

# **VouchedFor's 2019 Guide to the UK's Top Rated Financial Advisers**

Why seeking financial advice is the best call you'll ever make

# Know your game plan

Many people are missing out on opportunities for investment, pension and wealth planning because they don't know how to track down trustworthy financial advice

#### Colin Randall

ore than 18 million people in Britain who ould benefit from professional financial advice are not seeking it, according to research for the Financial Conduct Authority (FCA).

A report for the regulator's Financial Advice Market Review in 2018 reinforces the sector's belief that working people across the UK - and not just the very wealthy - are in need of help with financial planning.

It found that of 46.5 million adults who had not obtained regulated advice, nearly 40 per cent had savings or investments of at least £10.000 "and therefore might have a need for advice"

ŬouchedFor.co.uk – a ratings

site that lists financial and legal professionals, and helps people access the best available advice at all stages of life – has accumulated more than 100,000 verified client reviews and conducts its own extensive checks and monitoring.

Its key objectives are to 'demystify the advice landscape" help consumers understand the value of good advice and make them confident about seeking it

It's worth noting that the number of people receiving regulated advice on investments. pensions or retirement planning rose sharply from 3.2 million in 2017 to 4.5 million last year. But as the FCA report points out, that still only accounts for about one in ten UK adults

Among the given reasons for the low uptake are expense, uncertainty and lack of trust about the quality of advice offered. This

underlines the challenges facing professionals as they try to convince people that even those with relatively modest incomes and savings have something to gain.

The situation hasn't been helped by the 2017 British Steel pensions mis-selling scandal, which rocked confidence in the financial advice sector. After British Steel owner Tata restructured its pension fund, thousands of scheme members were targeted by "vulture" financial advisers, many losing out in the process.

However, VouchedFor says the fallout from such isolated cases should be viewed against a background of countless examples of sound advice providing "financial uplift across a variety of common life events".

Rebecca Aldridge is a chartered financial planner and managing director of Nottingham based Balance: Wealth Planning. As one of VouchedFor's listed advisers, she says: "There is a wide spectrum of people who need advice.

#### LIFE EVENTS WHEN YOU MIGHT SEEK **FINANCIAL ADVICE**

• Buying a home nortgage advice Starting a family life insurance, junior ISAs, school fee funds

 Starting investing ISAs, investment advice Starting a business

funding, autoenrolment/pensions Bereavement or getting divorced nolistic financial

advice Nearing retirement take advantage of pension freedoms

equity release and annuities Leaving a legacy inheritance tax plans

"What people actually think can be a quite different matter, though What I see is younger people - particularly millennials who do not identify as needing such advice. Even if they do, they are much more likely to try to do it for themselves."

Aldridge believes professionals need to overcome this scepticism by "bending and changing" the way they offer services. Her own response has been to launch Neon Financial Planning, an online subsidiary catering for under-45s - her own age bracket.

"There is a misconception that financial planning is all about investing money," she savs. "We must focus on the predominant objective of restructuring wealth in order to make the best of it: minimising taxation, having your money in the right place, and having the structure to ensure you have enough – and will continue to do so in the future.

See pages 7-15 for a list of the top rated financial advisers on . VouchedFor.co.uk

# 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.

## octopus investments

A brighter way



What services do you provide?

you know whether they are also help with mortgages.

properties, insurance and

on VouchedFor.co.uk.

Why are you suitable for me? You want to work with someone who fills you with confidence



and mortgage advisers can be confusing. This guide will help you understand what you're dealing with.

# How to pop the right questions

When you decide to seek financial or mortgage advice, you want an expert you can trust to make the most of your money. Here are the key questions you should ask..

A financial adviser will let "independent" or "restricted" (see our Jargon Buster, below). They will generally be able to assist with preparing for retirement, building a pension pot, investments and inheritance planning. You may find that some financial advisers can A mortgage adviser will let vou know whether they are "whole of market" or "limited". They can typically help with first-time buyers, remortgaging, buy-to-let protection, and moving home An adviser must be clear with regard to what services they offer Search for the advisers listed in the tables on pages 7-15. In addition, you can find further services and advice they offer

and whose knowledge, skills and advice you trust to be both accurate and in your best interests. Any adviser should be able to list their key attributes and state why they are someone you can rely on. You can also look at their testimonials and reviews from clients they have worked with

#### How, and how much, do you charge clients?

When considering whether to take advice, what it will cost will probably be one of your first concerns. An adviser must explain how much they will charge before you are taken on as a client. Mortgage advisers may charge

in different ways: an upfront fee, payment through commission on the mortgage loan, or a combination of both. Many financial advisers charge a

percentage of the value of your investment or pension pot. Fee structures can be complicated, so ask exactly what you'll pay based on your wealth and requirements.

**By knowing** how fees are charged you may get a better deal

It's important to have this clear in your mind as early as possible. By understanding how fees are charged, it may even be possible to negotiate a better deal for yourself.

#### Do you have experience of people in a situation similar to my own?

It is not uncommon for an adviser to only work with clients who have a minimum wealth level or mortgage size. For instance, if you have £20,000 in savings, but your potential financial adviser generally deals with people who have £500,000, you may be better off with someone who has more experience assisting those in a similar financial situation to you

The same applies with personal circumstances. Major life events such as births, divorce, bereavement and critical illness can add a further level of complexity to your financial situation and it might be helpful to find advisers who have experience in these areas.

VouchedFor's online adviser profiles include minimum wealth evels and mortgage sizes. You will also soon be able to run a keyword search through adviser reviews - such as "divorce" - to find ones left by people in a similar situation to yourself.

#### Why is the product that you picked the best one for me?

Supply anything you think is relevant, as your adviser can only recommend products for you (such as mortgage, investments and pensions) based on the information you've provided. Do ask why the product they have recommended is the most appropriate - so that you feel comfortable with your decision. Always bear in mind there may be alternatives that, upon closer inspection, you would prefer to go with

#### What do you do that I couldn't do myself?

With the rise of multiple online services, it's important to know how your adviser can benefit your situation above what an automated service can offer you

It may be tempting to use online services, such as "robo advice" companies that offer investment and pension advice. However, a financial adviser should be able to discuss the additional services and assistance they can provide. For example many advisers specialise in particular scenarios, such as helping you to understand how much you might want to draw down from your pension. Practical expertise and the human touch can make a huge difference to ensuring you him all of your financial and personal goals.

Similarly, when speaking with a mortgage adviser. they will be able to discuss the full intricacies of your mortgage, so do be open with them. It is their job to advise you on which type of mortgage is the most suitable for you They will factor in your whole financial situation, and will be able to display the full costs involved.

They are also usually able to secure better deals than those that are available on comparison sites; the latter will not show the full complexity of why each product is (or isn't) suited to you The sites also might not include application charges that arise down the line.

A good mortgage or financial adviser will be able to provide validation and give you peace of mind that no stone has been left unturned.

Definitions for financial

An independent financial adviser can advise across all investment and pension matters relevant to their clients.

# Focuses on specific

investment and pension matters. Within these areas of advice, the adviser is in no way limited in the products they can recommend

They can advise across a limited set of investment and pension products.\* This limitation may enable them to offer an improved service and lower fees, but you should consider how other products compare

Can advise across a range of available mortgage products. Ask whether they check lenders' direct-only deals (ie, those available only directly to consumers from the lender, without going through an adviser).

Can advise across a limited set of mortgages.\* This limitation might enable them to offer an improved service and lower fees – but do also consider how other products compare.

ions are often because the adviser can only recommend products provided by the company they work for, but this is not always the case. It is important to ask the adviser about any restrictions on the advice they can offer and how this can affect you.

# How much should financial guidance cost?

A new era of transparency is dawning with experts being more upfront about fees and exactly what clients can expect for their money

#### Laura Brodeur

hether we have just had a baby. or waved a child off to university, are planning to retire or have

been bereaved, we need help when managing our capital across the different stages of life. For many, however, seeking financial guidance from a qualified adviser

can seem a daunting process, not least because it's hard to tell what represents good value for money.

How much should we be paying for life insurance, having a mortgage arranged or getting advice on investing in an individual saving account (ISA)? It is difficult to find out what such help should cost.

This is because many advisers do not publicise their fees online, and even when you get the information their different charging structures can be poorly explained and hard to compare

This is why, in June 2018, the ratings site VouchedFor decided to let advisers upload information on their fees for all to see. This means that when users are reading reviews of advisers on the site to find one suitable for their financial situation, they can compare prices clearly and unambiguously

In the past six months, 47 per cent of VouchedFor's top rated advisers have added their fees. This is evidence, the site savs. that the desire for transparency is actually coming from the advisers themselves. The beneficiaries of such a move are consumers. "Fee transparency is a vital step in giving millions of Britons who could benefit from financial advice the confidence to engage," says Alex Whitson, managing director of VouchedFor. "The key word here is value and it's important that consumers get to grips with how an adviser's fee structure and services align with their needs.

#### Free initial consultation

Most financial advisers offer this to establish how they can help, and must then make it clear what they can do for you and at what cost.

#### Initial fees

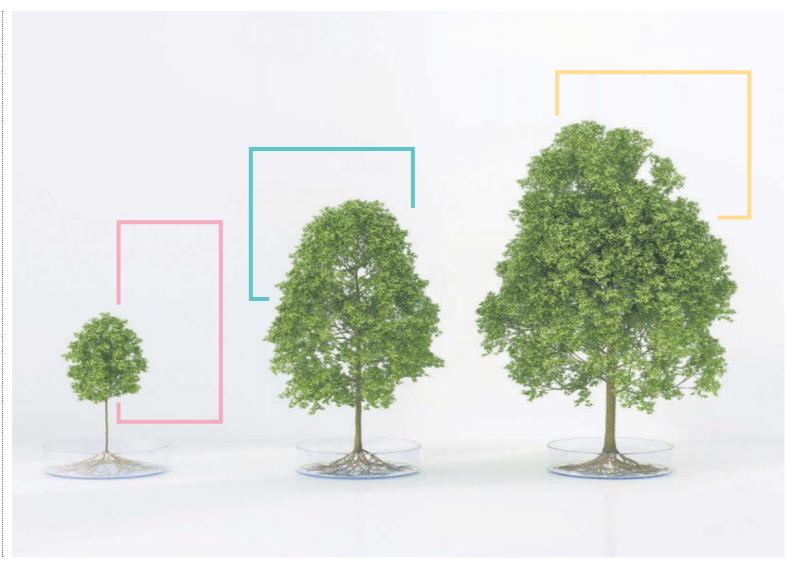
One-off or ad hoc charges for advice can vary from 0.5 to 5 per cent of the assets you wish to invest. The average initial fee submitted to the site is 1.74 per cent.

#### Ongoing charges

These are ongoing yearly fees you pay your adviser for looking after your investments, ranging from 0 to 2 per cent. The average ongoing fee (based on all fee structures uploaded to VouchedFor.co.uk) is 0.79 per cent but varies depending on the service you are looking for, whether you have assets to invest and what kind of advice you seek.

