	St James's Place	16	R	St Paul's	Y
Mark Wilson	Waymark Financial*	47	I	St Paul's	N
Jean-François Rio	Alexander House	18	R	Stockwell	Y
Seán Standerwick	MLP Wealth Management	68	I	Surbiton	N
Jonathan Ritterband	The Private Office*	29	I	Tooting	Y
Ravi Dadlani	Gate Capital Group	21	I	Tower Hill	N
Dean Mullaly	Mark Dean Wealth Management	33	I	Tower Hill	Y
Cieran Downes	Regent Dow Wealth	16	R	Tower Hill	Y
John Pickles	Globe IFA	18	I	Twickenham	N
David Holland	Globe IFA	12	I	Twickenham	N
Matthew Allen	Mulberry Chartered	50	I	Twickenham	Y
Simon Allen	Mulberry Chartered	46	I	Twickenham	Y
Sarah Pearson	Mulberry Chartered	31	I	Twickenham	Y
Robert Wilcocks	Wilcocks & Wilcocks	32	I	Twickenham	Y
Simon Evans	AFH Wealth Management	11	I	Upminster	N
Sandra Corkhill	Fairstone	35	I	Upper Norwood	Y
Peter Ditchburn	Buckingham Gate	10	I	Victoria	Y
Matthew Smith	Buckingham Gate	76	I	Victoria	Y
Andrew Nicolson	Devine Financial Management	35	I	Victoria	Y
Paul Standerwick	MLP Wealth Management	112	I	Wallington	N
Christine Tucker	One Financial Solutions*	66	I	Wallington	Y
Stephen James	Radcliffe & Newlands	12	I	Walthamstow	N
Adam Nettleship	Bigmore Associates	18	I	Walton on Thames	N
Patrick McClelland	Primavera Financial Partners	29	I	Wanstead	N
Jonathan Willis	Future Start	34	I	Watford	N
Lisa Murphy	Sandringham Financial Partners*	13	I	West Wickham	N
Rachel Lane	Group Rapport (part of Fairstone)	71	I	Weybridge	Y
Paul Hodge	Pennymatters	34	I	Weybridge	N
Michael Powell	Sandringham Financial Partners*	26	I	Weybridge	N
James Wade	Charles Wade Finance	64	I	Whitehall	Y
Wayne Griffiths	One Financial Solutions*	60	I	Whyteleafe	Y
Ian Hart	Unbiased Financial Group	51	I	Wimbledon	Y
Carl Baker	Gallagher	15	I	Worcester Park	N

NORTH OF ENGLAND

Simon Nutter	Sandringham Financial Partners*	46	I	Accrington	N
Joe Magee	Sandringham Financial Partners*	18	I	Accrington	N
Liam White	Capstone Financial Management	28	R	Altrincham	Y
Adrian Mahon	Depledge*	50	I	Altrincham	Y
Chris Weetman	Otus Financial Planning	68	I	Altrincham	Y
Garry Newman	Sandringham Financial Partners*	41	I	Ashington	N
Janine Barron	Sandringham Financial Partners*	43	I	Barnard Castle	N
Mark Gill	Co-operative Wealth	84	I	Barnsley	N

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NORTH OF ENGLAND

NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUBLISHED
Michelle Richards	Cricket Hill Financial Planning	10	I	Barnsley	N
Damion Keyworth	Stones McCourt	54	I	Barnsley	Y
Elliot Daniels	Utopia (part of Fairstone)*	12	I	Barnsley	Y
Stephen Hogg	Broadgate Financial Management	17	I	Billingham	Y
James Downing	Broadgate Wealth	49	I	Billingham	Y
Paul Gilsenan	PSG Wealth Management	36	R	Billingham	Y
Louise Allott	Skipton Building Society	11	R	Bingley	Y
Barry Talman	MGL Wealth Management	11	R	Bishop Auckland	Y
Steve Crowe	Ribble Wealth Management	107	I	Blackburn	Y
Ben Wrigley	Adcas Financial Management	60	I	Blackpool	Y
Anthony Hoskisson	Questa Chartered	70	I	Blackpool	N
Robert Carr	True Potential	21	R	Blaydon on Tyne	N
Simon Turner	Fairstone	29	I	Boldon Colliery	Y
Damian Cross	AFH Wealth Management	11	I	Bolton	N
Rhiannon Cafferty	Berkeley St James WM	58	R	Bolton	Y
Johnathan Webster	Sedgwick Wealth Management	16	R	Bolton	Y
Paul Burns	Skipton Building Society	21	R	Bolton	Y
Julie Alexander	Cater Associates	15	R	Bootle	N
Martin Miller	Live Smart Financial Planning	91	I	Bramhope	Y
Sachin Jain	Reward Financial Services	27	I	Bramhope	N
Peter Slack	Burlington Financial	45	I	Bridlington	N
Dawn Patrick	Burlington Financial	12	I	Bridlington	N
Claire-Anne Lytton	Quilter Financial Advisers	20	R	Burnopfield	N
Charlene Love	Bury Financial Advisers	14	I	Bury	N
Brett Garlick	Bury Financial Advisers	215	I	Bury	Y
Danielle Gregory	Fairstone	27	I	Bury	Y
Abdul Khan	Fairstone	17	I	Bury	Y
Jeremy Bostock	Holcombe	64	I	Bury	N
Emma Connaughton	Holcombe	36	I	Bury	N
Paul Jones	Mackenzie FP	30	I	Bury	Y
Paul Lindfield	Stratagem Financial Planning	53	I	Bury	Y
Philip Slater	Slater Financial	21	I	Buxton	Y
Matthew Slessor	Armstrong Watson	41	I	Carlisle	N
Steve Shovlin	Armstrong Watson	18	I	Carlisle	N
Marcus Dodds	Armstrong Watson	14	I	Carlisle	N
Darren Parker	Celestial Wealth	10	R	Castleford	Y
Edward Brown	BP Sanders	16	I	Cheadle	N
Oliver Tuffy	Retirement Solutions	18	R	Cheadle	N
Jane Irvine	Retirement Solutions	17	R	Cheadle	N
David Gill	Retirement Solutions	11	R	Cheadle	N
Angela Farrell	Sandringham Financial Partners*	47	I	Cheadle	Y
Mark Bird	Chester Financial Wealth Management	57	I	Chester	N
Mark Reidford	Innes Reid	44	I	Chester	Y
Haleam Muhashash	Moneytree Wealth Management	33	R	Chester	N
Jane O'Hara	Rosebridge	23	I	Chester	Y
Neil Bevan	Skipton Building Society	41	R	Chester	Y
Mark Jones	Jones & Co	175	I	Chesterfield	N
Ashley Hewitt	Rosedale Financial Management	46	I	Chesterfield	N
Donna Robertson	Rosewood Wealth Management	180	I	Chesterfield	Y
Shannan Pool-Gorman	Rosewood Wealth Management	11	I	Chesterfield	Y
Melanie Wray	Anne Wray	26	I	Chorley	N
Stephen F Danson	Banks Wealth Management	74	I	Chorley	Y
Mike Clarke	True Bearing	47	I	Chorley	N
Ashley Parry	Polygon Financial	89	I	Clitheroe	Y
James Kitson	Fairstone	23	I	Colne	Y
Mark Pedley	Fairstone	16	I	Congleton	Y
Kevin O'Neill	O'Neill Financial Services	27	I	Congleton	Y
Kate Boon	Lifeplan	109	I	Consett	N
Gary Barnes	Lifeplan	63	I	Consett	N
David Nattrass	Sandringham Financial Partners*	25	I	Consett	Y
Stephen Sumner	Explore Wealth Management	108	I	Cramlington	N
Lee Spragg	True Potential	13	R	Crewe	Y
Adrian Peacock	Acumen Investment and Pension Solutions	38	I	Darlington	N
Alan Wheeldon	Destiny – Total Financial Planning*	14	I	Darlington	N
Stewart Hodgson	Fairstone	35	I	Darlington	Y
Craig Dyball	Fairstone	22	I	Darlington	Y
Shelagh Taylor	Landmark Financial Planning	39	I	Diggle	N
Ian Bagshaw	Fairstone	14	I	Doncaster	N
Dominic Fallon	Sovereign Wealth	18	R	Doncaster	Y
Steven Bell	True Potential	26	R	Doncaster	N
Loraine Hunt	True Potential	11	R	Doncaster	N
Sophie Lackie	Willson Grange	13	R	Doncaster	Y
David Forster	Willson Grange	11	R	Doncaster	Y
Cathy Smith	Belmayne IFA	57	I	Dronfield	N
Wayne Vernon	The Private Office*	44	I	Dronfield	Y
Leonard Birnie	Tait Walker	37	I	Durham	Y
Chris Breward	Wealth of Advice	178	I	Durham	Y
Guy Austin	The Private Office*	29	I	Elland	Y
Debbie Mearns	Avista Financial Planning	13	I	Ellesmere Port	Y
Gareth Wallis	Sandringham Financial Partners*	28	I	Ellesmere Port	N
Callum Tyrrell	Fairstone	25	I	Gateshead	Y
Graeme Pegman	Vital Wealth Management	62	I	Gateshead	N
Andrew Williamson	Capstone Financial Management	37	R	Glossop	Y
Linda Ellis	Skipton Building Society	10	R	Guiseley	Y
Laurence Turner	IFT Wealth Management	71	I	Halifax	Y
Toby Turner	IFT Wealth Management	20	I	Halifax	N
Sheena Doherty	Sovereign Wealth Private Clients	42	R	Halifax	Y
Scott Palmer	Novus Financial Services	16	R	Harrogate	N
Peter Johnys	Sandringham Financial Partners*	24	I	Harrogate	Y
Kevin Quick	Skipton Building Society	21	R	Harrogate	Y
Nick Barraclough	The Private Office*	37	I	Harrogate	Y
Rachel Storey	Fairstone	18	I	Hartlepool	Y
Karen Clegg	Sandringham Financial Partners*	36	I	Hessle	N
Jonathan Farnill	Sandringham Financial Partners*	13	I	Hessle	N
Bob Stephenson	Stephenson Johnson	63	I	Hessle	N
Phil Smith	Stephenson Johnson	62	I	Hessle	N
Christian Derrick	Stephenson Johnson	43	I	Hessle	Y
Steven Cattle	Explore Wealth Management	40	I	Hexham	N
Yianni Theodorou	Logic Wealth Planning	96	I	Heywood	Y
Frank Watts	FW Financial*	11	I	Holmfirth	N
Nick Heald	AFH Wealth Management	18	I	Horsforth	N
David Hardman	Argent Wealth	54	I	Houghton le Spring	Y
Leanne Harris	2plan Wealth Management	52	I	Huddersfield	N
Benjamin Philpott	Philpott Financial	36	I	Huddersfield	N
Steven Haigh	Portal Financial Planning	115	I	Huddersfield	Y
Paul Sheard	Sandringham Financial Partners*	22	I	Huddersfield	N
Matthew Rose	Sandringham Financial Partners*	22	I	Huddersfield	Y
Robert Smith	Sandringham Financial Partners*	13	I	Huddersfield	N
Leslie Sykes	Sandringham Financial Partners*	11	I	Huddersfield	N
Richard Derdowski	Sandringham Financial Partners*	11	I	Huddersfield	N
Jonathan Fox	Skipton Building Society	10	R	Huddersfield	Y
Gary Munroe	Skipton Building Society	11	R	Ilkley	Y
Ian Chaplin	Sovereign Wealth	12	R	Ilkley	Y
Robert Morse	The Private Office*	30	I	Ilkley	Y
Ben Town	2plan Wealth Management	109	I	Keighley	N
Michael Hogg	Hogg Financial Planning*	21	I	Keighley	N
Richard Morris	Skipton Building Society	11	R	Keighley	Y
Chris Wheatman	Advice Matters Financial Planning	28	I	Kendal	N
Chris Hill	Armstrong Watson	11	I	Kendal	N
Amanda Heys	Armstrong Watson	10	I	Kendal	N
Justin Heap	Swiftsure Wealth Management	12	R	Knutsford	Y
James Larton	Truly Independent	23	I	Lancaster	Y
David Toner	True Potential	36	R	Lanchester	Y
Helen Tansley	Armstrong Watson	11	I	Leeds	N
Ashley McCartney	Armstrong Watson	11	I	Leeds	N
Richard Platt	Clarity Wealth	82	I	Leeds	N
Darren Pickersgill	Pickersgill Financial Planning	89	I	Leeds	Y
Mark Hinchliffe	Sandringham Financial Partners*	23	I	Leeds	N
Tracey Bromley	Sovereign Wealth	27	R	Leeds	Y
Diane Watson	Sovereign Wealth	10	R	Leeds	Y
James Bowers	Sovereign Wealth	10	R	Leeds	Y
Joseph O'Shea	The Private Office*	52	I	Leeds	Y
John Metcalf	The Private Office*	38	I	Leeds	Y