#### Average total charges

Translating percentage fees into pounds and pence can be difficult which is why some advisers charge a pre-agreed fixed fee for their work. The initial and ongoing percentage



Of course, it's natural to put off dealing with your finances, but as Karen explains: "I think financial and retirement planning is something that many people don't consider, none of us like to think we'll ever be that old. But it comes to us all." She says it was helpful to see what

help, whether they achieved the

been too much trouble".

they are still in touch.

"the usual bag of paperwork". But he didn't open it, instead taking his concerned about, and what they hoped to achieve. They wanted to address how to consolidate their

future income against outgoings luxury expenditure, and analysed their cashflow.

pension advice vouchers

**Received pension** advice this year? Your boss can save you up to £310!

Pension advice vouchers is a government-enabled salary sacrifice scheme which helps you claim tax back on the advice you've received.

Find out more at pensionadvicevouchers.co.uk or call **0330 500 1586** 

# **'The advice that put our** finances back on track'

When Karen and Mark Broadhead needed advice about pensions and paying off their mortgage they turned to VouchedFor. What followed tied up loose ends, uncovered opportunities and gave peace of mind

> aren Broadhead, 57, a sales representative for a gift company and her husband Mark, 56, a director for a shopping centre, realised that with retirement looming they had to get their financial affairs in order.

They knew they wanted to consolidate pensions from previous iobs and address their larger than desired mortgage in order to safeguard their future. without impacting their outgoing lifestyles.

"We live in a wonderful village, Warmington, in Northamptonshire, and will have been there for four years in July," says Karen.

"We've been lucky enough to make a lot of friends here and love going to our local pub. We are social animals and it's fair to say that comes at a price, hence even more of a need to make sure we can continue our way of life once we retire.

"Also, our daughter Emma lives away from Warmington and at some her, something that would obviously involve a house move.

So where should they turn to for help and advice? Karen tried searching online in her local area for a financial adviser, but was wary about approaching someone completely cold, having never visited a financial adviser before. "You're never sure of what people are going to try to sell you," she says.

"You hear horror stories and I needed reassurance that the person I was going to talk to wasn't going to run off with our pension. When you are putting all your finances and pensions into somebody's hands, you need to trust them and you want to know from the start that the person is reliable."

She discovered VouchedFor via an online recommendation on MoneySavingExpert. Impressed with its transparency, she could instantly access personal reviews on VouchedFor for

financial advisers in her area, reassuring stage it would be good to be close to her that they came recommended

It really does pay to shop around for an adviser who can bring value to your cash and investments

fees, and fixed fee structures uploaded to VouchedFor produce an average advice cost of  $\pounds 6,079$  for an investment of £100,000 over five years. Some advisers charge by the hour; expect to pay on average about £180. Keep value in mind when calculating fees.

#### **Financial plan**

It's hard to provide a clear sliding scale when the parameters vary so much. A financial plan for someone with few savings, a reasonable income and one pension, who simply wants clarity on their goals and whether they are on track for retirement, might range from £0 to £500. On the other hand,

a financial plan for a client with a complex situation, such as business interests, multiple pensions and investments, plus inheritance tax planning needs might cost as much as £10,000

#### Stocks and shares ISA

To open one of these, you'd pay about 3.79 per cent of the amoun invested as an average initial fee. That means if you were to invest the annual ISA limit of £20,000 there would be a cost of  $\pounds758$ . You would then pay an average 0.84 per cent of the amount invested as an ongoing charge.

#### Pensions

Pensions can be complicated Pension advice is typically charged in the same way as investment advice, a pension is after all just a tax-efficient wrapper for your investments. Advice on a pension pot of £250,000 would typically cost £13,925 over 5 years, including initial and ongoing advice fees.

#### Mortgages

Some mortgage advisers charge no upfront advice fee, taking their fee out of commission from the lender instead. Where they do charge an upfront advice fee it averages £356, however, this all depends on the complexity and size of the mortgage

VouchedFor's Whitson says: "People expect to be able to see what something will cost them, or at least get a ballpark figure, financial advice is no different

other financial issues and life stages - for example, how to prepare for retirement - had been addressed by advisers and what she might be able to ask about. Reviews included information about why a person originally sought outcome they'd hoped for and what an adviser might have done better Calum O'Donnell, a chartered financial planner at AMAS Investments in Bury St Edmunds, Suffolk, was the independent adviser she approached. Today, Karen declares herself delighted with the decision, saving he has been 'absolutely fantastic" and "nothing has Initially, she contacted him through VouchedFor. Within 24 hours he had

responded and arranged a meeting. He visited the Broadheads at their home on several occasions - and The couple approached Calum with

preferred approach of asking what it was Karen and Mark were most pensions, retire early, deal with an inheritance and pay off what at their stage in life was still a large mortgage. Calum reviewed their current and to quantify their basic, leisure and

'We love our holidays and usually try to get away two to three times a year

**Financial makeove** Mark and Karen Broadhead

> He helped need to retire

plus long weekends," says Karen. "Two of our holidays this year are UK-based so that we can be together with Emma, her partner Rowan and our granddog Lola. We've also been able to comfortably support our daughter through university and teacher training so far."

Karen says organising the family's financial affairs has given them the freedom to enjoy other pursuits away from work. The couple enjoy weekends away and have a list of places they want to tick off in their retirement. "When you're working, there's limited time to fit n everything you'd like to do," she explains, adding that she sees retirement "as golf for Mark and my learning to play so that I'm not a golf widow"

After a review, Calum recommended onsolidating Mark's pension to a single wrapper with a uniform investment strategy.

He also helped the couple with mortgage advice, reducing their home loan and securing a more competitive rate, using the inheritance to reduce some of the mortgage. Moreover, he advised on tax returns, tax-advantaged savings and income protection.

"Following a bereavement while we were being advised by Calum, we received a lump sum of money," says Karen. "We were desperate to pay off our mortgage, however, Calum suggested that some of it could be invested in a better way to meet our end goals and use our money to our best advantage."

The advice Karen has received from Calum has far exceeded her expectations and shown her the value of seeking good financial guidance "He was open and honest about the costs involved, too.

"He helped us see how much we needed to live on when we retire and really gave us focus and a goal. It will save us tens of thousands of pounds

"The financial help that Calum has given us is second to none - without in we would guite honestly have been clueless as to how we stood financially in terms of our retirement. It has been invaluable to us." LB



us focus on how much we would

## **David Prosser**

harged at 40 per cent, your inheritance tax (IHT) liability can take a chunk out of what you are able to leave to your heirs. They won't have to pay any tax if your estate is worth less than £325,000 – known as the "nil rate band" – or in certain circumstances £450,000 if it includes your home.

The tax is payable on estates valued above these thresholds – and in many parts of the country the average home is worth more. The Treasury doubled the amount it received in IHT between 2010 and 2018 with rising house prices bringing more families into that band.

In addition to the market value of your house, your estate is the sum of your savings, investments and other assets (which can range from jewellery to cars).

The headache for many families is that they end up paying far more IHT than they need to. But by seeking the right financial advice in good time for your own situation, it is possible to reduce or even eliminate a liability.

While such preparation is perfectly legal – and makes good financial sense – too many don't understand the complexities of the IHT system. They therefore fail to protect themselves, or to get expert advice on how to do so.

One of the lesser-known tax-efficient measures you can turn to is Business Property Relief, a government-approved relief from IHT.

"There is a common perception that inheritance tax is something that affects only the wealthiest people, but with the nil rate band frozen, and given the house price rises of recent years, more and more families are being affected," warns Paul Latham, the managing director of Octopus Investments. "It doesn't have to be that way:

"It doesn't have to be that way: with careful planning and expert financial advice, many people could substantially reduce their exposure to inheritance tax."

#### Write your will to make the best use of the nil rate bands The nil rate band – which currently stands at £325,000 – is the amount of wealth you can pass on with no IHT liability. There is an additional allowance called the "residence nil rate band" which applies to the value of your home. In the current financial year, this band effectively increases your total IHT-free allowance to £450,000 – and this will rise to £500,000 in 2020-21.

When married couples and civil partners leave assets to one another, this wealth is free from IHT. Also, both get their own nil rate band and residence nil rate band, which they can leave to one another if they don't use them.

It's important therefore for couples to write their wills in the same way. By leaving their money and assets to each other, they'll ensure not only that there's no IHT to pay when the first partner dies, but also that the estate they leave pays less tax when the second partner passes away.

## ways to cut your inheritance tax liability

Think inheritance tax doesn't apply to you? Think again. Planning what you leave to your heirs is increasingly an issue for many families

2 Spend more of your money Spending more of your wealth before you die will reduce the value of your estate and any liability faced by your heirs. Still, tread carefully. You need to ensure you have enough money to live on in later life.

**3** Make the most of your IHT allowances

By making gifts, you'll reduce the value of what might be taxable when you die. Currently, you can make as many small gifts, worth up to £250, as you like. Each year you can also make larger gifts up to a total of £3,000. If you don't use this full allowance, you can carry the unused portion into the next financial year.

**Give more wealth away** Even if you've exhausted your ordinary gift allowances, you can still make "potentially exempt transfers". They're only potentially exempt because if you die within seven years of making such a gift, it could be counted as part of your estate. Careful planning and expert advice can make a real difference **Use discretionary trusts** A trust enables you to set aside assets for your heirs while maintaining control over when and how these bequests will be distributed – usefully, wealth held within a trust is normally free of IHT. However, in some cases, there may be tax charges when you set up the trust or on an ongoing basis. You also have to live for seven years after moving assets into a trust for them to be IHT exempt.

1

## Take out whole-of-life insurance

Life insurance pays an agreed sum to specified beneficiaries on the death of the policyholder, so this could be a way to help your heirs cover the cost of an IHT bill that you haven't already eliminated. Clearly, it is important to keep paying the premiums on such policies. Take financial advice on how much cover to buy, given your family's exposure to tax, and on where to find the best-value insurance.

Investigate incentives, such as business property relief (BPR) 7 BPR is an example of a government tax-planning incentive where you invest in qualifying assets, such as shares in certain companies. If you hold on to them for at least two years, your heirs won't have to pay any IHT when they receive these assets on your death. With tax legislation changing all the time it's important to be aware that an investor's tax benefit will depend on their circumstances, and that tax reliefs can change. Investments in companies that qualify for relief from IHT may be harder to sell than shares listed on the main London Stock Exchange. As well as seeking advice when planning for your estate, the usual risks on investments apply.

**B** Leave money to charity Any assets you leave to charity in your will fall outside the IHT net. If you are able to leave 10 per cent or more of your total estate to charity, the IHT rate paid by your heirs (if there is still a tax bill to settle) drops to 36 per cent.

uk where you can search for

speak to a member of the VouchedFor team who will listen

right direction.

has contributed.

valuable.

advisers by name. Alternatively,

to your needs and point you in the

The *Guide* wouldn't be possible

without the efforts of the thousands of advisers and clients

who share our commitment to

shining a light on the value of great financial advice and helping

more people access it. My most

sincere thanks to everyone who

We hope you find the Guide

you can call 0203 1110580 and

# The Guide's mission

Across the next nine pages are listings of VouchedFor's top rated financial and mortgage advisers. Here, the rating site's CEO explains the purpose of the Guide and how the tables were compiled



Adam Price VouchedFor CEO and founder

The ongoing uncertainty surrounding the UK's political and economic future is encouraging many of us to consider some form of financial advice.

The VouchedFor 2019 Guide to the UK's Top Rated Financial Advisers aims to demystify the advice landscape and highlight those financial and mortgage advisers who are consistently doing an excellent job for their clients.

The financial and mortgage advisers listed below have received the highest volume of positive client reviews since the start of 2018 on VouchedFor.co.uk, the UK's leading ratings site for

These financial advisers have received the highest volume of positive 2018 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, which means they have been checked against the Financial Conduct Authority's Register, as well as undergoing several other checks

Truscott Wealth

**Regent Financial** 

Chamberlain Group

Essential Money

Footes Financial

Planning

Planning

S Johnson

**True Potential** 

**GRF** Wealth

Managemen

Interface Financial

**Obsidian Financial** 

**Professional Capital** 

Management

AFH Wealth

Management

**CENTRAL ENGLAND** 

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73

40 Т Ν

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22

36

21 I.

15 R Y Alfreton

Ashby De La Zouch

Birmingham

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25 R Y Birmingham

and ongoing monitoring.

Philip Truscott

Chris White

Mandeep Singh

Robert Pryjmachul

Thomas Dickson

Lisa Footes

Garv Franklin

Alan Moran

Gem Durham

George Kapositas

Steven Johnson

Kira Sehmbi

Simon Cherry

financial and legal professionals. In total, 1,171 advisers from 723 different firms are included in the *Guide*. They amassed 21,664 reviews in 2018, 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 they have been checked against the Financial Conduct Authority's Register as well as undergoing checks and ongoing monitoring.

The VouchedFor team are committed to building public trust in financial and legal advice so run more checks than any other adviser directory. We check advisers' identity, qualifications and client reviews. We also monitor news outlets, as well as the outcomes for anyone who contacts an adviser through VouchedFor. Further, each top rated adviser

will receive a background report 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. For a full breakdown of the reviews, checks, services, top

rated status and qualifications of each of the advisers listed in the Guide please visit VouchedFor.co.

	mortgage advice firms with the most rev	iews on VouchedFo
	FIRM NAME	TOTAL REVIEWS
	True Potential	1896
	2plan Wealth Management	1332
	GHL Direct	1147
	Hargreaves Lansdown	705
	Investment Solutions	619
	Gallagher	486
	Westminster Wealth	438
	Jones & Co	369

Firm favourites: here's a list of the top rated financial and

#### **VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS**

Helen Evans	AFH Wealth Management	11	I	N	Bromsgrove
Paul Jouhal	Aspirations Financial Advice	10	I	N	Cambridge
Robert Young	Gallagher	21	I	N	Cambridge
Duncan Hannay Robertson	Hannay Robertson	52	I	N	Cambridge
Steven Edwards	Hargreaves Lansdown	36	R	Y	Cambridge
Antony Moyes	Moyes Investments	44	I	Ν	Cambridge
Craig Gilks	Varsity Finance	15	I .	Y	Cambridge
Owen Williams	Beaufort Wealth Management	26	I	Y	Coventry
Paul Wilkinson	True Potential	13	R	Y	Coventry
Gemma Murden	Balance: Wealth Planning	32	I	Y	Derby
Kevin Holleron	Holleron Wealth Management	13	R	Y	Derby
Chris Dunn	Orridge & Dunn	88	I	N	Derby
Stuart Orridge	Orridge & Dunn	84	I	N	Derby
Paul Harman	Profusion Wealth Management	21	I	Y	Derby
James Pillinger	Profusion Wealth Management	22	I	Y	Derby
Jane Newman	JNFP	28	I	N	Droitwich
John Pulahi	Sterling Financial Planning	21	I	N	Edgbaston
Matt Petrie	JPM Insurance Advisers	18	I.	N	Halesowen
Michael Crisp	Allen Tomas & Co	18	I	N	Hunstanton
Brian Flindall	Credencis	55	I.	Y	llkeston
Alan Crowley	Financial Design	60	I.	Y	Kenilworth
John Cowan	JDA Wealth	10	R	N	Kenilworth
Conor O'Sullivan	O'Sullivan Financial Planning	10	I	N	Kettering

Pat McGee	Hargreaves Lansdown	24	R	Y	King's Lynn
Nicholas Lue	JPA Financial Services	69	I .	Y	Kingswinford
Ravinder Thind	JPA Financial Services	54	I	N	Kingswinford
Lisa Varley	Mercia Financial Planning	49	I	N	Leamington Spa
Eddy Chaudhry	FA Wealth	21	R	N	Leicester
Ian Randon	Gallagher	13	I	Y	Leicester
Gary Metcalf	Gemini Wealth Management	103	I	N	Leicester
Rob Handford	Hunter Aitkenhead & Walker	24	I	N	Leicester
Ajay Badiani	Intelligent Financial Advisory	25	I	N	Leicester
Lena Patel	ISJ Independent Financial Planning	15	I	N	Leicester
Mukesh Raichura	M R Wealth Management	29	I	N	Leicester
Faisal Hamed	Michael Ambrose	55	I .	Ν	Leicester
Scott Gallacher	Rowley Turton	82	I	Y	Leicester
Richard Meats	Tudor Franklin	28	I	Ν	Leicester
Bharat Chudasama	Tudor Franklin	26	I	N	Leicester
Yomi Bashorun	Four Oaks	16	R	Ν	Lichfield

KEY

#### STATUS

I: Independent financial adviser FI: Focused independent financial adviser

R: Restricted financial adviser

FEES PUBLISHED:

- N: No, this adviser does not display their fees structure on
- VouchedFor.co.uk
- $\mathbf{Y}\!\!:\,$  Yes, this adviser does display their fees structure on VouchedFor.co.uk

Hargreaves Lansdown

#### DISTRIBUTED IN THE TIMES

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Liam Martin

Adrian Douglas

James Lindley

Tom Wood

Adrian Lambe

Greg Neall

Jean-François Rio

Seán Standerwick

**Christine Tucker** 

Nicholas Paling

Justin Jordan

Sarah Pearson

Matthew Allen

Shazana Anwar

Rebecca Welthy

Sandra Corkhill

Paul Standerwick

Patrick McClelland

Jonathan Willis

Dean Barham

Rachel Lane

Raj Unadkat

Paul Hodge

Luke Lally

Simon Allen

Rebecca Robertson

Tuli Ghosh

### VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

And	rina.	REVIEW	STATI	55 17EE	SPUBLISHED LOCATION
James Espin	IQ Financial Advice	71	1	N	Lincoln
Nasreen Akhter	Whateley Wealth Management	63	I	N	Longbridge
Jim Mee	Tavistock Partners	15	1	Y	Loughborough
Stacy Coldicott	Tavistock Partners	13	I.	Y	Loughborough
Alan Curtis	True Potential	16	R	N	Louth
Chad Morris	Norfolk & Suffolk Financial Services	49	I	Y	Lowestoft
James Slowey	Gransha Financial Services	18	R	N	Lutterworth
Luke Baker	Create Financial Management	52	I	N	Mansfield
Frances Ford	Major Oak Wealth Management	10	R	Y	Mansfield
Neil Alsop	<b>NKT Financial Solutions</b>	32	L	Y	March
Andrew Sweetman	Paul Brady	16	R	Y	Market Drayto
David Smith	True Potential	11	R	Y	Market Rasen
Cat Eley-Gaunt	2plan Wealth Management	54	I	Y	Melton Mowbra
Neil Gilbourne	3R Financial Services	173	I.	Ν	Newark
Andrew Lewis	Hargreaves Lansdown	19	R	Y	Newark
Paul Flynn	Paul J Flynn	55	L	Ν	Newark
Paul Pitt	AFH Wealth Management	15	I	N	Northampton
William Bowler	Curo Mortgages	11	L	Ν	Northampton
Craig McClurg	M L Financial Associates	66	I	Y	Northampton
Charles Landeman	Sanlam Wealth	19	R	Ν	Northampton
David Groves	Finance Shop	14	I	Ν	Norwich
Alex Couling	Lifetime Financial Solutions	15	I	N	Norwich
Ian Couling	Lifetime Financial Solutions	78	I	N	Norwich
Sue Hodge	Pearson Financial Consultants	40	I	N	Norwich
Michael Johns	Succession Wealth	31	I	N	Norwich
Julie Buxton	AFH Wealth Management	11	I	N	Nottingham
Rebecca Aldridge	Balance: Wealth Planning	54		Ŷ	Nottingham
John Crichton	Mansion Park	140		N	Nottingham
David Murden Stephen Hunt	Sense Financial Solutions Better Retirement	69 35	1	Y	Nottingham Oakham
Charlie Reading	Group Efficient Portfolio	35 46	'	Ň	Oakham
Bobby Dhesi	AFH Wealth Management	15	i I	N	Oldbury
Mark Evans	Beaumont Financial	38	I	N	Oswestry
Marc Derbyshire	Croft & Oakes	28	I.	Ν	Oswestry
Tean Hatt	Hargreaves Lansdown	18	R	Y	Oundle
Dean Clifford	Go IFA	48	I.	Ν	Pershore
Andrew Brooks	Brooks Wealth	23	I	Y	Peterborough
Thornton Holmes	Orchid Financial Services	41	I	Y	Peterborough
Daryl Lay	HL Consulting	61	R	Y	Redditch
Chris Grimes	Succession Wealth	12	I.	Ν	Rugby
Andrew Mason Steven Rowe	Masons IFA Lucent Financial	31 16	I I	N N	Shrewsbury Solihull
	Planning Monouverteb Finance				Selibur"
Matthew Jones	Moneywatch Finance	19	I	Ν	Solihull