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VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Louise Pearson	True Potential	19	R	Leeds	N
Alan Parkin	Vista Financial Management	119	I	Leeds	N
Ash Patel	Camargue Wealth	58	I	Leigh	N
Emma Craig	True Bearing Chartered	24	I	Leyland	N
Joe O'Connor	True Potential	26	R	Little Budworth	Y
Rob Pocock	Beaufort Financial	22	I	Liverpool	N
Chris Lunt	Chris Lunt IFA	144	I	Liverpool	N
Chris Douglas	Douglas White	72	I	Liverpool	N
Julie Roche	Hanover Wealth Management	34	I	Liverpool	N
Wayne Slater	Spectrum Independent Financial Services	15	I	Liverpool	N
Martin Wilcocks	Wilcocks & Wilcocks	52	I	Liverpool	Y
Zoe Healey	Willson Grange	10	R	Liverpool	Y
Ray Garnett	Utopia (part of Fairstone)*	68	I	Liversedge	Y
Jonathan Garnett	Utopia (part of Fairstone)*	31	I	Liversedge	Y
Liam Winstanley	Danbro Financial Planning	32	I	Lytham St Annes	Y
James Collins	Cheshire Wealth Partnership	105	I	Macclesfield	N
Simon Warburton	Chequers Financial Services	81	I	Manchester	Y
George Oghani	George Oghani	102	I	Manchester	N
Kevin Titmus	Halcyon Financial Planning	65	I	Manchester	N
Eric Mowinski	Landmark Financial Planning	53	I	Manchester	N
Charles Jowers	Lordstone Financial Planning	10	R	Manchester	N
Mike Holland	MH Financial Planning	16	R	Manchester	Y
Richard Clayton	Old Royle Wealth	94	I	Manchester	N
Ken Whitworth	True Potential	37	R	Manchester	Y
Wayne Chatwood	True Potential	25	R	Manchester	Y
Andrew Gill	Evolve Financial Solutions*	25	I	Mexborough	N
Carol Dickens	New Vision Wealth Strategies	31	I	Middlewich	N
Jonathan Whittle	Sandringham Financial Partners*	16	I	Millom	Y
Darrell Barnes	The Money Map	83	I	Mirfield	N
Darron Whitehead	Utopia (part of Fairstone)*	112	I	Mirfield	Y
Tom Randall	Utopia (part of Fairstone)*	56	I	Mirfield	Y
Darren Hancock	Sandringham Financial Partners*	15	I	Morecambe	Y
Anne Marie Nicholl	Lifewing Consultants	13	I	Nantwich	N
Christina Clegg	Christina Clegg	153	I	Nelson	Y
Helen Brown	Phillip Bates & Co	114	I	Neston	Y
Simon Richards	Bailey Richards	85	I	Newcastle upon Tyne	Y
Paul Bain	Gale and Phillipson	51	I	Newcastle upon Tyne	N
Julie McBlain	J McBlain	29	R	Newcastle upon Tyne	Y
Christopher Booth	Lycetts Financial Services	60	I	Newcastle upon Tyne	N
Richard Smith	Sandringham Financial Partners*	23	I	Newcastle upon Tyne	N
Mark Brett	Sandringham Financial Partners*	15	I	Newcastle upon Tyne	N
Simon Davis	The Grove Private Wealth	41	R	Newcastle upon Tyne	Y
Craig Pimblott	Pimblott Financial Solutions*	23	I	Normanton	N
Kerry Chaloner	Armstrong Watson	10	I	Northallerton	N
Derek Dryden	Gale and Phillipson	145	I	Northallerton	Y
Christopher Jump	Retirement Solutions	24	R	Northwich	N
Jade Jackson	Landmark Financial Planning	12	I	Oldham	N
Christopher Foster	Pennines IFA	32	I	Oldham	N
Angela Maher	Acumen Financial Partnership	73	I	Ormskirk	Y
Jon Routledge	Fairstone	37	I	Ormskirk	Y
Joseph Stevens	True Potential	126	R	Ormskirk	Y
Robert Callaghan	Sandringham Financial Partners*	25	I	Ossett	N
Thomas Hatley	Christopher Little & Co	41	R	Otley	Y
Sean Gilks	Vista Financial Management	36	I	Otley	Y
Justin Rourke	Armstrong Watson	21	I	Penrith	N
Dominic McLoughney	Becketts FS	76	I	Poulton le Fylde	Y
Paul Byrne	True Potential	11	R	Prenton	Y
Thomas Dalton	AFH Wealth Management	18	I	Preston	N
Stephen Fox	Flying Colours	23	I	Preston	N
Noel McCormick	Skipton Building Society	11	R	Preston	Y
Vanessa Townshend	Springfield Financial Services	68	I	Preston	Y
Allie Baglow	Allisons Financial Planning	117	I	Rainford	Y
Adrian Hill	Octagon Financial Services	25	R	Retford	Y
Carl Fletcher	Fletcher Associates	104	I	Ripon	N
Mike Jenner	Jenner Wealth Management	11	R	Ripon	Y
Richard Martin	Fairstone	105	I	Rochdale	Y
Wayne Davis	Fairstone	83	I	Rochdale	N
Adrian Reese	True Potential	27	R	Runcorn	Y
Christopher Wicks	Bridgewater Financial Services	40	I	Sale	Y
Darren Burnett	Burnett & Co	128	I	Sale	Y
Paul Taylor	Burnett & Co	56	I	Sale	Y
Paul Campion	Haven IFA	70	I	Sale	Y
Richard Nicholson	Succession Wealth	15	I	Sale	Y
David Brown	True Potential	21	R	Sale	Y
Robert Skilling	Robert HJ Skilling	58	R	Salford	Y
David Swaby	Skipton Building Society	18	R	Scarborough	Y
Mark Gilder	Allen, West and Foster	16	I	Sheffield	Y
Chris Sadler	Fogwill & Jones	61	I	Sheffield	N
Andrew Ball	Fogwill & Jones	97	I	Sheffield	N
Sophie Smith	Fogwill & Jones	38	I	Sheffield	Y
James Lawton	Futures Assured	76	I	Sheffield	N
Stuart Barnes	Futures Assured	24	I	Sheffield	N
Gregory Cooke	Polaris Wealth Management	75	I	Sheffield	Y
Mark Rostern	Sandringham Financial Partners*	12	I	Sheffield	N
Simon Shorthouse	Robertson Baxter	42	I	Shepley	N
Antony Barton	Robertson Baxter	18	I	Shepley	N
David Porter	Armstrong Watson	13	I	Skipton	N
Barry Orr	Barker Sutcliffe and Associates	74	I	Skipton	Y
Michael Halmshaw	Skipton Building Society	12	R	Skipton	Y
David Lloyd	Lloyd & Co	55	I	Southport	N
Thomas Frodsham	Tailored Financial Planning	39	I	St Helens	Y
Gareth Nicholson	Tait Walker	69	I	Staveley	N
Stephen Foran	Sandringham Financial Partners*	23	I	Stockport	N
Mark Carter	Sovereign Wealth	86	R	Stockport	Y
Christopher Bailey	True Potential	60	R	Stockport	N
Chris Newland	WTK Financial Solutions	142	I	Stockport	Y
Emma Cherrington	Active Chartered Financial Planners	72	I	Stockton on Tees	Y
Don Axtell	True Potential	93	R	Stockton on Tees	N
Andrew Wintrip	Advanced IFA	16	I	Sunderland	N
Paul Clough	Grainger Financial Planning	93	I	Sunderland	Y
Joe Bonallie	Inspire Financial	39	R	Sunderland	N
Martin Amer	True Potential	39	R	Sunderland	N
Graham Richardson	Considered Financial Advice*	16	I	Thirsk	Y
Penny Smith	Sandringham Financial Partners*	33	I	Thornton Cleveleys	N
Laura Duncan	Skipton Building Society	10	R	Thornton Cleveleys	Y
Garry Burden	Lifestyle Wealth Management	12	I	Wakefield	N
Jason Fisher	Sandringham Financial Partners*	15	I	Wakefield	N
Mark Brown	True Potential	29	R	Wakefield	Y
Rachael Hall	Sandringham Medical	44	I	Wallsend	Y
Alastair Miller	Farsight Financial	87	I	Warrington	Y
Jason Leeson	Skipton Building Society	16	R	Warrington	Y
Andrew Backhouse	Sandringham Financial Partners*	11	I	Wetherby	N
Scott Worley	Fairstone	13	I	Whitley Bay	Y
Martin Stewart	Fairhurst Financial Planning	34	I	Wigan	N
Andrew Gardner	True Potential	15	R	Wigan	N
Andrew Day	Depledge*	137	I	Wilmslow	Y
Rob Patten	Individual Financial Services	46	I	Wilmslow	N
Ashley Magean	MHA Tait Walker	10	I	Windermere	N
Tim Sands	Abacus Associates	22	I	Wirral	Y
Sara Cresswell	Skipton Building Society	12	R	Wirral	Y
Stephen Cross	True Potential	48	R	Wirral	N
William Smith	Wirral Financial Services	65	I	Wirral	N
Stuart Smith	Armstrong Watson	16	I	Workington	N
Kyle Penn	Fairstone	13	I	Worksop	N
Paul Melling	Melling Financial Planning	68	R	Yarm	Y
Sebastian Tempest	Skipton Building Society	10	R	Yeadon	Y

KEY

FIRM

* Top Rated Firm (includes trading names of Top Rated Firms), learn more on page 19