AFH Wealth

Managemen

Laurence

Bembridge

Gary Fulcher	Kimbolton Financial	46	I	N	St Neots
Christopher Clark	Planning Premier Plus	57	1	N	St Neots
Henry Metcalf	Golden Oak Wealth	27	· I	N	Stamford
Richard Ash	Management Liberty Partnership	17	I	N	Stamford
Richard Hollington	Octagon Wealth	75	I.	Y	Stone
Steven Hendry	Stonegate Wealth Management	72	I	N	Stone
Ashley Clifton	ASC Financial Advisers	85	Т	N	Stourbridge
Michael Harvey	Charters Private Wealth	28	T	N	Stratford Upon Avon
Pippa Cuciurean	True Potential	16	R	Y	Stratford Upon Avon
Robin Place	Four Oaks	49	R	N	Sutton Coldfield
Amanda Reid	Gemini Wealth Management	127	I	N	Sutton Coldfield
Jeremy Lake	Jeremy George Lake	23	R	N	Sutton Coldfield
Helen Blackburn	Oaklands Wealth Management	73	I	Y	Sutton Coldfield
Hannah Cowell	2plan Wealth Management	104	I	N	Swadlincote
Mark Johnson	Integritas	78	I.	Y	Swadlincote
David Chapman	Complete Advice Services	38	I	Y	Tamworth
Gary Puffett	Mansion Park	63	L	N	Tamworth
James Hawksworth	Pendra House	31	R	Y	Tamworth
Veronica Harrison	True Potential	17	R	N	Tamworth
Nicholas Davies	AFH Wealth Management	11	I	Ν	Telford
Gavin Roberts	Chartered Independent	68	I	N	Telford
Daniel Morris	Future Perfect	10	R	Y	Telford
Lee Gardner	Gardner Financial Management	69	I	N	Warwick
Roy Donoghue	The Money Map	51	T	Y	Warwick
Paul Anstee	Moneytree Financial Services	66	I	N	Wellingborough
Andrew Reeves	The Investment Coach	85	I	Y	Wellingborough
Spencer Clifton	ASC Financial Advisers	60	1	N	West Bromwich
David Stait	Gemini Wealth Management	60	1	N	Wolverhampton
Scott Saxby Martin Dodd	JPA Financial Services Midlands Investment	29 70	I I	Y Y	Wolverhampton
	Agency				Wolverhampton
Chris Stallard	Stallard Wealth Management	10	I	N	Wolverhampton
Simon Mansell	Temple Bar	68	I	N	Worcester
	GREATER LC	ONDO	N		
Kam Bains	Templar Financial	29	I	N	Abbots Langley
Guy Stout	Associates Templar Financial	11	I	Y	Abbots Langley
Sukh Jawanda	Associates InterestMe Financial	10	R	N	Aldgate
Ross Speedie	Planning InterestMe Financial	18	R	N	Aldgate
Philip Dragoumis	Planning St. James's Place	11	R	Y	Aldwych
James Woodfall	Woodfall Wealth Consultancy	10	R	Y	Aldwych
Paul Coyle	Hargreaves Lansdown	16	R	Y	Ashtead
Filip Slipaczek	Filip Slipaczek	154	T	N	Barnet
Dhan Sharma	Succession Wealth	53	Т	Y	Beckenham
Christopher Wotton	Wotton Wealth Management	11	R	Y	Bexley
Adam Liddelow	Liddelow Financial Services	40	I	N	Blackheath
Joshua Gerstler	The Orchard Practice	45	R	Y	Borehamwood
Adam Rideout	Foster Denovo	19	R	N	Borough
Ray Rastall	Foster Denovo	59	I	Y	Borough

Andrew Rumbles	Prospera Wealth Management	13	R	Y	Borough
Graeme Mackay	Foxgrove Associates	79	Т	Y	Bromley
Bobby Phillips	Cooper Associates Wealth Management	15	R	Y	Canary Wharf
Martin Card	TBA Wealth Management	30	I	N	Carshalton
Richard Paddle	St. James's Place	13	R	Y	Chislehurst
James Wade	Charles Wade Finance	35	Т	Y	Chiswick
Alex Smith	Watson Moore	41	Т	Y	Chiswick Park
Matthew Brennan	Motus Financial Planning	11	R	N	City of London
Alistair Mann	Clocktower Fund Management	88	I	N	Cobham
David Bull	Creative Wealth Management	18	R	N	Croydon
Wayne Griffiths	One Financial Solutions	24	Т	Y	Croydon
Dave Chamberlain	Qi Financial Solutions	17	Т	Y	Croydon
Nick Blackford	Copthorne Financial Services	12	I	N	Egham
Ray Martin	Four Seasons	30	Т	Ν	Epsom
Belinda Coombs	Origen Financial Services	10	R	N	Epsom
Andrew Sotiriou	Ethical Financial Planning	46	I	N	Finchley
Owen Cook	Ablestoke Wealth Management	88	I	Y	Fitzrovia
Jonathan Ritterband	The Private Office	17	I	N	Fleet Street
Paul Sanders	The Private Office	14	I	N	Fleet Street
Tony Whelan	True Potential	10	R	Y	Grange Park
Salvatore Volante	Origen Financial Services	44	R	N	Gray's Inn
Andrew Brixey-Williams	Fiduciary Partners	14	I	N	Gunnersbury
Bejal Shah	Capital Financial Consultants	11	R	N	Harrow
David Hadrava	Westminster Wealth	40	Т	N	High Holborn
Stephanie Jones	Westminster Wealth	35	Т	Ν	High Holborn
Danny McFarlane	Westminster Wealth	39	Т	N	High Holborn
Kevin Hughes	Westminster Wealth	13	I	Ν	High Holborn
Rebecca Cherry	Westminster Wealth	42	Т	N	High Holborn
Lisa Conway Hughes	Westminster Wealth	23	I	N	High Holborn
Gemma Stanbridge	Westminster Wealth	38	Т	N	High Holborn
Malcolm Samuels	True Potential	17	R	N	Hoddesdon
Sean Irwin	DFP Wealth Management	53	I	N	Honor Oak
Philip Cohen	In2 Planning	17	I.	Ν	Hoxton
Jane Hodges	Money Honey	29	Т	Y	Hoxton
Nigel Shaffer	Radcliffe & Newlands	14	Т	Ν	Hoxton
Henrietta Oxlade	Radcliffe & Newlands	98	Т	N	Hoxton
Rongu Miah	Advance Wealth	39	Т	Ν	llford
Kanishk Swarup	St. James's Place	13	R	Y	Kensal Green
Sam Sloma	Engage Financial Services	14	I.	Y	King's Cross
Ruban Sanmuganathan	Plutus Wealth Management	17	I	N	King's Cross
Michael Bower	Aspen Financial Services	27	I.	Y	Kingston Upon Thames
Stewart Twidle	Asset & Investment Management	128	I	Y	Kingston Upon Thames
Amyr Rocha-Lima	Holland Hahn & Wills	61	I	N	Kingston Upon Thames
Matthew Smith	Buckingham Gate	61	Т	Y	Knightsbridge
Andrew Nicolson	Devine Financial Management	27	I	Y	Knightsbridge
Paul Shorten	Blacktower FM	11	Т	Ν	Leatherhead
Guy Bolam	BolamRose	33	R	N	Liverpool Street
Jeremy Askew	Town Close Financial	122	T	Y	Loughton
	Planning				

View these advisers' full profiles and contact them by visiting VouchedFor.co.uk or calling 020 3111 0592

11 I N Southwell

The information in these tables is correct as of 14th February 2019

#### VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

					νοι
Vintage Financial	74	I	N	Mill Hill	Michael P
Ablestoke Financial	24	R	Y	Moorgate	David Ros
Planning Cervello	58	1	Y	Moorgate	Gareth Re
Consilium Financial	38 19	1	T N	Moorgate	Elliott Sw
Management	12			moorgate	Paolo Sta
Fairstone	48	I	N	Moorgate	lan Hart
Fairstone	71	1	N	Moorgate	Antony Sr
Fairstone	21 13	1	N N	Moorgate	Simon Ch
Foster Denovo	34	' 1	N	Moorgate	Khalid Ma
Facts and Figures	19	I	Y	Pinner	
SensInvest	68	I.	Y	Pinner	
Searles Financial Planning	13	R	Y	Putney	Adrian Ma
AFH Wealth Management	11	I	Ν	Queensbury	Stefan Stir Morven M
Adcock Financial	28	I.	Ν	Richmond	WOIVEIN
Morpurgo Wealth	14	I.	Y	Romford	Flora Mau Barton
Professional & Medical Financial Planning	55	I	N	Romford	Janine Bar
True Potential	26	R	Y	Romford	David Cole
One Financial Solutions	22	I	Y	Ruislip	Damion Ke Mark Gill
Evolution Financial Planning	27	I	Y	Somers Town	Nigel Porri
Ablestoke Financial Planning	11	R	N	South Bank	Alison Bea
Westminster Wealth	14	I.	Ν	Southfields	James Dov
Inpartnership	19	I	Y	St James's	James Dov
Ablestoke Financial Planning Ablestoke Financial	18 13	R R	Y Y	St Paul's	Stephen H
Planning	15	ĸ		Straus	Paul Gilse
Audley Asset Management	15	I	Y	St Paul's	Steve Cro
Audley Asset Management	15	I	N	St Paul's	Paul Mullin Glyn Hill
Castell Wealth Management	14	R	Ŷ	St Paul's	
Clearwater Wealth Management	11	R	Y	St Paul's	Ben Wrigle Stephen M
Clearwater Wealth Management	12	FI	Y	St Paul's	Chris Mark
Wake Up Your Wealth	32	I	Y	Staines	Oliver Ban
Alexander House	11	R	N	Stockwell	onver ban
MLP Wealth Management	58	I	N	Surbiton	Lee Jeavor
One Financial Solutions	31	I.	Y	Sutton	Byron Joh
Motus Financial Planning	11	R	N	Tooting	Garry Goo
Leadenhall Wealth Management	49	I	N	Tower Hill	Keith Jone Anthony D
Mulberry Chartered	16	I.	Y	Twickenham	Martin Mil
Mulberry Chartered	39	I.	Y	Twickenham	
Mulberry Chartered	38	I.	Y	Twickenham	Peter Slac
Lighthouse Financial Advice	18	R	N	Upminster	Wayne Gra Brett Garli
Watson Moore	11	I.	Y	Upminster	Steve Holr
Wren Sterling	30	I.	N	Upper Norwood	Emma Cor
Charles Derby	11	R	N	Wallington	Jeremy Bo
MLP Wealth Management	101	I	N	Wallington	Paul Lindf
Primavera Financial	15	I.	Ν	Wanstead	Matthew S
Partners Future Start	17	1	N	Watford	Keith East
Prospect Tree Financial	45	1	N	West Wickham	Paul Ward Angela Fai
Services Fairstone	60	1	N	Weybridge	David Jaco
Foster Denovo	12	R	N	Weybridge	,
Pennymatters	25	I	N	Weybridge	David Bras

ael Powell	Sandringham	12	I	Ν	Weybridge
d Rose	Rose Financial Planning	10	I	Ν	Whetstone
th Rees	GEM & Co	42	T	Ν	Wimbledon
t Swatton	GEM & Co	66	T	Y	Wimbledon
Standerwick	MLP Wealth Management	181	I	N	Wimbledon
art	Unbiased Financial Group	46	I	Y	Wimbledon
ny Smith	Providus Financial	14	Т	N	Woodford
n Chandler	Positive Solutions	58	T	Ν	Woodford Green
d Mahmood	Money Advice & Planning	15	I	Y	Worcester Park