STATUS

I Independent financial adviser
R Restricted financial adviser

FEES PUBLISHED

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

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NORTH OF ENGLAND

NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUBLISHED
Debbie Burchall	AFH Wealth Management	23	I	York	N
John Walker	PenLife	78	I	York	N
Ricardo Da Silva	PenLife	65	I	York	Y
Deb Jacobs	PenLife	53	I	York	N
Asif Sadullah	PenLife	47	I	York	N
Charlotte Drewett	Skipton Building Society	10	R	York	Y
Al Spall	True Potential	52	R	York	N
Simon Cowley	Walker Crips	25	I	York	N

NORTHERN IRELAND

Gareth Elliott	Newbridge Financial Planning	110	I	Belfast	Y
Richard Schwartz	North Financial Management	55	I	Belfast	N
Michael Guilfoyle	Fairstone	47	I	Craigavon	Y
Ciaran Scullion	From Acorns	56	I	Dungannon	N
Doris Coiley	Miskimmin Wealth	11	R	Holywood	N
David Hill	Hills Financial Planning	64	I	Larne	Y
Leslie Morrow	LJM Investments*	21	I	Larne	N
Peter Savage	Fairstone	12	I	Lisburn	Y
Paul Chada	True Potential	69	R	Magherafelt	N
Harry Gaffney	True Potential	12	R	Newry	N
David Stewart	Fairstone	26	I	Omagh	Y

SCOTLAND

Roy Brodie	Skipton Building Society	13	R	Aberdeen	Y
Charlotte Sinclair	St James's Place	26	R	Aberdeen	Y
Andrew Macintyre	Macintyre Wealth Management	26	R	Aberfeldy	Y
Stephen McMahon	One Financial Solutions*	22	I	Airdrie	Y
Jo Cargill	Fairstone	27	I	Bo'ness	Y
Carl Melvin	Affluent Financial Planning	199	I	Bridge of Weir	N
Martin Joyce	Brierie Financial Planning	47	I	Bridge of Weir	N
John Hunt	Armstrong Watson	14	I	Dumfries	N
Andrew Finnie	Border Finance	335	I	Dumfries	N
Stuart Huxtable	True Potential	107	R	Dumfries	N
Mike Baxter	GS Group	12	I	Dundee	Y
Chris Forde	Sonas Wealth Management*	38	I	Dundee	N
Ian Galston	2plan Wealth Management	51	I	East Kilbride	N
Terry Hunter	Westgate Mortgages	51	I	East Kilbride	N
Kathryn Tomlinson	Cailean	70	I	Edinburgh	Y
Colin McGugan	Cailean	63	I	Edinburgh	Y
Douglas Grieve	Douglas Elliot Grieve	36	R	Edinburgh	N
William Hunter	Fairstone	19	I	Edinburgh	Y
John Parker	Sandringham Financial Partners*	13	I	Edinburgh	N
Angus Watson	St James's Place	10	R	Edinburgh	Y
James Munro	2plan Wealth Management	32	I	Glasgow	N
Andrew Conway	ASK Wealth Management	23	R	Glasgow	Y
David Mackintosh	Advanta Wealth	82	I	Glasgow	N
Clayton Cumming	Advice & Weath Management	135	I	Glasgow	N
Fraser McPhate	Fairstone	31	I	Glasgow	Y
James Fitzpatrick	Fairstone	20	I	Glasgow	Y
Fraser Thomson	Fairstone	19	I	Glasgow	Y
Iain Forrest	Forrest Financial Management	17	I	Glasgow	N
Dhawal Chandan (DC)	Just Financial Group	93	I	Glasgow	Y
Andrew Singleton	Money Advice & Planning	93	I	Glasgow	Y
Allay Mohan	Plantation Financial Services	14	R	Glasgow	N
Alistair Creevy	Succession Wealth	89	I	Glasgow	N
Paul McFadyen	Succession Wealth	87	I	Glasgow	Y
David Mahood	Succession Wealth	18	I	Glasgow	N
Thomas Marshall	SW Financial Management	38	I	Hamilton	Y
David Charnley	Southern Financial Services	22	I	Hamilton	Y
George Thomson	Thomson Associates*	13	I	Hamilton	N
John Porter	Craiglyon	113	I	Helensburgh	N
Ross Smith	Advanced Investment & Retirement Planning	44	I	Inverness	Y
Donald Murray	Sandringham Financial Partners*	11	I	Inverness	N
Jean Dawson	More Than Mortgages	68	I	Kinross	Y
Michael McLintock	Adelp Financial Solutions	44	I	Lanark	Y
John Maxwell	MX Independent*	74	I	Largs	N
Michael McGinty	Sandringham Financial Partners*	16	I	Largs	N
Sean Gilbert	Select Wealth Managers	13	I	Livingston	Y
Mary Hemingway	Prosperity IFAs	34	I	Melrose	N
Brian Kerr	De Beul Kerr*	132	I	Stirling	Y
Greg Duthie	Retirement & Investment Solutions	17	I	Stirling	N
Neil Miller	Retirement & Investment Solutions	13	I	Stirling	Y
Graham Brodie	Succession Wealth	51	I	Stirling	Y
Shona Barr	Affinity	65	I	Troon	N
Nick Lambert	Affinity	37	I	Troon	Y
Nick Callaghan	JC Roxburgh	66	I	Troon	N
Jacqueline Hillan	JC Roxburgh	37	I	Troon	N
Ian Campbell	AAB Wealth	32	I	Westhill	Y

SOUTH EAST OF ENGLAND

George Koulloupas	Informed Wealth Management	40	I	Abingdon	N
Jon Elkins	Smarter Financial Planning	83	I	Amersham	Y
Alister Mellor	Succession Wealth	85	I	Amersham	N
Nicolle Sodey	Talis Financial Advisers	38	I	Ashford	N
Richard Lawrance	Gracechurch	16	I	Aylesbury	Y
Doug Muirhead	Succession Wealth Management	62	I	Aylesbury	Y
Nicholas Ryan	Yellow Bear Financial Consultancy	62	I	Aylesbury	Y
Ian Falder	RL Wealth Management	15	I	Basildon	N
Mike Robertson	Mike Robertson Associates	88	I	Battle	Y
Tony Woodward	Quilter Financial Advisers	60	R	Beaconsfield	Y
Matthew Aitchison	Clear Vision Financial Planning	25	I	Bedford	N
Graham Howe	Graham Howe*	21	I	Bedford	Y
Katie Nutting	Obiter Wealth Managment	10	I	Bedford	N
Gary Beck	Beck Wealth Management	56	R	Benfleet	Y
Paul Miller	Fairstone	24	I	Berkhamsted	N
Chris Philcox	True Potential	22	R	Bexhill on Sea	N
Christopher Wotton	Wotton Wealth Management	21	R	Bexley	Y
Jenny Jackson	Premier Plus	78	I	Biggleswade	Y
Paul Davis	Clear Financial Advice	142	I	Billericay	N
Philip Kirk	Eversley Group	58	I	Billericay	N
Chris Longman	Hanbury Wealth	18	I	Bishop's Stortford	N
Steve Green	Steven Green Financial Planning*	21	I	Brentwood	N
Paul Stow	Sandringham Financial Partners*	16	I	Brighton	N
Alan Kent	Alexander House	64	I	Buckingham	N
Sian MacInnes	Gallagher	223	I	Burford	N
Philip Hanley	Philip James Financial Services*	288	I	Burford	N
Harry Morgan	Wellesley Investments	31	R	Burgess Hill	Y
Paul Huggins	Huggins Wealth Management*	51	I	Canterbury	Y
Lee Giles	Verum Financial	65	I	Canterbury	Y
Samantha Secomb	Women's Wealth	44	I	Canterbury	Y
Chris Hardaker	Sandringham Financial Partners*	13	I	Chalfont Saint Giles	N
Wayne Smith	WLS Investment Partnership*	20	I	Chatham	N
Chris Clark	Advance Wealth	91	I	Chelmsford	Y
Neil Goodlad	Goodlad & Co	30	I	Chelmsford	Y
Patrick Wilmot	Positive Solutions	13	R	Chesham	Y
Brad Ainsworth	Cathedral Wealth Management	11	R	Chichester	Y
Andy Hawthorn	Compass Financial Planning	71	R	Chichester	N
Peter Hewett	AFH Wealth Management	16	I	Clacton on Sea	N
Julie Searles	Searles Financial Planning	39	R	Clacton on Sea	Y
Peter Emery	Emery IFA	160	I	Colchester	N
Thomas Moyes	Moyes Investments	19	I	Colchester	N
Luke Robinson	Robinson Financial Planning	23	R	Colchester	Y
Owain Blunkett-Evans	St James's Place	10	R	Cranbrook	Y
Rupert Miller	Bramley Financial Planning	26	I	Cranleigh	N
Mike Black	Oakwood	29	R	Cranleigh	N
Andrew Lee	One Financial Solutions*	40	I	Cranleigh	Y
Graham Hicks	GA Hicks Associates	46	I	Crowborough	N
Andrew Brady	Prosperity IFA	61	I	Crowborough	Y
Simon Munday	Prosperity IFA	54	I	Crowborough	Y
Melinda Bush	Quartz Financial Services	65	I	Dartford	Y
Daniel Prosser	Temple Wealth Management	10	I	Dunmow	Y
Philip Hadlow	Toddington IFA	65	I	Dunstable	Y
Paul Clifford	Clifford Osborne	245	I	Eastbourne	N
Gareth Evans	Lodestone Financial	58	R	Eastbourne	Y