NORTH ENGLAND								
Adrian Mahon	Depledge	13	ı	Y	Altrincham			
Stefan Stimpson	Entire FS	57	T	Ν	Altrincham			
Morven Millar	Gresham Wealth Management	12	I	N	Altrincham			
Flora Maudsley- Barton	Parsonage	71	I	Y	Altrincham			
Janine Barron	Sandringham	15	I	Ν	Barnard Castle			
David Cole	Regent Street Advisers	31	I	Ν	Barnsley			
Damion Keyworth	Stones McCourt	38	I	Y	Barnsley			
Mark Gill	Co-operative Wealth	75	L	N	Barnsley			
Nigel Porritt	Heritage Wealth Solutions	18	I	N	Batley			
Alison Beardsell	Heritage Wealth Solutions	12	I	Y	Batley			
James Downing	Broadgate Financial Management	32	I	N	Billingham			
Stephen Hogg	Broadgate Financial Management	17	I	Y	Billingham			
Paul Gilsenan	PSG Wealth Management	24	R	Y	Billingham			
Steve Crowe	Ribble Wealth Management	85	I	Y	Blackburn			
Paul Mullin	Ten Financial Planning	44	I	Ν	Blackburn			
Glyn Hill	Adcas Financial Management	44	I	N	Blackpool			
Ben Wrigley	Adcas Financial Management	49	I	Y	Blackpool			
Stephen McDine	Positive Wealth Management	70	I	Y	Blaydon On Tyne			
Chris Markham	True Potential	18	R	Y	Blaydon On Tyne			
Oliver Banks	Abbey Lane Financial Associates	24	I	N	Bolton			
Lee Jeavons	Hargreaves Lansdown	18	R	Y	Bolton			
Byron Johnson	Sandringham	18	I.	Y	Bolton			
Garry Goodinson	True Potential	41	R	Ν	Bolton			
Keith Jones	True Potential	24	R	Y	Bolton			
Anthony Dukes	Meridian Wealth Management	19	I	Y	Bradford			
Martin Miller	Live Smart Financial Planning	79	I	Y	Bramhope			
Peter Slack	Burlington Financial	33	I	Ν	Bridlington			
Wayne Graham	True Potential	36	R	Y	Burnley			
Brett Garlick	Bury Financial Advisers	165	I	Y	Bury			
Steve Holmes	Fair Trade IFA	45	Т	Y	Bury			
Emma Connaughton	Holcombe	25	I.	Ν	Bury			
Jeremy Bostock	Holcombe	42	T	Ν	Bury			
Paul Lindfield	Stratagem Wealth	42	I.	Y	Bury			
Matthew Slessor	Armstrong Watson	31	T	N	Carlisle			
Keith Eastwood	True Potential	35	R	Y	Carnforth			
Paul Ward	IJP Wealth Management	77	T	N	Cheadle			
Angela Farrell	Sandringham	32	I	Y	Cheadle			
David Jacobsen	Arrow Financial Services	13	I	N	Chester			
David Brassington	Cestrian Financial Planning	40	I	N	Chester			

Mark Reidford	Innes Reid	34	I.	Y	Chester
Haleam Muhashash	Moneytree Wealth Management	24	R	N	Chester
Jane O'Hara	Rosebridge	12	I.	Y	Chester
Cathy Smith	Jones & Co	46	I.	N	Chesterfield
Mark Jones	Jones & Co	123	I.	Ν	Chesterfield
Donna Robertson	Jones & Co	150	I.	N	Chesterfield
Chris Sadler	Jones & Co	50	I.	Ν	Chesterfield
Melanie Wray	Anne Wray	15	I.	N	Chorley
Stephen Danson	Banks Wealth Management	68	I	Y	Chorley
Ashley Parry	Polygon Financial	73	I.	Y	Clitheroe
Paul Lewis	Polygon Financial	98	I.	Y	Clitheroe
Christina Clegg	Christina Clegg	137	I.	Y	Colne
Kevin O'Neill	O'Neill Financial Services	17	I	N	Congleton
Kate Boon	Lifeplan Financial Management	99	I	N	Consett
David Nattrass	Sandringham	10	I.	Y	Consett
Stephen Sumner	Explore Wealth Management	95	I	N	Cramlington
Peter French	Integrity Wealth Management	37	I	Y	Crewe
Peter Davey	Tilney	16	R	N	Darlington
Gary Smith	Tilney	29	R	Ν	Darlington
Steven Bell	True Potential	19	R	Y	Doncaster
Wayne Vernon	The Private Office	29	I	N	Dronfield
Leonard Birnie	Tait Walker	17	I	Y	Durham
Victoria Bell	The Pension Review Service	21	I	N	Durham
Chris Breward	Wealth of Advice	163	I	Ν	Durham
Guy Austin	The Private Office	16	I	N	Elland
Michael Lovell	Chameleon Financial Planning	21	I	Y	Fleetwood
Laura Berry	IFS Wealth Management	11	R	N	Gateshead
Paul Steel	Pension Matters	88	I	N	Gateshead
Michael Davidson	Pension Matters	24	I	Y	Gateshead
Nick Berry	Prism Financial Advice	12	1	N	Gateshead
William Churchill	Positive Solutions	72	R	N	Guisborough
Laurence Turner	Investing For Tomorrow	68	1	Y	Halifax
Scott Palmer	Novus Financial Services	12	R	N	Harrogate
Carl Shepherd	Platinum Advice	36	I	N	Harrogate
Peter Johnys	Sandringham	11	I.	Y	Harrogate
Chris Riley	Seventy Financial Planning	65	I	N	Harrogate
Nick Barraclough	The Private Office	17	I	Ν	Harrogate
Susan Tait	The Private Office	20	I	Ν	Harrogate
Bob Stephenson	Stephenson Johnson	48	T	Ν	Hessle
Phil Smith	Stephenson Johnson	49	I	N	Hessle
Steven Cattle	Explore Wealth Management	22	I	N	Hexham
Yianni Theodorou	Logic Wealth Planning	84	I	Y	Heywood
Richard Ilgmann	Dane Valley Financial Services	11	R	Y	Holmes Chapel

## STATUS:

#### I: Independent financial adviser

- FI: Focused independent financial adviser
- R: Restricted financial adviser

#### FEES PUBLISHED:

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

KEY

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

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## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

### NORTH ENGLAND

					SHED
Ant	i RM	REVIEW	STAT	55 17 <sup>45</sup>	55PUBLISHED
David Hardman	Argent Wealth	42		Y	Houghton Le Sprin
Leanne Harris	2plan Wealth	38	I	N	Huddersfield
Andrew Dodd	Management Heritage Wealth Solutions	79	I	N	Huddersfield
Steven Haigh	Portal Financial Planning	91	I	Y	Huddersfield
Martin Parry	Sandringham	20	Т	Y	Huddersfield
Barry Crawford	Origen Financial Services	25	R	N	Hull
Robert Morse	The Private Office	12	Т	N	llkley
John Metcalf	The Private Office	19	Т	Ν	llkley
Ben Town	2plan Wealth Management	92	I	N	Keighley
Michelle Ritson	Gallagher	11	T	Y	Lancaster
James Larton	Truly Independent	11	I	Y	Lancaster
David Toner	True Potential	22	R	Y	Lanchester
Richard Platt	Clarity Wealth	66	I	N	Leeds
David Berry	Gallagher	13	1	Y	Leeds
Darren Goodall	Informed Financial Planning	54	I	Y	Leeds
Adam O'Melia	The Private Office	12		N	Leeds
Joseph O'Shea	The Private Office	43	I	N	Leeds
Louise Pearson Alan Parkin	True Potential Vista Financial	15	R	N Y	Leeds
Alan Parkin Clive Barwell	Management	107 29	1	Y	Leeds
Mike Greenhalgh	Wren Sterling True Potential	18	ı R	N	Leeds
Gurdit Singh	Chameleon Financial Planning	35	I	N	Leyland
Julie Alexander	Cater Associates	10	R	N	Liverpool
Chris Douglas	Douglas White	58	Т	Ν	Liverpool
Julie Roche	Hanover Wealth Management	29	I	N	Liverpool
Paul Kelly	Parker Kelly	10	Т	N	Liverpool
Malcolm Wallace	Parsonage	37	I	Y	Liverpool
Emma Craig	Prosperity Private Wealth	14	I	N	Liverpool
Sean McDermott	SMC Financial Services	112	I	N	Liverpool
Philip Wasley	True Potential	18	R	Y	Liverpool
Martin Wilcocks Darron Whitehead	Wilcocks & Wilcocks Utopia Financial	40 96	I I	N Y	Liverpool Liversedge
James Collins	Planning Cheshire Wealth Partnership	83	I	N	Macclesfield
Chris Lunt	Chris Lunt IFA	112	Т	Ν	Maghull
Mark Birchall	Birchall Financial Planning	14	R	Y	Manchester
Simon Warburton	Chequers Financial Services	74	I	N	Manchester
Kevin Titmus	Halcyon Financial Planning	53	I	N	Manchester
Richard Clayton	Old Royle Wealth	82	Т	N	Manchester
Wayne Chatwood Gary Stewart	True Potential The Pension Review	16 24	R I	Y N	Manchester Middlesbrough
Darrell Barnes	Service	70		N	Mirfield
	The Money Map Utopia Financial	73 19	1	N	Mirfield
	•	19		N	miniciu
Jonathan Garnett Alex Pritchard	Planning	14	ı.	Ν	Nantwich
	Applewood Independent Bailey Richards	14 75	1	N Y	Nantwich Newcastle Upon