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Alex Tondeur	Lodestone Financial	26	R	Eastbourne	Y
Robert Brealey	Abbotstone Financial Solutions	84	I	Fareham	Y
Georgina Wright	Abbotstone Financial Solutions	34	I	Fareham	Y
Phil Mason	Prosperity IFAs	17	I	Fareham	N
Greg Simkin	Unity Wealth Management	58	I	Fareham	N
Philip Henden	Henden Financial	12	I	Farnborough	N
Mark Beresford	Buxton Beresford Wealth	32	I	Farnham	N
Geoff Day	Wilcox Day Wealth Management	13	R	Fleet	Y
Christopher Rainbow	Bow Financial Services	29	I	Gillingham	Y
Denis Kavanagh	Omnium Wealth Management	45	I	Gomshall	N
Frazer Horton	Edward Frazer*	26	I	Gravesend	N
Mark Thompson	Thompson Financial Consulting	78	I	Hadleigh	Y
Avais Chaudhry	EQ Wealth Management	16	I	Harpenden	Y
Aaron Abraham	Lonsdale Wealth	21	I	Harpenden	Y
Dean McSloy	The Private Office*	51	I	Harpenden	Y
David Dodgson	The Private Office*	26	I	Haslemere	Y
Nigel Thornely	Sandringham Financial Partners*	14	I	Hastings	Y
Robert Ayley	St James's Place	33	R	Hawkhurst	Y
Joel Arif	Surrey Oaks Wealth Management	29	R	Hindhead	Y
Rory Joseph	JLM	82	I	Hitchin	Y
Susie Bewell	Raymond James	67	I	Hitchin	Y
Helena Wardle	Sterling & Law	69	I	Hitchin	N
Philip Piggins	True Potential	38	R	Hook	N
Joseph Webster	Webster Associates	13	R	Hook	Y
Brian Richardson	Brian Richardson	32	I	Horsham	N
Adam Reeves	Reeves Financial	98	I	Horsham	N
Ivan Lyons	Investment Solutions	274	I	Hove	N
Ray Best	UnaVida	75	I	Hurst	Y
Malcolm Glencastle	Ipswich Financial Services*	17	I	Ipswich	N
Neil Hewitt	Scrutton Bland	48	I	Ipswich	N
Tim Rozario	Skipton Building Society	10	R	Lewes	Y
John Robinson	Sandringham Financial Partners*	12	I	Littlehampton	N
Phil Tozer	True Potential	23	R	Littlehampton	N
Alistair Norton	GHL Direct	161	R	Luton	N
David Crabbe	Quilter Financial Advisers	48	R	Maidenhead	Y
Jonathan Morris	Sandringham Financial Partners*	18	I	Maidstone	N
Gerard Wood	Charles Derby Wealth Management	42	R	Maldon	Y
Scott White	Continuum Financial Services	34	I	Milton Keynes	N
Bob Gibbs	Oak Wealth Planning	125	I	Milton Keynes	Y
Mark Smallwood	Oak Wealth Planning	50	I	Milton Keynes	Y
Robert Cunningham	Oak Wealth Planning	17	I	Milton Keynes	N
Carl Roberts	RTS Financial Planning	20	I	Milton Keynes	N
James Blackham	Vizion Wealth	23	I	Milton Keynes	N
Tony Byrne	Wealth and Tax Management	47	I	Milton Keynes	N
Simon Moran	Griffins Financial Solutions	76	I	Newbury	Y
Alex Breadmore	Griffins Financial Solutions	39	I	Newbury	Y
Nicola Watts	Jane Smith FP	30	I	Olney	N
Henry Elliston	Efficient Portfolio	23	I	Oxford	Y
Paul Davidson	Strategic Vision Wealth Management	40	I	Oxford	Y
Chris Redfearn	Prosperity IFA	11	I	Pevensey	Y
Alex Hatfield	The Private Office*	42	I	Princes Risborough	Y
Ross Lacey	LB Financial Solutions	34	I	Rayleigh	Y
Alan Ferguson	Origen Financial Services	21	R	Rayleigh	N
Tim Felstead	Prism Partnership	17	R	Rayleigh	N
Chris Gallimore	Gallimore Wealth Management	12	R	Reading	Y
Jas Sooch	Jas Sooch Wealth Management	11	R	Reading	Y
Russell Brett	Matthew Douglas	37	I	Redhill	Y
Clive Firth	Richfields Firth	18	R	Redhill	N
Stuart Budgen	Trust Will Plan	19	I	Reigate	Y
Philip Cross	Direct Financial Planning	50	I	Rochester	Y
Alex Cross	Direct Financial Planning	48	I	Rochester	Y
Paul Spencer-Nixon	Fingerprint Financial Planning	12	I	Rochester	N
Alex Pegley	Calculis Financial Planners	65	I	Romsey	N
Christopher Moseley	Calculis Financial Planners	62	I	Romsey	Y
Simon Lipscombe	Sanctuary Wealth Planning	48	I	Romsey	Y
Petra Griffiths	PSG Financial Solutions	64	I	Rottingdean	N
Kieran Woods	McMillan Wealth Consultants	13	R	Rottingdeen	Y
Mark Hughes	AFH Wealth Management	53	I	Royston	N
Peter Harris	Omni Finance	22	I	Rye	Y
Rodney Wilcock	True Potential	14	R	Sandown	Y
Stephen Bacic	Sandringham Financial Partners*	12	I	Seaford	N
Mike Fisher	Evolve Financial Management	107	I	Sevenoaks	Y
Graham Keepen	Foxgrove Associates	71	I	Sevenoaks	N
James Sambrook	Foxgrove Associates	20	I	Sevenoaks	N
Terry Stuart	Gracechurch	62	I	Shefford	N
Jon Ingarfill	St James's Place	11	R	Shefford	Y
Angus Willson	Investment Solutions	244	I	Shoreham by Sea	Y
Jon French	AW Financial Management	40	I	Sidcup	N
David Ruler	Sandringham Financial Partners*	31	I	Snodland	Y
Ken Bannister	Active Wealth IFAs	59	I	Southampton	N
James Thompson	NorthStar	64	I	Southampton	Y
Vincent Molloy	Threshold Financial Services	10	R	Southampton	Y
Nadine Perry	Tilney	51	R	Southampton	N
Angela James	Yolo Wealth Management	10	R	Southampton	Y
Adam Sheehan	Anderson Gardner	23	R	Southend on Sea	Y
Jacqui Moyies	Anderson Gardner	10	R	Southend on Sea	Y
James Hodges	Willow Financial Planning	38	I	Southend on Sea	Y
Akash Gupta	Aegis Financial Planning	33	I	St Albans	N
Adrian Douglas	Audley Asset Management	30	I	St Albans	Y
David Buckley	BW Financial Planning	21	I	St Albans	Y
Sarah Drakard	Cruze Financial Solutions	51	I	St Albans	Y
Lindsey Hamilton	Logic Financial Services	13	I	St Albans	N
Ashley Townsend	Succession Wealth	30	I	Stevenage	N
Paul Sweeny	Sweeny Wealth Management	20	I	Sudbury	Y
Catriona McCarron	Ascot Wealth Management	136	I	Sunningdale	N
Ray Ingleby	Positive Solutions	70	I	Tadley	N
Martin O'Reilly	Financial Aspirations	27	I	Thame	N
John Osborne	Fairstone	39	I	Tring	Y
Matthew Stevens	Retirement & Investment Options	34	I	Tring	N
Richard Hitchell	Hitchell Financial Planning	48	R	Tunbridge Wells	Y
Daniel Karim	One Financial Solutions*	119	I	Tunbridge Wells	Y
Paul Beebee	Paul Beebee Wealth Management	10	R	Wallingford	Y
Harj Heer	Logic Financial Services	22	I	Watlington	N
James Keenan	Succession Wealth	27	I	Watton at Stone	N
Jason Eldrid	Sheraton Financial Planning	41	I	Wickham	Y
Nicola Orchard	NKC Financial Services	32	I	Winchester	N
Ben Thorpe	Oaktree Wealth Management	56	I	Winchester	N
Victoria Toan	Vision	12	I	Winchester	N
Mark Insley	Ascot Wealth Management	126	I	Windlesham	N
Chris Dahl	Advies Private Clients	52	I	Windsor	Y
Ian Fleming	AFH Wealth Management	31	I	Windsor	N
Paul Adams	Fairstone	30	I	Windsor	Y
Giles Warren	Giles Warren Financial	45	I	Windsor	N
James Lindsey-Halls	Vision	37	I	Windsor	N
Mathew Timms	Timms Wealth Management	12	R	Witney	Y
Paul Shorten	Blacktower FM	27	I	Woking	N
Ketan Shah	Gallagher	124	I	Woking	Y
Jonathan Walsh	EBP Financial Planning	91	I	Wokingham	Y
Martin O'Brien	True Potential	41	R	Worthing	Y

SOUTH WEST OF ENGLAND

Kate Davis	Kingsmead Wealth	59	I	Andover	Y
Paul Burnell	Quilter Financial Advisers	28	R	Andover	Y
Mark Bastable	Templegate	104	I	Andover	Y
Andy Pearce	Duchy IFA	94	I	Barnstaple	N
Ivan Lintner	Beckford James	60	I	Bath	Y
Patricia Lake	Beckford James	59	I	Bath	N

KEY

FIRM

* Top Rated Firm (includes trading names of Top Rated Firms), learn more on page 19

STATUS

I Independent financial adviser

R Restricted financial adviser

FEES PUBLISHED

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

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

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VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

SOUTH WEST OF ENGLAND

NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUBLISHED
Markas Gilmartin	Brewin Dolphin	69	R	Bath	Y
Christopher Hannan	CJ Hannan	61	I	Bath	N
Ed McKenzie	McKenzie & Co	15	R	Bath	Y
Jonathan Knee	McKenzie & Co	12	R	Bath	Y
Jason Knowles	Opus	23	I	Bath	Y
Julian Frere	The Private Office*	30	I	Bath	Y
Colin Mitchell	Fairstone	35	I	Bideford	Y
Michael James	Premier Financial Planning	52	I	Blandford Forum	Y
Bodie Dove	Colin Hookey	25	I	Bournemouth	N
Andrew Sexton	Premier Financial Planning	35	I	Bournemouth	Y
Paul Roberts	Strategic Solutions Financial Services	10	I	Bournemouth	Y
Graham Dixon	Tilney	37	R	Bournemouth	N
Michael Neve	Tilney	11	R	Bournemouth	N
Brian Hill	Jones Hill*	88	I	Bradford on Avon	Y
Ellie Hopton	AFH Wealth Management	30	I	Bristol	Y
Chris Iles	Aspirations IFA	30	I	Bristol	Y
Stuart Smart	Aspirations IFA	17	I	Bristol	N
Mark Schuler	Bristol & West Financial Services*	15	I	Bristol	Y
George Cooksley	Gallagher	12	I	Bristol	N
Gary Smith	Hargreaves Lansdown	25	R	Bristol	Y
Michael Blair	Hartsfield Financial Services	11	I	Bristol	N
Joy Wisniewski	Hartsfield Financial Services	35	I	Bristol	N
Derrick Royall	Royall Wealth Partnership	24	I	Bristol	Y
Charles Landeman	Sanlam Wealth	19	R	Bristol	N
Daniel Blandford	The Private Office*	28	I	Bristol	Y
Simon Hicks	Unividual	34	R	Bristol	N
Stephen Elvin	Stephen Elvin	29	I	Burnham on Sea	N
Mark Manning	Safehands IFA	111	I	Cheltenham	Y
Richard Turnbull	True Potential	73	R	Cheltenham	Y
Paul Duncalf	Premier Financial Planning	47	I	Christchurch	Y
John White	Hartsfield Financial Services	10	I	Corsham	N
Karen Cooper	Chadwick Financial Management	54	I	Dartmouth	Y
Alex Grant	AFH Wealth Management	35	I	Devizes	N
Giles Craig	Ferris & Culverwell	13	I	Devizes	N
Merryn Collins	Premier Financial Planning	77	I	Exeter	Y
James Dalgleish	Premier Financial Planning	67	I	Exeter	Y
Craig Walker	Westminster Wealth	51	I	Exeter	N
Tim Anstee	The Wealth Care Partnership	19	I	Fordingbridge	Y
Joseph Ricks	Mather & Murray	17	I	Frome	Y
Paul Fisher	Oculus Wealth Management	21	I	Frome	Y
Mike Rayer	Advice 4U	28	I	Gloucester	N
Mark Williamson	Blackfriars Wealth Management	65	I	Gloucester	N
Alex Bound	Bound4Retirement	24	I	Gloucester	Y
Louise Griffin	CarterDawes	18	I	Honiton	N
Ian Lawson	Aqua Financial	10	I	Hungerford	N
Mike LeGassick	Manning and Company	112	I	Ivybridge	N
Stephen Ansell	Manning and Company	77	I	Ivybridge	N
Neville Collis	Sandringham Financial Partners*	17	I	Long Sutton	N
David Boyce	Bright Future Financial	27	I	Lyme Regis	N
Mark Doel	Sandringham Financial Partners*	11	I	Lyme Regis	N
Patrick Van Eady	Vantreo Wealth Management	17	I	Malmesbury	N
Mark Ridgment	Cornwall Finance & Investments	40	I	Newquay	Y
Damien Clyburn	Otter Financial Services	53	I	Ottery St Mary	N
Tony Sharp	Compass Wealth Management	32	I	Penzance	N
Alan Powell	Elite Wealth Management	124	I	Penzance	N
James Saulsbury	Saulsbury Independent FP	47	I	Perranporth	Y
Steve Sims	2plan Wealth Management	49	I	Plymouth	N
Peter Lee	DFP Wealth Management	48	I	Plymouth	N
Ian Maitland	Greenfields Financial Management	65	I	Poole	N
Emily Turgoose	Life Matters Financial Planning	21	I	Poole	N
Iain Murray	True Potential	37	R	Poole	Y
Alison Davis	Mulberry Wealth Management	16	I	Portishead	Y
Giri Kondru	Sandringham Financial Partners*	12	I	Portishead	N
John Steele	Heritage Financial Consultancy	39	R	Radstock	Y
Alexander Fry	Rowe Financial & Insurance Services	11	I	Salisbury	Y
Peter Harding	Peter Harding Wealth Management	27	R	Shaftesbury	Y
Richard Odell	Premier Financial Planning	36	I	Shaftesbury	N
James Craw	Your Financial Planning	11	I	Sherborne	Y
John Butterworth	Philip James Financial Services*	46	I	Stonehouse	Y
Paulo Costa	Digby Associates	15	R	Street	Y
Ian Harding	Sandringham Financial Partners*	66	I	Stroud	Y
Joe Anderson	Anderson Wealth Management	85	I	Swindon	N
Andrew Goodey	Beckford James	35	I	Swindon	N
Michael Rogers	AFH Wealth management	59	I	Taunton	N
Simon Cutler	Blackdown Financial	102	I	Taunton	Y
Roger Dekkers	Sandringham Financial Partners*	59	I	Taunton	Y
Karl Lehmann	Lehmann Financial Management	36	R	Teignmouth	Y
Tristan Lark	DFP Health & Wealth Management	13	R	Torpoint	N
Stephen Wales	Ripley Wales Financial Planning	39	R	Torquay	Y
Steven Cliff	Sandringham Financial Partners*	18	I	Torquay	Y
Jonathan Walker	The Pension Drawdown Company	39	I	Torquay	Y
Steve Stobie	The Pension Drawdown Company	37	I	Torquay	Y
Jason Mountjoy	Clarity Wealth Management	62	I	Totnes	N
Andrew Brown	Cornbrash Financial Planning	23	I	Trowbridge	N
Darren Bilkey	TFA – Trusted Financial Advice	59	I	Truro	Y
Paul Grey	TFA – Trusted Financial Advice	40	I	Truro	Y
Eric Stevens	Sandringham Financial Partners*	13	I	Verwood	N
Allan Cruse	Strategic Solutions	46	I	Wareham	Y
Gavin Park	Premier Financial Planning	68	I	Warminster	Y
Ben Holt	Holt Financial Services	25	I	Weymouth	Y
Ian Sparks	2plan Wealth Management	154	I	Wimborne	N
Robert Shire	AFH Wealth Management	37	I	Yeovil	N
Sam Thorne	Northseam*	60	I	Yeovil	N
David Savage	True Potential	23	R	Yeovil	N

WALES

Andrew Tucker	Financial Planning Solutions	70	I	Abergavenny	Y
Laurence Murphy	Wealthmasters	39	I	Ammanford	N
Lindsey Adams	Quadrant	60	I	Barry	N
Daniel Howls	Howls IFA	57	I	Blackwood	N
Ben Russell	Beacon IFA	11	I	Brecon	Y
Tony Thomas	Wealthmasters	70	I	Bridgend	Y
John Walls	Wealthmasters	20	I	Bridgend	N
Paul Taylor	Positive Solutions	33	I	Caldicot	Y
Paul Preedy	Quilter Financial Advisers	25	R	Caldicot	N
Jonathan Ashcroft	Ashcroft Wealth	40	I	Cardiff	Y
Bob Windust	First Option	128	I	Cardiff	Y
Daniel Ross	Hartley Ross	35	I	Cardiff	Y
Richard Cox	HMC Holistic	30	R	Cardiff	Y
Adrian James	Mulberry Wealth Management	14	I	Cardiff	N
Derek Jones	Sandringham Financial Partners*	13	I	Cardiff	N
Barrie Kent	True Potential	37	R	Carmarthen	N
Philip Jones	True Potential	29	R	Carmarthen	Y
Josh Lewis	IAM Financial	13	R	Chepstow	N
Paul Boulton	Boulton Financial Services	73	I	Conwy	N
Richard Lee	Windsor Financial Planning	35	R	Cwmbran	Y
Adam Walker	Fairstone	21	I	Merthyr Tydfil	Y
Aled Pashley	Pashley Financial Services*	10	I	Neath	N
Alex Palmer	Moorland Mayfair	54	I	Newport	N
Aled Phillips	Niche IFA	94	I	Newport	Y

KEY

FIRM
* Top Rated Firm (includes trading names of Top Rated Firms), learn more on page 19

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VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Gavin Kingsley	Sanctuary Financial Planning	74	I	Newport	Y
Kelly East	Sterling Rees*	37	R	Newport	Y
Paul Sweetland	Sweetland Associates	33	I	Newport	Y
Marcus Rees	Romilly Financial	100	I	Penarth	N
David Stealey	Romilly Financial	77	I	Penarth	Y
Martin Beazer	Savvy Wealth Management	95	I	Pontyclun	N
Paul Pelopida	Fairstone	40	I	Pontypool	Y
Stephen Davies	Diligent Wealth Planning	101	I	Pontypridd	N
Neil Jaundrell	DNA Wealth	25	I	Pontypridd	N
Paul Williams	Commodore Finance*	65	I	Prestatyn	N
Philip Hounsell	Acumen Independent	25	I	Swansea	N
Dave Thomas	Sandringham Financial Partners*	14	I	Swansea	N
John Tancock	Solidus Financial Planning*	15	I	Swansea	N
David Rose	Sterling Welsh	50	I	Swansea	Y
Mark Evans	True Potential	28	R	Treorchy	Y
James Hawkins	Isca Wealth Management	15	I	Usk	N
Tom Foulkes	Belgrave Wincham	15	I	Wrexham	N

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

These mortgage advisers have received the highest volume of positive 2019 client reviews on VouchedFor.co.uk, the ratings site for financial and legal professionals. As well as being endorsed by more than ten clients, each adviser is a fully verified member of VouchedFor. This means they have the necessary permissions to practise from the Financial Conduct Authority, as well as undergoing several other checks and ongoing monitoring.

CENTRAL ENGLAND

NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUBLISHED
James Hartin	Impartial Mortgage Advice	169	WoM	Ashby de la Zouch	N
Lee Dowdy	GHL Direct	53	WoM	Birmingham	N
Daisy Whateley	Whateley Wealth Management	34	WoM	Bromsgrove	Y
Allan Robertson	Amethyst Property Solutions	16	WoM	Burton on Trent	N
Chris Miles	Isuna Financial Solutions	21	WoM	Burton on Trent	Y
Luke Spellman	Spellman Financial Services	60	WoM	Coventry	N
Michael Parsons	Finance Advice Centre	12	WoM	Derby	N
Mark Laban	My Finance Friend*	167	WoM	Derby	Y
Dave Horniblow	GHL Direct	68	WoM	Great Barr	N
Peter Hunt	Moneywatch Finance*	75	WoM	Halesowen	Y
Stuart Mosley	SJ Financial Solutions	46	WoM	Harborne	N
Darren Lycett	Isuna	78	WoM	Heanor	Y
Ian Randle	GHL Direct	70	WoM	Hinckley	N
Shannon Gamble	Blue Moon Mortgages	18	WoM	Ilkeston	N
Sue Walker	Blue Moon Mortgages	65	WoM	Irthlingborough	N
Ian Chetwynd	HB&O Financial Services	37	WoM	Leamington Spa	N
Rumi Miah	GHL Direct	80	WoM	Leicester	N
Hinesh Ganda	New Walk Mortgages	27	WoM	Leicester	N
Dale Davenport	Stepping Stones	45	WoM	Leicester	Y
Andy Wilson	Andy Wilson Financial Services	62	WoM	Lincoln	Y
Nicolas Chessman	Access Equity Release	11	L	Malvern	Y
David Newman	Westlaby	15	WoM	Market Rasen	Y
Karl Lawton	GHL Direct	355	WoM	Newcastle under Lyme	Y
Thomas Andrews	Salcey Mortgages*	200	WoM	Northampton	Y
Tim Steer	Cherrywood Mortgages	64	WoM	Nottingham	N
Luke Taylor	Taylor Mortgages	33	WoM	Nottingham	Y
Wayne Harrison	Wayne Harrison Financial Solutions	87	WoM	Nottingham	Y
Julia Towarianskyj	Heritage Estates	12	WoM	Oadby	Y
Richard Goodrick	My Mortgage Matters	34	WoM	Oakham	N
Jill Stanley	GHL Direct	57	WoM	Pershore	N
Lloyd Richards	LPR Mortgages	202	WoM	Rugby	N
Matthew Clarke	Matt Clarke Mortgages	128	WoM	Rugby	N
Will Mason	Masons IFA	42	WoM	Shrewsbury	N
Christopher Taylor	Lighthouse Mortgage & Protection	87	WoM	Sleaford	N
Nick Spolton	Spolton Mortgages	37	WoM	Sleaford	Y
Sandy Ameer-Beg	Acclaimed Mortgage Consultancy	194	WoM	Solihull	Y
Matthew Jones	Moneywatch Finance*	36	WoM	Solihull	Y
Lisa Jackson	Integrity Mortgage Solutions	89	WoM	Stafford	Y
Carl Elsby	Elsby Associates	98	WoM	Stoke on Trent	Y
Steven Lyons	Just Mortgages	28	L	Stoke on Trent	N
Scott Taylor-Barr	Carl Summers	37	WoM	Telford	Y
Daniel Spragg	DanJo & Co	37	WoM	Telford	Y
Pam Stockdale	Just Mortgages	75	L	Uttoxeter	Y
Jason Mall	The Mortgage Mall	12	WoM	Wednesbury	N
Ian Butcher	Select Mortgages UK	12	WoM	Wellingborough	Y
Babita Nahal	Personal Financial Matters	60	WoM	Wolverhampton	Y
Tandi Fellows	Probity Mortgage Services	82	WoM	Wolverhampton	Y
Steve Maybury	Just Mortgages	83	WoM	Worcester	Y
Jo Mezzone	Whiteoak Mortgages*	33	WoM	Worcester	N
Steve Mezzone	Whiteoak Mortgages*	11	WoM	Worcester	N