Paul Bain	Gale and Phillipson	40	ı	N	Newcastle Upon
Craig Annan	Gale and Phillipson	37	I	N	Tyne Newcastle Upon Tyne
Julie McBlain	J. McBlain	17	R	Y	Newcastle Upon
Christopher Booth	Lycetts Financial	55	I	N	Tyne Newcastle Upon
Anthony Field	Services Tilney	29	R	N	Tyne Newcastle Upon
Carrie-Ann	True Potential	44	R	Y	Tyne Newcastle Upon
Woodgate					Tyne
Jonathan Wilcox	True Potential	14	R	Y	Newton Le Willows
Paul Richardson	Amethyst IFAs	28	I	N	North Shields
Rachael Hall	Circle Financial Services	34	I	Ν	North Shields
Derek Dryden	Gale and Phillipson	132	Т	Y	Northallerton
Ryan Phelps	True Potential	15	R	Y	Northwich
Fergus Rushe	Vision	11	Т	Y	Northwich
Michael Ablott	Hargreaves Lansdown	13	R	Y	Oldham
Eric Mowinski	Landmark Financial Planning	38	I	N	Oldham
Shelagh Taylor	Landmark Financial Planning	25	I	N	Oldham
Christopher Foster	Pennines IFA	19	Т	Ν	Oldham
Angela Maher	Acumen Financial	63	Т	N	Ormskirk
	Partnership				
Joseph Stevens	True Potential	102	R	Y	Ormskirk
Phillip Jones	True Potential	11	R	Y	Ormskirk
Thomas Hatley	Christopher Little & Co	16	R	Y	Otley
Jonathan Waterton	JM Glendinning	10	I	Ν	Otley
Sachin Jain	Reward Financial Services	14	I	N	Otley
Andrew Brierley	Seventy Financial Planning	41	I	Y	Otley
Neil Edmondson	Hargreaves Lansdown	19	R	Y	Penrith
David Lamb	Lamb & Associates	11	I.	Y	Ponteland
Dominic McLoughney	Becketts F.S.	67	I	Y	Poulton Le Fylde
Robert Gill	TMF Wealth Management	49	R	N	Poulton Le Fylde
Stephen Fox	Flying Colours	11	Т	Ν	Preston
Ailsa Thomas	Springfield Financial Services	15	T	N	Preston
Vanessa Townshend	Springfield Financial Services	57	I	Y	Preston
Mark Russel	True Bearing	79	Т	N	Preston
Jonathan Darwen	True Potential	58	R	N	Preston
Adrian Hill	Octagon Financial	14	R	Y	Retford
Carl Fletcher	Services Fletcher Associates	90	1	N	Ripon
Dominic Bowers		45	'	N	Rochdale
	Farsight Financial				
Gary Morgan	Hargreaves Lansdown	16	R	Y	Rochdale
Richard Martin	Norden and Bamford	89	I	N	Rochdale
Matthew Thompson	Revolution Financial Services	36	I	Y	Rossendale
Amit Ghai	Regency Wealth	15	R	Y	Rotherham
Adrian Reese	True Potential	15	R	Y	Runcorn
Paul Taylor	Burnett & Co	46	I	Y	Sale
Darren Burnett	Burnett & Co	117	Т	Y	Sale
Paul Campion	Haven IFA	59	I.	N	Sale
Andrea Gregory	True Potential	40	R	Ν	Sale
Ken Whitworth	True Potential	24	R	Y	Salford
Mike O'Dea	True Potential	15	R	Ν	Salford
Paul Robinson	Moneyweb	75	Т	N	Scarborough
Andrew Mence	Hargreaves Lansdown	13	R	Y	Selby
Andrew Ball	Fogwill & Jones	82	Т	N	Sheffield
Sophie Smith	Fogwill & Jones	10	Т	N	Sheffield

Jillian Thomas James Lawton Gregory Cooke					
	Future Life Wealth Management	23	I	Y	Sheffield
Gregory Cooke	Futures Assured	74	T	Ν	Sheffield
	Polaris Wealth Management	63	I	N	Sheffield
Steve Proctor	The Money Map	48	I.	Y	Sheffield
Antony Barton	Robertson Baxter	10	I	Ν	Shepley
Simon Shorthouse	Robertson Baxter	35	I.	Ν	Shepley
Daniel Schofield	The Private Office	14	I	Ν	Shipley
Allie Baglow	Allisons Financial Planning	106	I	N	Skelmersdale
Chris Dixon	Approachable Finance	56	I	Ν	Skipton
Barry Orr	Barker Sutcliffe and Associates	64	I	N	Skipton
David Lloyd	Lloyd & Co.	54	I.	Ν	Southport
Pradeep Sharma	Optasia	10	R	Ν	Southport
Andrew Platt	Callisto	52	I	Ν	St Helens
Mark Evans	Revolution Financial Services	26	I	Y	St Helens
Peter Tarr	Hargreaves Lansdown	33	R	Y	Stafford
Neil Homer	Lonsdale Wealth	46	Т	Ν	Stafford
Paul Crossan	Hargreaves Lansdown	16	R	Y	Stalybridge
Matthew Bryan-Harris	Hargreaves Lansdown	14	R	Y	Stockport
Mark Carter	Pettecrew	65	I.	Y	Stockport
Joe Rose	Prest Financial Planning	33	Т	Y	Stockport
Christopher Bailey	True Potential	45	R	Ν	Stockport
Chris Newland	WTK Financial Solutions	132	I.	Y	Stockport
Emma Cherrington	Active Chartered Financial Planners	62	T	N	Stockton On Tees
Anthony Prior	Joslin Rhodes	10	I.	Ν	Stockton On Tees
Nick Matthews	MG Shaw	73	I.	Ν	Stockton On Tees
Don Axtell	True Potential	70	R	Ν	Stockton On Tees
Chris Flynn	Giliker Flynn	65	Т	N	Stoke On Trent
Wes Wilkes	IronMarket	12	Т	Ν	Stoke On Trent
Abad Khan	Right Financial Planning	26	Т	N	Stoke On Trent
Paul Clough	Grainger Financial Planning	79	I.	Y	Sunderland
Joe Bonallie	Inspire Financial	26	R	Ν	Sunderland
Glen Sayer	True Potential	16	R	Y	Sunderland
Martin Amer	True Potential	21	R	Ν	Sunderland
Joe O'Connor	True Potential	14	R	Y	Tarporley
John Carter	Charles Derby	11	R	N	Wakefield
Ian Pine	Gallagher	14	T	Y	Wakefield
Mark Brown	True Potential	21	R	Y	Wakefield
David Rogers	Elliot Miles	72	I	Y	Warrington
Alastair Miller	Farsight Financial	78	ī	Y	Warrington
Paul Moat	Explore Wealth Management	15	I.	N	Washington
Andrew Elson	Berry & Oak	64	I.	Y	Wetherby
Anthony Roberts	Hargreaves Lansdown	12	R	Y	Wetherby
David Barton	Prosper IFA	78	I.	N	Wigan
Andrew Day	Depledge	105	T	Y	Wilmslow
Dominic Liptrot	Nigel Liptrot and Associates	20	I	Y	Wilmslow
Somme Liptrot	Tait Walker	60	I.	Ν	Windermere
Gareth Nicholson	Phillip Bates & Co	101	I.	Y	Wirral
	True Potential	38	R	Ν	Wirral
Gareth Nicholson	inue Potential			N	Wirral
Gareth Nicholson Helen Brown	Wirral Financial Services	56	I	IN	wirrai
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Gareth Nicholson Helen Brown Stephen Cross William Smith	Wirral Financial Services Active Chartered				

The information in these tables is correct as of 14th February 2019

## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Graham Thompson	Huntington Ross	60	I	N	York
Asif Sadullah	PenLife Associates	32	I	Ν	York
Ricardo Da Silva	PenLife Associates	51	T	Y	York
John Walker	PenLife Associates	57	Т	Ν	York
Al Spall	True Potential	34	R	Ν	York
Simon Cowley	Walker Crips	15	Т	Ν	York
	NORTHERN II	RELA	ND		
Zara Davis	Newbridge	12	Т	N	Belfast
Gareth Elliott	Newbridge	87	Т	Y	Belfast
Steven Crothers	True Potential	11	R	Y	Belfast
Dale Kirkpatrick	Navigator Financial Planning	24	I	Y	Dromore
Ciaran Scullion	From Acorns	47	Т	Ν	Dungannon
Patricia Newell	Hargreaves Lansdown	19	R	Y	Holywood
David Hill	Hills Financial Planning	50	Т	Ν	Larne
Glenn Welby	Welby Associates	20	Т	Ν	Lisburn
Paul Chada	Furnley House	68	Т	Ν	Magherafelt
Frank Smyth	Atlas Planning	42	Т	Ν	Newry

	SCOTLA	ND			
Charlotte Sinclair	St. James's Place	15	R	Y	Aberdeen
Andrew Macintyre	MacIntyre Wealth Management	12	R	N	Aberfeldy
Carl Melvin	Affluent Financial Planning	184	I	N	Bridge Of Weir
Graham Brodie	Succession Wealth	35	I	Y	Doune
Andrew Finnie	Border Finance	248	I	Ν	Dumfries
Stuart Huxtable	True Potential	69	R	N	Dumfries
Paul Lothian	Verus Wealth	52	I	Ν	Dundee
Alistair Lauchlan	Verus Wealth	27	I.	Ν	Dundee
lan Galston	2plan Wealth Management	43	I	N	East Kilbride
Terry Hunter	Westgate Mortgages	41	Т	N	East Kilbride
Hugo Balfour- Melville	2plan Wealth Management	61	I	N	Edinburgh
Andrew Reynolds	AAB Wealth	11	I.	N	Edinburgh
Kathryn Tomlinson	Cailean	56	I.	N	Edinburgh
Stephen Hall	Cornerstone	10	Т	N	Edinburgh
Samantha Gibson	Hargreaves Lansdown	14	R	Y	Edinburgh
David Garvey	LIFT-Advice	39	Т	N	Edinburgh
Malcolm Ramsay	Ramsay Asset Management	29	I	N	Edinburgh
Michael Angus	Sanlam Wealth	14	R	N	Edinburgh
Paul Allan	Wren Sterling	14	I.	N	Edinburgh
David Mackintosh	Advanta Wealth	72	I.	Ν	Glasgow
Clayton Cumming	Advice & Weath Management	117	I	N	Glasgow
David Jack	Castlebank	21	I.	Ν	Glasgow
lain Forrest	Forrest Financial Management	17	I	N	Glasgow
Steven Mason	Gilliland Neilson Brown	43	I.	Y	Glasgow
Alistair Creevy	Independent Advisers Scotland	74	I	N	Glasgow
Paul McFadyen	Independent Advisers Scotland	50	I	Y	Glasgow
Dhawal Chandan	Just Financial Group	73	I	Y	Glasgow
Andrew Singleton	Money Advice & Planning	61	I	N	Glasgow
David Hands	Origen Financial Services	20	I	N	Glasgow
Martin Banerjee	Origen Financial Services	14	R	N	Glasgow
Thomas Marshall	S W Financial Management	27	I	Y	Glasgow
Bobby Welsh	Simple Wealth Management	14	R	Y	Glasgow