EAST OF ENGLAND

Helene Utting	Mervyn Scourfield-Thomas	23	WoM	Bury St Edmunds	Y
Jake Cole	GKM Financial Services	60	WoM	Haverhill	Y
Matt Hays	Expert Financial	50	WoM	Huntingdon	Y
Michael Taylor-Brown	Lime Tree Financial Services	26	WoM	Newmarket	Y
Paul Farrant	Mortgage Advice Bureau	21	WoM	Norwich	N
Toby Mann	David James Wealth	13	WoM	Saxmundham	N
Russell Beaumont	Brancaster House	29	WoM	Sheringham	N
Monique Jones	Willowgate Finance	46	WoM	Spalding	Y
Nimon Davey	Lifestyle Finance UK	107	WoM	Stamford	N
Steve Farrell	Personal Mortgage Solutions	123	WoM	Stamford	N
Jake Mitchell	Stamford UK Financial	13	WoM	Stamford	N

GREATER LONDON

Emma Hernandez	Trinity Finance	42	WoM	Abbey Wood	Y
Adrian Davies	Constantia Wealth and Finance	20	L	Bank	Y
Chris Fyfe	Bluesky Mortgages	26	WoM	Barnet	N
Richard Bragg	Haven Financial Solutions	34	WoM	Beckenham	Y
Malcolm Isaacs	The Orchard Practice	18	WoM	Borehamwood	Y
Michelle Ford	JML Associates	26	WoM	Cobham	Y
Jo Jingree	Mortgage Confidence	46	WoM	Crystal Palace	Y
Leel de Silva	Axess Financial Services	21	WoM	Dulwich	N
Paul Williams	Premier Mortgage Services	10	WoM	East Sheen	N
Bill Webb	GHL Direct	10	WoM	Eltham	N
Ciara Duffy	Absolutely Mortgages	63	WoM	Epsom	Y
Mohammed Miah	Investa Finance	26	WoM	Forest Gate	Y
William Bray	AS Financial	50	WoM	Gray's Inn	Y
Syed Kazmi	Mortgage & Life	75	WoM	Harrow	Y
Nathan Simmonds	Mortgage Mantra	30	L	Harrow	N
Meghal Patel	Mortgage Mantra	22	WoM	Harrow	Y
Viral Patel	Viral Patel	25	WoM	Harrow	Y
Martin Cook	Westminster Wealth	66	WoM	High Holborn	Y
Joshua Brown	Westminster Wealth	39	WoM	High Holborn	Y
Sophia Georgiou	Equity88	17	WoM	Hoxton	Y
Michael Bennison	Bennison Brown	70	WoM	Isle of Dogs	Y
Milan Tailor	Bennison Brown	14	WoM	Isle of Dogs	Y
Peter Nash	Loupe Financial	24	WoM	Kings Langley	N
Ben Harrington	Trinity Finance	32	WoM	Lewisham	N
Augusta Onyiuke-Eluma	Foster Denovo	21	WoM	Monument	N
Jamie Chapman	CMG Advisers	269	WoM	Moorgate	Y
Vincent Corcoran	Gordon Blair	24	WoM	Morden	N
Kamal Rais El Mina	Gordon Blair	51	WoM	Norbury	N

KEY

FIRM

* Top Rated Firm (includes trading names of Top Rated Firms), learn more on page 19

STATUS

WoM Whole of market mortgage adviser

L Limited mortgage adviser

FEES PUBLISHED

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

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

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VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

GREATER LONDON

NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUBLISHED
Izabela Kurdzialek	Gordon Blair	14	WoM	Norbury	N
Jonathan Smith	Trinity Finance	64	WoM	Orpington	Y
Christopher Pillow	Tudor House Financial Partners*	25	WoM	Orpington	N
Dilip Kandaiah	AFP North London	114	WoM	Pinner	N
Mitul Patel	Lemon Tree Financial	113	WoM	Pinner	Y
Anna Robinson	OneFamily Advice	13	WoM	St James's	Y
Sekkappan Alagu	Nachu Finance	77	WoM	Stanmore	Y
Ged O'Sullivan	AFP North London	81	WoM	Stoke Newington	N
James Kurian	GHL Direct	25	WoM	Surbiton	N
Aston Carter	Charles Derby Mortgage Bureau	11	WoM	Waltham Abbey	Y
Chris Layzell	Bigmore Associates	40	WoM	Walton on Thames	Y
Cain Stennett	Bigmore Associates	20	WoM	Walton on Thames	Y
Mohit Mehra	Mortgage Matchmakers	13	WoM	Wandsworth	N
Ellie Macdonald	S & J Mortgage Services	42	WoM	Watford	Y
James McDermott	Pennymatters	94	WoM	Weybridge	Y
Charlie Wade	Charles Wade Finance	148	WoM	Whitehall	Y
Daniel Emerson	Caplon	56	WoM	Wimbledon	Y

NORTH OF ENGLAND

Christopher Jopson	HGR Financial Solutions	10	WoM	Accrington	Y
Steve Barron	GHL Direct	22	WoM	Alnwick	N
Daniel Bell	Bell Financial Solutions	22	WoM	Altrincham	Y
Stefan Stimpson	Entire FS	83	WoM	Altrincham	N
James Foster	JF Financial Solutions	75	WoM	Altrincham	Y
Tanya Cilia	Mortgages Explained	31	WoM	Appley Bridge	Y
Louisa Manterfield	Louisa Manterfield	41	WoM	Barnsley	Y
Mark Ellis	Sandringham Financial Partners*	12	WoM	Barnsley	N
Bill Millington	The Mortgage Shop	21	WoM	Barnsley	N
Steven Henderson	AWS Financial Solutions	47	WoM	Billingham	N
Chris Atherton	PIA Financial Solutions	46	WoM	Bolton	N
Marie Price	Burlington Financial	24	WoM	Bridlington	N
Ian Holmes	KIS Financial Solutions	45	WoM	Brighouse	N
Simon Walton	GHL Direct	48	WoM	Carlisle	Y
Ben Shirtliff	Banks Lane Finance	130	WoM	Cheadle	N
Sharif Muhashash	Green Door Mortgages	27	WoM	Chester	Y
Lewis Shaw	Shaw Financial Services	12	WoM	Chesterfield	N
Serena Smith	Polygon Financial	15	WoM	Clitheroe	Y
Daniel Jackson	PIA Financial Solutions	15	WoM	Colne	Y
James Green	A&L Financial Solutions	41	WoM	Cottingham	Y
Colin Barwick	Foster Denovo	82	WoM	Cramlington	N
Elizabeth Davis	Zen Mortgages	21	WoM	Crewe	N
Amanda Marsden	Bliss Financial Solutions	10	WoM	Darlington	Y
Cilla Shackleton	Abacus Funding	56	WoM	Doncaster	Y
Christopher Nelson	Just Mortgages	75	L	Doncaster	N
Duncan Moore	Limetree Mortgage Solutions	77	WoM	Doncaster	N
Christine Parkin	Durham Mortgage Solutions	68	L	Durham	N
Lyndsay Fairhurst	Midavlyn Mortgages	38	WoM	Glossop	N
Chris Flanagan	Woodhall Mortgages	83	WoM	Halifax	Y
Karen Clewes	Oracle Financial Planning	13	WoM	Harrogate	Y
Chrissy Towse	Mortgage Advice Bureau	11	L	Hessle	N
Paul Kozyra	PK Finance	55	WoM	Holmes Chapel	N
Paul Robinson	Sandringham Financial Partners*	22	WoM	Huddersfield	N
Andrew Stock	Sandringham Financial Partners*	20	WoM	Huddersfield	N
Naomi Dent	Woodhall Mortgages	52	WoM	Huddersfield	Y
Chris Needham	BR Needham	66	L	Leeds	N
Andrea McNicholas	Mortgage Advice Bureau	14	L	Leeds	N
Andrew Brierley	Right Mortgage	59	WoM	Leeds	Y
Simon Horsfall	Vista Financial Management	57	WoM	Leeds	Y
Steven Thomas	Just Mortgages	38	WoM	Lymm	N
Amanda Robinson	Just Mortgages	47	WoM	Lytham St Annes	N
Marc Bennett	The Mortgage Factory	22	WoM	Lytham St Annes	Y
Robin Kellock	Mortgage Advice Bureau	14	WoM	Malton	Y
Joe Marshall	Fairstone	27	WoM	Nelson	Y
Neil Fraser	Your Home Mortgages	43	L	Normanton	Y
Kay Brown	Gale and Phillipson	21	WoM	Northallerton	N
Jake Smith	Vista Financial Management	12	WoM	Otley	Y
Emma Hutchinson	West Yorkshire Money	15	WoM	Pontefract	N
Adele Forbes	West Yorkshire Money	11	WoM	Pontefract	N
Fiona Watts	Mortgage Factory UK	12	WoM	Poulton le Fylde	N
Kevin Williams	Mortgage Factory UK	10	WoM	Poulton le Fylde	N
Daniel Borley	Dan The Mortgage Man	41	L	Prenton	Y
Liam Coker	LTC Mortgages	106	WoM	Prescot	N
Dave Caldwell	Just Mortgages	21	L	Pudsey	Y
Daniel Clayton	South Yorkshire Money	14	WoM	Rotherham	N
Carol Smith	Just Mortgages	14	L	Runcorn	N
Ann-Marie Fowler	Mortgage Bird	12	WoM	Sale	Y
Helen Crawford	Hilton Bennett Mortgage Solutions	25	WoM	Scarborough	Y
Bob Riach	Riach Financial Advisers	110	L	Scunthorpe	Y
Faye Rowland	Abacus Funding	13	WoM	Selby	N
Kerry Moss	Birch Mortgage & Financial Solutions	36	WoM	Sheffield	N
Brian Beech	Fairstone	127	WoM	Sheffield	N
Rebecca Turner	GHL Direct	71	WoM	Sheffield	Y
Kevin Pierce	Mortgage Base	73	WoM	Sheffield	Y
Ian Christlo	Mortgageline Services	127	WoM	Sheffield	Y
Stephanie Whiting	Sheffield Money	20	WoM	Sheffield	N
Jane Capper	Horizon Financial Solutions	13	WoM	Shipley	N
Paul Unsworth	AFP Yorkshire	14	WoM	Sowerby Bridge	Y
Barry Newton	GHL Direct	46	WoM	Stalybridge	N
Ahmed Mamman	Just Mortgages	10	L	Stockport	N
Paul Good	Good Mortgage Solutions	97	WoM	Stockton on Tees	N
Ian Thompson	LJ Financial Planning	22	WoM	Tadcaster	N
Dion Stocks	Strathon Park Financial	11	WoM	Tadcaster	Y
Graham Worthington	Worthwhile Financial Advice	20	WoM	Ulceby	Y
Steve Woodburn	GHL Direct	12	L	Ulverston	N
Chris Law	Navigation Wealth Management	14	L	Wakefield	Y
David Spoor	David Spoor	12	WoM	Wallsend	Y
Paul McDaid	Paul McDaid Financial Services	11	WoM	Wallsend	Y
Michael Cuerden	Sandringham Financial Partners*	22	WoM	Wallsend	N
Christopher Thorne	Amathus Financial Services	10	WoM	Warrington	N
Ross Jones	Home Financial	38	WoM	Warrington	N
Paul Critchley	Home Financial	12	WoM	Warrington	N
John Glendenning	Fairstone	34	WoM	Washington	Y
Daniel Field	The Mortgage Dog	39	WoM	Washington	Y
Daniel Johnson	The Mortgage Dog	10	WoM	Washington	N
Josh Taylor	Mortgage Experience	17	WoM	Wigan	N
Joanne Kay	GHL Direct	36	WoM	Worksop	Y
Damien Purdy	Mortgage Advice Bureau	13	L	York	N
Joshua Tomlinson	My Mortgage Finder	32	L	York	Y

NORTHERN IRELAND

James McClure	Ballymena Mortgage & Financial Services	10	WoM	Ballymena	N
Julie Hansen	Armstrongs Mortgage Services	40	WoM	Belfast	N
Rebecca Adams	Newbridge Financial Planning	10	WoM	Belfast	Y
Helmut Elstner	The Mortgage Clinic	124	WoM	Belfast	N
Seamus McKernan	Mortgage Services – Cookstown	15	WoM	Cookstown	N
Wanda Moore	Fairstone	51	WoM	Lisburn	Y

SCOTLAND

Elaine Brown	Consumer Choice Financial Services	14	WoM	Bellshill	Y
Don Stark	Henderson Stone & Co	11	WoM	Dundee	Y
Dawn Ramsay	IMP Mortgages	31	WoM	Dundee	Y
Rita Davidson	Independent Mortgage Partnership	30	WoM	Dundee	N
Lee McKelvie	Mortgage Advice Bureau	32	WoM	Dundee	Y
John Wilson	The Right Mortgage	74	WoM	Dunfermline	N
James McQuistin	Cailean	161	WoM	Edinburgh	Y
Alasdair Lowrey	Trinity Finance	53	WoM	Edinburgh	Y

View these advisers' full profiles and contact them by visiting VouchedFor.co.uk or calling 020 3111 0583

The information in these tables is correct as of January 13, 2020

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

Bede Pratt	Your Mortgage Broker	35	WoM	Edinburgh	Y
Adrian Howard	Financialshield Group	64	WoM	Fraserburgh	N
Paul Gilmour	Just Mortgages	13	WoM	Glasgow	Y
Paul McCaughey	Merchant City Mortgages	217	WoM	Glasgow	N
Michael Ferrara	Mortgage Advice Bureau	18	WoM	Glasgow	N
Richard Webb	PIA Financial Solutions	62	L	Glasgow	N
Beth Stevenson	The Glasgow Mortgage Company	58	WoM	Glasgow	Y
Graeme Ballantyne	The Glasgow Mortgage Company	43	WoM	Glasgow	Y
Douglas Low	One Financial Solutions❋	13	WoM	Lanark	Y
Brian Telfer	Just Mortgages	19	L	Livingston	N
Graham McComb	Money Advice & Planning	37	WoM	Livingston	N
Ross Stisi	Stisi Group	154	WoM	Musselburgh	Y
Colin Campbell	Advantage Home Finance	34	WoM	Paisley	N
Alasdair Devine	Property Investment Finance	57	WoM	Stirling	N

SOUTH EAST OF ENGLAND

Eve Morgan	Morgan Harrison Mortgage Solutions	14	WoM	Abingdon	Y
Erin Rigault	Peppermint Mortgage Solutions	50	WoM	Abingdon	Y
Ian Butt	Prospect Tree Mortgages	60	WoM	Ashford	Y
Joanne Osborne	Scarlett Financial Services	105	WoM	Ashford	Y
David Titherington	The Mortgage Station	53	WoM	Baldock	N
Jo Nelson	RL Wealth Management	32	WoM	Basildon	Y
Colin Bell	DGS Mortgages	36	WoM	Basingstoke	N
Sean Usher	Michael Usher Mortgages	24	WoM	Basingstoke	Y
Patrick Earey	Salcey Mortgages❋	34	WoM	Bedford	Y
Darryl Bradford	The Pentagon Partnership	24	WoM	Bexhill	N
Simon Hickman	Omni Finance	42	WoM	Bexhill on Sea	Y
Dave Grass	Omni Finance	21	WoM	Bexhill on Sea	Y
Kate Wallace	Fairstone	23	WoM	Bexley	Y
Christopher Lawton	Lawton Financial Services	58	L	Bexley	N
Amanda Brencher	Lawton Financial Services	16	WoM	Bexley	N
Emma Frost	Trinity Finance	31	WoM	Bexleyheath	N
David Myers	Central Mortgages	20	L	Billericay	N
Clara Downton	Downton Mortgages & Financial	23	WoM	Bishop's Stortford	Y
George Self	Stablegate Financial Services	28	WoM	Bishop's Stortford	Y
Brian Catton	Stablegate Financial Services	10	WoM	Bishop's Stortford	Y
Matthew Ryder	Mortgage and Protection Advice Centre	33	WoM	Bognor Regis	N
Matthew Bloom	Pennymatters	25	WoM	Bracknell	N
Andrew Simmonds	Simmonds Mortgage Services	129	WoM	Bracknell	Y
Colin Warburton	The Finance House	41	WoM	Brighton	Y
Pageani Sookramanien	Coleman Chase	53	WoM	Canterbury	N
Jack Neale	MyMny	21	WoM	Canterbury	Y
Michael Welton	WPP Financial Services	13	WoM	Chatham	N
Joanne Jones	LB Financial Solutions	11	WoM	Chelmsford	N
Keith Robinson	London Money	29	WoM	Chelmsford	N
John Carter	Abode Mortgages	13	WoM	Colchester	Y
John Mcallister	Charles Derby Mortgage Bureau	22	WoM	Colchester	Y
Darren Rickard	Trinity Finance	24	WoM	Dartford	N
Maria Griggs	Complete Financial Planning	42	WoM	Eastbourne	Y
Mark Horsfall	Jigsaw Money	71	WoM	Epping	N
Michelle Lawson	Lawson Financial	128	WoM	Fareham	Y
Darren Spragg	Legacy Financial Services	25	WoM	Fareham	N
Gareth Norgate	GP Norgate	10	WoM	Farnham	N
Lucy Watts	Heart and Home Mortgages	16	L	Gatwick	N
Andrew Sheen	Thameside Mortgages	16	WoM	Gravesend	N
Michael Margai	Perfect Protect	12	L	Greenhithe	Y
Lukasz Zurek	Omni Finance	35	WoM	Hastings	Y
Deborah Whittaker	Abode Finance	40	WoM	Horsham	Y
Kieren George	KG Mortgages	127	WoM	Horsham	Y
Edward Lowe	The Horsham Mortgage Centre	98	WoM	Horsham	N
David Lewis	David Lewis	21	L	Hove	Y
Charlie Rolland	Routledge Financial	30	WoM	Hove	N
Patrick Ambrose	ESN Financial Services	34	WoM	Ipswich	Y
David Houchell	Houchell Mortgages	74	WoM	Ipswich	Y
Jay Simpson	Knightsbridge Financial	77	WoM	Ipswich	Y
Nigel Kirkham	Alexander Lewis	10	WoM	Letchworth Garden City	N
Martin Bright	Fees Free Mortgages	49	WoM	Manningtree	Y
Martin Kelly	Besuretocompare	24	WoM	Milton Keynes	Y
Rowan Frayling	J Finance	53	WoM	Newbury	Y
Carol Brown	Your First Mortgage Co	230	WoM	Newbury	Y
Tom Margitson	Mortgage Advice Bureau	36	WoM	Norwich	Y
James Best	Best Financial Planning	51	WoM	Oxford	Y
Alexander Peters-Bean	Just Mortgages	10	WoM	Oxford	N
Shaun Nicholson	Nicholson Brown	19	WoM	Oxford	N
Tara Reid	Peppermint Mortgage Solutions	23	WoM	Oxford	Y
Luke McLeod	Mortgage Advice Bureau	41	WoM	Portsmouth	Y
Lewis Chapman	Mortgage Services 4u	194	WoM	Ramsgate	Y
Martin Turner	Acquire Mortgages	12	WoM	Rayleigh	N
Andy Cossey	Fairstone	17	WoM	Reading	Y
Gavin Carley	LRG Financial Services	41	WoM	Reading	Y
Phil Randall	LRG Financial Services	21	WoM	Reading	Y
Melanie Eastwood	The Money Guardian	41	WoM	Reading	Y
Dominic Brierley	The Money Guardian	10	WoM	Reading	Y
Ricky Dosanjh	Mortgages by Ricky	20	WoM	Rochester	N
Kylie Meade-Richards	Quilter Financial Advisers	17	WoM	Rochester	N
Paul Steggle	Foxgrove Associates	52	WoM	Sevenoaks	N
James Wingate	Abode Finance	23	WoM	Shoreham by Sea	N
Paul Holland	Henchurch Lane FS	41	WoM	Sittingbourne	N
Peter Baldacchino	High Street Mortgages	31	L	Slough	Y
Sheena Young	Encore Mortgages	21	WoM	Snodland	N
Matthew King	King Mortgages	47	WoM	Snodland	N
Andrea Green	Mortgage Required	18	WoM	Southampton	Y
Neil Swan	Neil Swan	44	WoM	Southampton	Y
Gareth Davies	South Coast Mortgage Services	101	WoM	Southampton	Y
Molly Elliss	Jigsaw Money	17	WoM	Sudbury	N
Jacqueline Warne	Angelic Mortgage Services	18	WoM	Thatcham	Y
Mark Hancock	Hancock Financial Solutions	92	WoM	Waterlooville	Y
Patrycja Michalek	Trinity Finance	31	WoM	Welling	N
Maria Goble	Trinity Finance	27	WoM	Welling	N
Amit Patel	Trinity Finance	24	WoM	Welling	N
Lisa Kingdon	Trinity Finance	15	WoM	Welling	N
Daniel Edwards	Affinity Mortgages	43	WoM	Westcliff on Sea	Y
Sue Briscoe	Southern Mortgages	41	WoM	Westcliff on Sea	Y
Richard Hellery	Mortgage Business Financial Advisers	34	WoM	Wickford	N
Michael Bowdidge	Mortgage Simple	10	WoM	Wickford	N
Emma Horwood	McRobie Adams	10	WoM	Witney	N
Laura Lamb	The Mortgage Company	12	WoM	Witney	Y
Miles Hawkins	Fairstone	11	WoM	Wokingham	Y
Nick Hood	Fairstone	26	WoM	Wokingham	Y
Paul Cleveland	Fairstone	13	WoM	Wokingham	Y

SOUTH WEST OF ENGLAND

John Symons	Weystone Financial	10	WoM	Andover	Y
Katrina Herrod	Vanilla Financial Solutions	31	WoM	Axminster	Y
James Thorne	Premier Financial Planning	26	WoM	Blandford Forum	N
Simon Rowe	Mortgage Squared	30	WoM	Bournemouth	N
Robin Stratford	Stratford Mortgage Solutions	24	WoM	Bournemouth	Y
Samuel Whittlesea	Whittlesea Mortgages	120	WoM	Bridgwater	Y
Mark Davis	XL Financial Services	63	WoM	Bridgwater	Y
Julie McDonald	Aspirations IFA	46	WoM	Bristol	Y
Gareth Owen	Aspirations IFA	10	WoM	Bristol	N

KEY

FIRM

❋ Top Rated Firm (includes trading names of Top Rated Firms), learn more on page 19

STATUS

WoM Whole of market mortgage adviser

L Limited mortgage adviser

FEES PUBLISHED

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

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

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VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