Joe Froud

Bodie Dove

Chris Miles

Daniel Weldon

Tas Constantinou

Mark Watson

Chris Bibb

Christopher

Calum O'Donnell

Andy Manning

Lee Giles

Peacock Harry Morgan The Mellor Practice

The Wilcox Young

Colin Hookey

Continuum

Partnership

AFH Wealth

Management

Integris Wealth

Chris Bibb IFA

St. James's Place

Wellesley Investments

**AMAS** Investments

Succession Wealth

Gallagher

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Bognor Regis

Bournemouth

Bournemouth

Braintree

N Brentwood

N Broadstone

Y Burgess Hill

19 I N Canterbury

Buntingford

Y Bury St Edmunds

Y Bury St Edmunds

N Bournemouth

David Mahood	Succession Wealth	13	I	Ν	Glasgow
Jonathan Crowther	Wren Sterling	12	L	Y	Hamilton
John Porter	Craiglyon	108	I	Ν	Helensburgh
James Sinclair	Achieve Financial Planning	25	I	Y	Inverness
Craig Loney	Advanced Financial Planning	11	R	N	Inverurie
Steven Mathieson	Mathieson Financial Services	20	R	Y	Inverurie
Jean Dawson	More Than Mortgages	52	L	Ν	Kinross
Michael McLintock	Adelp Financial Solutions	32	I	Y	Lanark
Grant MacDonald	Torphin Associates	46	I	Y	Loanhead
Mary Hemingway	Prosperity IFAs	23	L	Ν	Melrose
David Charnley	Southern Financial Services	14	I	Y	Motherwell
lain Dick	Money Advice & Planning	12	I	N	Newton Stewart
Jim Noble	Origen Financial Services	22	R	Ν	Prestwick
Brian Kerr	De Beul Kerr	114	L	Y	Stirling
Lynn Barclay	Lomond Wealth Management	23	I	Y	Stirling
Nick Callaghan	JC Roxburgh	46	I	Ν	Troon
Jacqueline Hillan	JC Roxburgh	35	I	Ν	Troon
Ian Campbell	AAB Wealth	11	I	Y	Westhill
Simon Glazier	Stewardship Wealth	56	I	Ν	Westhill
Simon Glazier	Stewardship Wealth	_			Westhill
Simon Glazier		_			Westhill
Simon Glazier George Koulloupas		_			Westhill Abingdon
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George Koulloupas Jon Elkins	SOUTH EAST E	NGL <i>I</i> 29 71	AND I	N	Abingdon Amersham
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George Koulloupas Jon Elkins Alister Mellor Mathew Angell Nicolle Sodey Nicholas Ryan Simon Torry Ray Ingleby Tony Woodward	SOUTH EAST E	NGL/ 29 71 74 16 28 52 60 57 40	AND 1 1 1 1 1 1 1 1 1 8	N N N N N V Y	Abingdon Amersham Amersham Ascot Ashford Aylesbury Basildon Basingstoke Beaconsfield
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Rod Warne       Unity Wealth Management       17       I       N       Fareham         Richard Gross       Church's Financial Planning       12       I       N       Farnham         Jeffrey Coleman       True Potential       22       R       Y       Felixstowe         Nathan Harris       Lothbury Pendil       57       I       N       Folkestone         Rebecca Harris       Wren Sterling       10       I       N       Folkestone	Sam O'Mara		65	I	N	Fareham
Management         Richard Gross       Church's Financial Planning       12       I       N       Farnham         Jeffrey Coleman       True Potential       22       R       Y       Felixstowe         Nathan Harris       Lothbury Pendil       57       I       N       Folkestone         Rebecca Harris       Wren Sterling       10       I       N       Folkestone	Glen Belcher	TFA Wealth	16	I	Y	Fareham
Planning       Jeffrey Coleman     True Potential     22     R     Y     Felixstowe       Nathan Harris     Lothbury Pendil     57     I     N     Folkestone       Rebecca Harris     Wren Sterling     10     I     N     Folkestone	Rod Warne		17	I	N	Fareham
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Rebecca Harris Wren Sterling 10 I N Folkestone	Jeffrey Coleman	True Potential	22	R	Y	Felixstowe
	Nathan Harris	Lothbury Pendil	57	I	Ν	Folkestone
Alex Shang- True Potential 12 R Y Frinton On Sea	Rebecca Harris	Wren Sterling	10	I	Ν	Folkestone
Simpson	Alex Shang- Simpson	True Potential	12	R	Y	Frinton On Sea

	KEY
l: Fl	T <b>ATUS:</b> Independent financial adviser : Focused independent financial adviser Restricted financial adviser
N:	EES PUBLISHED: No, this adviser does not display their fees structure on VouchedFor.co.uk Yes, this adviser does display their fees structure on VouchedFor.co.uk

The information in these tables is correct as of 14th February 2019

### DISTRIBUTED IN THE TIMES

### **VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS**

#### SOUTH EAST ENGLAND

		, s	5	5	OUBL. TION
HAME	FIRM	REVIEW	STATI	, the	SPUBLISHED DE ROOM
Richard Elliott	Church's Financial Planning	74	I	Ŷ	Frith End
Denis Kavanagh	Omnium Wealth Management	32	I	N	Gomshall
Ross Butters	Omnium Wealth Management	72	I	Y	Guildford
Mark Thompson	Thompson Financial Consulting	69	I	Y	Hadleigh
Geoff Buckland	Lumin Wealth	81	I	Y	Harpenden
David Dodgson	Management The Private Office	15	I	Ν	Haslemere
Robert Ayley	St. James's Place	33	R	Y	Hawkhurst
Jon White	True Potential	12	R	Y	Herne Bay
Susie Bewell	Raymond James	56	Т	Y	Hitchin
Helena Wardle	Sterling & Law	61	I	N	Hitchin
Philip Piggins	True Potential	27	R	N	Hook
Adam Reeves	Reeves Financial	89	1	N	Horsham
Darren Scott- Guinness	Dental and Medical Financial Services	20	I	N	Horsham
lan Jaffe	Hargreaves Lansdown	18	R	Y	Horsham
Marco Vallone	Brighton Financial	45	I	Y	Hove
David Connor	Investment Solutions	87	Т	N	Hove
Andrew Cooper	Skerritt Consultants	12	I	Ν	Hove
John Kelly	Square One	15	L	N	Hove
Peter Atkins	The Wilcox Young Partnership	26	I	Y	Hove
Ray Best	UnaVida	65	T	Ν	Hurst
Neil Hewitt	Scrutton Bland	47	Т	N	lpswich
James Wright	Scrutton Bland	10	I.	Y	lpswich
Russell Wiles	True Potential	35	R	Y	lpswich
Mark Williams	St. James's Place	12	R	Y	Knebworth
David Crabbe	Charles Derby	37	R	Y	Maidenhead
Katie White	Hargreaves Lansdown	19	R	Y	Maidstone
Susie Laws	Fiducia Wealth Management	12	I	N	Manningtree
Pietro Garritano	Eden Financial & Wealth Management	47	I	N	Milton Keynes
Mehar Sandhu	Flying Colours	16	I.	N	Milton Keynes
Jeremy Silverstone	Lucas Fettes & Partners	17	I	N	Milton Keynes
Bob Gibbs	Oak Wealth Planning	108	I.	Y	Milton Keynes
Jenny Stones	Oak Wealth Planning	19	I	N	Milton Keynes
Mark Smallwood	Oak Wealth Planning	41		Y	Milton Keynes
Paul Vallance	-	21		Y	Milton Keynes
	Odyssey		'		
James Blackham	Vizion Wealth	12		Y	Milton Keynes
Andrew Flowers	Vizion Wealth	38		Y	Milton Keynes
Darryl Charlwood	Inshore IFA	19	-	Y	New Milton
James Barton	Featherstone	19	R	N	Newbury
Alex Breadmore	Griffins Financial Solutions	37	I	Y	Newbury
Simon Moran	Griffins Financial Solutions	57	I	Y	Newbury
Granville Stephenson	Charles Derby	12	R	N	Orpington
Fotis Joannou	Sentient Wealth	71	Т	Y	Orpington
Shane Wheeler	True Potential	13	R	N	Orpington
Kieran Hartnett	True Potential	21	R	Y	Orpington
James Best	Best Financial Planning	42	Т	Y	Oxford
Paul Buckett	Hargreaves Lansdown	10	R	Y	Oxford

Nick Lee	Gallagher	10	I	N	Portsmouth
Alex Hatfield	The Private Office	32		N	Princes Risborough
Paul Bonetti	Origen Financial	13	R	Ν	Pulborough
Amanda Holden	Services AFH Wealth	11	I.	N	Rayleigh
Alan Ferguson	Management Origen Financial	16	R	N	Rayleigh
Daniel Barnard	Services FA Wealth	15	R	N	Reading
David Mitchell	Kingston Smith	13	R I	Y	Redhill
Scott Davis	3D Financial Planning	56		Y	Reigate
Russell Brett	Matthew Douglas	27		Y	Reigate
Bill Muammar	Calculis	66	•	N	Ringwood
Alex Cross	Direct Financial Planning	39	I	Y	Rochester
Philip Cross	Direct Financial Planning	45	I	Y	Rochester
Jonathan Miller	Forte Financial	20	I.	N	Rushden
Paul Wade	Solutions Aspen Wealth	75	I	N	Ryde
Alec Cameron	Management Coloma Wealth	60	T	Y	Sevenoaks
Angus Willson	Management Investment Solutions	206	T	N	Shoreham By Sea
Jonathan Hales	Active Financial Partners	15	I	N	Sittingbourne
David Ruler	Sandringham	17	I	Y	Snodland
Keith Jobson	Julian Harris Network	12	I.	Y	Southampton
James Thompson	NorthStar	41	I.	Y	Southampton
Justin Wade	Regis Bentley	45	I.	Ν	Southampton
Sarah Drakard	Evolution Financial Planning	42	I	N	St Albans
Chris Philcox	True Potential	11	R	Ν	St Leonards On Sea
Robert Butcher	Clarendon Financial Planning	15	I	N	Stockbridge
Catriona McCarron	Ascot Wealth Management	48	I	N	Sunningdale
Andrew Benson	Bow House Wealth Management	81	I.	Y	Thatcham
Kieron Robertson	Concierge Wealth Management	14	I	Y	Tunbridge Wells
Ben Buhagiar	Courtney Havers	25	I.	Y	Tunbridge Wells
James Ford	Halcyon Wealth	12	I	Ν	Tunbridge Wells
Richard Hitchell	Hitchell FP	39	R	Y	Tunbridge Wells
Daniel Karim	One Financial Solutions	86	I	Y	Tunbridge Wells
Leighton Bascom	Raymond James	29	I.	N	Tunbridge Wells
Mark Higgins	Compass Wealth	31	Т	Ν	Waterlooville
James Hodges	Management Willow Financial	23	Т	Y	Westcliff On Sea
Brian Davies	Planning Beaufort Planning	34	I	N	Westerham
Jason Eldrid	Sheraton Financial	28	ı	N	Wickam
lan Sparks	Planning 2plan Wealth	141	I	N	Wimborne
Nadine Perry	Management Tilney	28	R	N	Winchester
Ben Thorpe	Unity Wealth	47	I I	N	Winchester
lan Fleming	Management AFH Wealth	19		N	Windsor
-	Management				
James Lindsey-Halls	Vision	25	1	N	Windsor
Ketan Shah	Gallagher	113	1	Y	Woking
Jonathan Walsh Graeme Brown	EBP Financial Planning	81		Y	Wokingham
	Milton Keynes Financial Advice	108	1	N	Wolverton
Jan Kinghorn	Investment Solutions	54		N	Worthing
Ivan Lyons	Investment Solutions	240	1	N	Worthing
Alison Lane	Investment Solutions	17		N	Worthing
Jo Penly	Investment Solutions	14	-	Y	Worthing
Martin O'Brien	True Potential	27	R	Y	Worthing