SOUTH WEST OF ENGLAND

NAME	FIRM	REVIEWS	STATUS	LOCATION	FEES PUBLISHED
Edward Payne	Clifton Mortgages	14	WoM	Bristol	Y
Alex Bodman	Elite Financial Consulting	42	WoM	Bristol	N
Jon Fry	Elite Financial Consulting	23	WoM	Bristol	Y
Chantal Stuart	EveryStep	38	WoM	Bristol	N
Adam Wells	Lloyd Wells Mortgages	32	WoM	Bristol	Y
Magdalena Reglewska	Mortgages by Magda	12	WoM	Bristol	Y
David Atkinson	Moving Experience	11	WoM	Bristol	Y
Simon Law	Simon Law Mortgage Advice	18	WoM	Bristol	Y
Luke Tomkotowicz	Fairview Financial	38	WoM	Cheltenham	Y
Mark Walker	Lighthouse Mortgage & Protection	77	WoM	Cheltenham	Y
Charley Newman	Mortgage Saving Expert	79	WoM	Corsham	Y
Michaela Cooch	Mortgage Saving Expert	48	WoM	Corsham	N
Rhona Coombs	Blueberry Wealth	14	WoM	Dorchester	N
Richard Dalgleish	Premier Financial Planning	32	WoM	Exeter	Y
Josh Forth	Just Mortgages	10	L	Faringdon	N
Oliver Oram	The Mortgage Heroes	11	WoM	Gloucester	Y
Lee Prior	Sandringham Financial Partners*	13	WoM	Hayle	Y
Andy Hughes	Harris Begley Financial Planning	11	WoM	Helston	N
Greg West	Your Ideal Mortgage	170	WoM	Liskeard	Y
Jason Whitehead	Vitality Mortgages	83	WoM	Lydney	Y
Michelle Sharpe	Pear Tree Mortgages	38	WoM	Marlborough	Y
Laura Smith	TFA – Trusted Financial Advice	36	WoM	Padstow	N
Stuart Powell	Ocean Mortgages	54	WoM	Plymouth	Y
Simeon Jennings	The Mortgage Heroes	23	WoM	Portishead	N
Nathan Steele	Heritage Financial Consultancy	35	L	Radstock	Y
Tara Harper	Your Mortgage Connection	66	WoM	Ringwood	Y
Suzanne Gore	Not Only Mortgages	87	WoM	Royal Wootton Bassett	Y
Simon Muirhead	Premier Financial Planning	25	WoM	Saint Columb	N
Adam Nanson	Your Mortgage Expert	67	WoM	Salisbury	N
Ross Hampton	GHL Direct	85	WoM	Stroud	Y
Mark Stallard	House & Holiday Home Mortgages	95	L	Stroud	Y
Sian Hewson	Future Planning Mortgages	25	WoM	Swindon	N
Gary Price	Gary Price Mortgages	33	WoM	Swindon	Y
Danielle White	Gary Price Mortgages	25	WoM	Swindon	N
Chelsea Hardie	Just Mortgages	20	L	Swindon	N
Rachel Hutton	Moveright Mortgage Consultants	13	WoM	Swindon	Y
Thomas Brennan	TED Mortgages	15	WoM	Swindon	Y
Chris Blackwell	TED Mortgages	10	WoM	Swindon	Y
Mark Weymouth	1st Financial	132	WoM	Taunton	N
Daniel White	Champion Hall & White	105	WoM	Taunton	N
Lizz Reading	Cooper Associates	50	WoM	Taunton	N
Kate Ward	Cooper Associates	13	WoM	Taunton	N
Jo Canniford	Cooper Associates	10	WoM	Taunton	N

WALES

Lucy Gulwell	Charles Derby Mortgage Bureau	40	WoM	Barry	N
Oliver Huntley	Elite Independent Mortgages	32	WoM	Bridgend	N
Richard Baron	Sterling Welsh	31	WoM	Bridgend	Y
Jonathan Southgate	Cooper Associates	12	WoM	Caldicot	Y
Paul Storer	Sterling Rees*	14	WoM	Cardiff	N
Samantha Dorn	GHL Direct	67	WoM	Llanelli	N
Lisa Fletcher	Mortgage Advice Bureau	40	WoM	Penarth	N
John Pearson	Mortgage Search Go	72	WoM	Penarth	N
Tracey Dixon	Pure Mortgage and Protection	35	WoM	Pontypool	Y

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* Top Rated Firm (includes trading names of Top Rated Firms), learn more on page 19

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The information in these tables is correct as of January 13, 2020

Introducing 2020's Top Rated Firms

These companies are making great strides in increasing transparency and delivering exemplary service for consumers

The 2020 guide sees the launch of a new Top Rated Firm accreditation. This sets out to recognise some of the financial and mortgage advice firms who are driving transparency and delivering great outcomes for consumers.

The Top Rated Firm qualification process was developed with the help of advisers and consumers across the UK. It deliberately avoids giving an advantage to firms based on size or location. Indeed, the 16 Top Rated Firms in 2020 range from one-person operations to a national network.

> 'Clients deserve absolute clarity about their money'

WHAT DID TOP RATED FIRMS DO TO QUALIFY?

1. At the heart of being a Top Rated Firm, is the commitment to transparency, demonstrated by inviting all advisers' clients to leave a review. A few exemptions are allowed, such as clients who are unwell or do not have an email address.

   Top Rated Firms have agreed to VouchedFor auditing them to ensure that they have invited all non-exempt clients to review them and have also committed to inviting all clients to review them in the future.

2. These firms have proved that their clients are engaged by receiving a high response rate to review invitations. While qualifying smaller firms may not have the highest total of reviews, the number reflects a high proportion of their total client base.

3. Lastly, Top Rated Firms have shown they have satisfied clients by achieving a high average rating out of 5.

WHICH FIRMS HAVE QUALIFIED?

The largest firm to qualify as a Top Rated Firm in 2020 is **Sandringham Financial Partners.** It's a national firm comprising nearly 200 independent financial and mortgage advisers – 57 trade under their own brands but are included within the process and are highlighted within the Top Rated Adviser tables.

In November 2019, Sandringham Financial Partners invited more than 8,000 of its clients to review their advisers via an email and social media posts. The response was remarkable – 1,974 clients left reviews and, of these, 1,828 were five-star, 136 were four-star and ten were three-star. Sandringham's all-time reviews now stand at 2,520, with an average rating of 4.9 out of 5 – and 81 of their advisers are top-rated.

In the medium firm category, **The Private Office (TPO)** qualified as a Top Rated Firm. It has 25 independent financial advisers based across England, who have amassed 576 reviews and an average rating of 4.8 out of 5. The firm's CEO, Stuart Phillips, says: "The financial advice space has at times been too opaque. Clients deserve absolute clarity on the individuals and firms managing their money. Inviting all our clients to review us publicly on VouchedFor is an important step in providing that clarity and keeping our team focused on delivering great outcomes. We're thrilled to have achieved Top Rated Firm status."

One Financial Solutions, a firm of ten independent financial advisers, also qualified as a medium firm, with 436 reviews and an average rating of 5 out of 5.

There were 13 firms who qualified in the small firm category. **Utopia Financial Planning** has five Yorkshire-based independent financial advisers. Its rating of 4.7 out of 5 is based on 280 client reviews. Utopia is part of Fairstone Financial Management but qualified under its own trading name.

Other small firms to qualify as Top Rated Firms include **Philip James Financial Services**, with 336 reviews and an average rating of 4.9 out of 5 for its two independent financial advisers.

These include Philip Hanley, one of the most reviewed advisers on VouchedFor, with 290 all-time reviews. He says: "For us, transparency is about ensuring clients receive straightforward advice which they understand – and can therefore trust."

Despite being a relatively new business, **Salcey Mortgages**' two advisers have achieved a 5 out of 5 rating, based on 234 client reviews.

Brian Hill did a dissertation on building trust in advice and is the adviser at **Jones Hill**. His rating is 4.8 out of 5 based on 88 reviews.

Other Top Rated Firms include **Depledge Strategic Wealth Management, Moneywatch Finance, My Finance Friend, Waymark Financial, Sterling Rees, De Beul Kerr, Northseam Financial Planning, Longhurst** and **Whiteoak Mortgages.**

ALL 2020 TOP RATED FIRMS

• LARGE FIRMS (50+ ADVISERS)

Firm name	Advisers	Reviews	Rating	Location
Sandringham Financial Partners	181	2,520	4.9	UK

• MEDIUM FIRMS (10+ ADVISERS)

Firm name	Advisers	Reviews	Rating	Location
The Private Office	25	576	4.8	England
One Financial Solutions	10	436	5	UK

• SMALL FIRMS (FEWER THAN 10 ADVISERS)

Firm name	Advisers	Reviews	Rating	Locations
Utopia (part of Fairstone)	5	280	4.7	Yorkshire
Philip James Financial Services	2	336	4.9	Burford and Stonehouse
Salcey Mortgages	2	234	5	Northampton
Depledge Strategic Wealth Management	2	188	4.9	Wilmslow and Altrincham
Moneywatch Finance	2	113	5	Halesowen and Solihull
Waymark Financial	2	55	4.9	London
Sterling Rees Wealth Management	2	51	5	Newport and Cardiff
Whiteoak Mortgages	2	44	4.9	Worcester
My Finance Friend	1	169	5	Derby
De Beul Kerr	1	132	4.9	Stirling
Jones Hill	1	88	4.8	Bradford on Avon
Northseam	1	68	4.8	Yeovil
Longhurst	1	64	4.8	Towcester

'Trust and transparency go hand in hand'

By Tim Sargisson, CEO, Sandringham Financial Partners

We need to see better engagement by the public in seeking financial advice. There is no doubt that properly planned, robust advice improves financial outcomes for clients.

However, research shows that the public worry that advisers might not act in their best interests. As well, the Financial Conduct Authority (FCA) remains concerned that sales dominate a firm's thinking ahead of better client outcomes.

Trust operates on many levels and for me the quality of our service is not about sales. It is about adviser competence and doing the right thing for the client.

Trust and transparency go hand in hand. Transparency is about firms being clear about how much clients pay for a service, what they are paying for and for how long they are expected to pay.

The FCA's recent introduction of the Senior Managers and Certification Regime is a positive step. The regime imposes the duty on senior management to ensure the conduct of advisers is up to scratch. Sandringham has been working with the new regime for 18 months to ensure everyone in the firm demonstrates the very highest standards in delivering advice to our clients.

Encouraging our clients to review us has an important role to play here, both in maintaining these high standards and reassuring the public that we are open to scrutiny. We're delighted to see Sandringham being awarded Top Rated Firm status.

The information in these tables is correct as of 13th January 2020

View these advisers' full profiles and contact them by visiting VouchedFor.co.uk or calling 020 3111 0583

Inheritance tax...
what the fugu?

There's no doubt about it, estate planning can seem like a complicated and slippery animal. Fortunately, at Octopus Investments we work with your financial adviser to slice, dice and serve up a tasty plan of action much quicker than it takes a sushi grandmaster to learn the art of filleting the world's deadliest dinner.

Of course, no "arigato" is required. Although we do insist you consider the possibility that if you invest with Octopus, the value of your investment can fall or rise, and you may not get back the full amount you invest.

To get started, talk to your financial adviser about how inheritance tax may impact you and your family.

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A brighter way

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FOUR TIMES
Investment Life & Pensions
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Awards 2016-2019
Best Tax and Estate Planning Solutions Provider

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