#### SOUTH WEST ENGLAND 99 I Y Andover Mark Bastable Templegate Kate Davis Vision 34 I Y Andover Y Andy Pearce Lyn Financial 81 1 Barnstaple Paul Clifton Hargreaves Lansdown 11 R Y Barnwell Patricia Lake Beckford lames 56 1 Ν Bath Ivan Lintner Beckford James 51 Т Y Bath Т Christopher Hannan CJ Hannan 49 Ν Bath Markas Gilmartin Epoch Wealth 64 I Y Bath Management Garv Smith Hargreaves Lansdown 12 R Y Bath Jason Knowles Opus 13 I N Bath Anna Dawson Origen Financial 19 Т Ν Bath Services Julian Frere The Private Office 15 I N Bath 10 R N Unividual Bath Scott Gurd **Richard Stone** Little Pebbles 39 R N Bideford Michael James Premier Financial 42 I Ν Blandford Forum Planning Thomas Jones 79 I N Bristol Academy Associates AFH Wealth Ν Bristol Ellie Hopton 19 Т Management Bluefish Financial Sam Teller 13 I Y Bristol Services Hilary Carden Cardens 18 I Y Bristol Justin Hastings Hargreaves Lansdown 10 R Bristol Y Martin Perry Hargreaves Lansdown 13 R Y Bristol Jonathan May Hargreaves Lansdown 17 R Y Bristol R Y James Shattock Hargreaves Lansdown 60 Bristol Hargreaves Lansdown 15 R Adam Reed Y Bristol Joy Wisniewski Hartsfield Financial 25 1 Ν Bristol Services 67 I Max Tennant Ifamax Y Bristol David Milne Invest SouthWest 92 Т Ν Bristol Andrew Holliday **Positive Solutions** 16 Т Bristol Y Simon Hicks Unividual 15 R Ν Bristol Andrew Neligan Neligan Financial 60 I Y Budleigh Salterton Philip Hanley Philip James Financial 234 I Ν Burford Services Stephen Elvin Stephen Elvin 20 I N Burnham On Sea N Cheltenham Martin Elander Charles Derby 16 R 97 I Y Cheltenham Mark Manning Safehands IFA James Bergmann Hartsfield Financial 20 1 N Corsham Services Karen Cooper Chadwick Financial 39 I Y Dartmouth Management Alex Grant AFH Wealth 23 I N Devizes Management Anna Sofat Addidi Wealth 71 I N Euston Kevin Gaskell **Financial Solutions** 11 I N Exeter James Dalgleish Premier Financial 57 I N Exeter Planning Martin Waistell Strategic Solutions 45 I N Exeter 41 I N Exeter Craig Walker Westminster Wealth Ionathan Baker Hargreaves Lansdown 25 R Y Frome Paul Smith Abacus Associates 35 I Y Gloucester Mike Rayer Advice 4U 28 Т Ν Gloucester Mark Williamson **Blackfriars Wealth** 56 I N Gloucester Management Alex Bound 14 I Y Gloucester Croft & Oakes 14 I Michael Turner Aqua Financial N Hungerford Jessamy Walker Brown Dog Financial 25 R Y Hungerford Planning Manning and Company 60 I Stephen Ansell N Ivybridge Mike LeGassick Manning and Company 102 I N lvybridge

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#### VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

David Boyce	Bright Future Financial	15	T	Y	Lyme Regis
Nick Ashwell	Prydis Wealth	13	Т	Ν	Lyme Regis
Mark Ridgment	Cornwall Finance & Investments	35	I	Y	Newquay
Vanessa Taylor	Strategic Solutions	51	Т	Ν	Newton Abbot
Abigail Stidworthy	Strategic Solutions	71	Т	Ν	Newton Abbot
Lawrie Tawse	Cherry May	16	Т	Y	North Tawton
Damien Clyburn	Otter Financial Services	51	Т	Ν	Ottery St Mary
Steve Stobie	Flying Colours	27	Т	Ν	Paignton
Tony Sharp	Compass Wealth Management	29	I	N	Penzance
Alan Powell	Elite Wealth Management	101	I	N	Penzance
James Saulsbury	Saulsbury Independent Financial Planning	37	I	Y	Perranporth
Steve Sims	2plan Wealth Management	43	I	N	Plymouth
Peter Lee	DFP Wealth Management	31	I	N	Plymouth
Sonia Mankoo	Hargreaves Lansdown	15	R	Y	Plymouth
Glynne Dunn	Positive Solutions	73	Т	Ν	Plymouth
Susan Tague	Attivo Financial Planning	71	I	N	Poole
Peter Amos	Calculis	20	Т	Y	Poole
lan Maitland	Greenfields Financial Management	65	I	N	Poole
lain Murray	True Potential	22	R	Y	Poole
Alison Davis	Mulberry Wealth Management	12	I	Y	Portishead
Stephen Whittingham-Jones	Harbour Wealth Management	10	R	N	Redruth
Martyn Bailey	Gallagher	53	Т	Y	Salisbury
Gavin Park	Premier Financial Planning	42	T	N	Salisbury
Claire Csoka	Accudo Investments	44	Т	Y	Southsea
John Butterworth	Philip James Financial Services	30	I	N	Stonehouse
Vincent Brown	AFH Wealth Management	10	I	N	Stroud
Ian Harding	Safehands IFA	53	I	Ν	Stroud
Joe Anderson	Anderson Wealth Management	74	I	N	Swindon
Andrew Goodey	Beckford James	25	T	Ν	Swindon
Kevin Jakeman	Executive Wealth Management	15	I	N	Swindon
Mathew Waters	Financial Advice Group	19	R	Y	Swindon
Sanjay Badhan	Future Planning Wealth Management	65	I	N	Swindon
Simon Cutler	Blackdown Financial	81	I	Y	Taunton

Jack Cooper	Cooper Associates Wealth Management	18	R	Y	Taunton
Adrian Rooney	Invest SouthWest	32	I.	Ν	Taunton
Michael Rogers	Lyn Financial	47	I.	Ν	Taunton
Simon Heap	Mayfayre	11	Т	Ν	Taunton
Karl Lehmann	Lehmann Financial Management	33	R	Y	Teignmouth
Paul Burnell	Charles Derby	10	R	Y	Tidworth
Vicky Parks	Charles Derby	14	R	Ν	Tidworth
Steve Broad	Cooper Associates Wealth Management	61	R	Y	Torquay
Jonathan Walker	The Pension Drawdown Company	40	I	Y	Torquay
Jason Mountjoy	Clarity Wealth Management	58	I	N	Totnes
Nicholas Drew	Continuum	13	T	Y	Totnes
Andrew Brown	Cornbrash Financial Planning	11	I	N	Trowbridge
Ged Dixon	Morlaix	65	I	Ν	Truro
Paul Grey	TFA - Trusted Financial Advice	29	I	Y	Truro
Darren Bilkey	TFA - Trusted Financial Advice	33	I	Y	Truro
Peter Winter	Arghans	19	Т	Y	Wadebridge
Allan Cruse	Strategic Solutions	45	Т	Y	Wareham
Alistair Wallace	Gemini Wealth Management	38	I	Y	Wellington
Paul Barnfield	Vision	21	I	Y	Weston Super Mare
Sam Thorne	Northseam	47	T	Ν	Yeovil
David Savage	True Potential	11	R	N	Yeovil

WALES								
Andrew Tucker	Financial Planning Solutions	58	I	Y	Abergavenny			
Laurence Murphy	Wealthmasters	12	Т	Ν	Ammanford			
Daniel Howls	Vision	47	Т	Ν	Blackwood			
Richard Baron	Sterling Welsh	20	Т	Y	Bridgend			
Tom Spear	Vision	22	Т	Y	Bridgend			
Tony Thomas	Wealthmasters	41	Т	Y	Bridgend			
John Walls	Wealthmasters	12	Т	Ν	Bridgend			
Lindsey Adams	Quadrant	48	Т	Ν	Caerphilly			
Paul Taylor	Positive Solutions	20	Т	Ν	Caldicot			
Jonathan Ashcroft	2plan Wealth Management	27	I	Y	Cardiff			
Bob Windust	First Option	101	Т	Y	Cardiff			
Sian Thomas	Hargreaves Lansdown	13	R	Y	Cardiff			

### VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

VOUCHED			Ture		BUISERS
Darren Brown	Fitch & Fitch	11	WoM	Y	Cambridge
James Hammond	Lime Tree Financial Services	27	WoM	N	Cambridge
Luke Spellman	GHL Direct	39	WoM	Ν	Coventry
Christopher Bailey	Create Financial Management	10	WoM	Y	Derby
Darren Lycett	Isuna	63	WoM	Y	Derby
Mark Laban	My Finance Friend	119	WoM	Ν	Derby
Dave Horniblow	GHL Direct	56	WoM	Ν	Great Barr
Stephen Robinson	Mortgage Advice Bureau	12	WoM	N	Great Yarmouth
Jonathan Kemp	Mortgage Advice Bureau	25	WoM	Y	Great Yarmouth
Peter Hunt	Moneywatch Finance	41	WoM	Y	Halesowen
Stuart Mosley	SJ Financial Solutions	34	WoM	Ν	Harborne
Jake Cole	GKM Financial Services	31	WoM	Y	Haverhill
Ian Randle	GHL Direct	53	WoM	Ν	Hinckley
Matt Hays	Expert Financial	41	WoM	Y	Huntingdon

Daniel Ross	Hartley Ross	27	I	Y	Cardiff
Richard Cox	HMC Holistic	19	R	N	Cardiff
Adam Deacon	Hodge Bakshi Wealth	12	I	N	Cardiff
Alex Palmer	Moorland Mayfair	47	I	Ν	Cardiff
Alex O'Neill	Moorland Mayfair	10	Т	Y	Cardiff
Matthew de Lloyd	Motus Financial Planning	11	R	N	Cardiff
Tom Palmer	NTM Financial Services	54	Т	Y	Cardiff
Neil Muir	NTM Financial Services	45	Т	N	Cardiff
Craig Palfrey	Penguin	93	Т	Y	Cardiff
Gavin Kingsley	Sanctuary Financial Planning	65	I	Y	Cardiff
Steve Boyd	True Potential	14	R	Y	Cardiff
Marlene Outrim	Uniq Family Wealth	19	Т	Ν	Cardiff
Darren Nathan	Waverley Court Consulting	16	I	N	Cardiff
Philip Jones	True Potential	18	R	Y	Carmarthen
Paul Boulton	Boulton Financial Services	72	I	N	Conwy
Jonathan Powell	HarriesPowell and Price	11	Т	Ν	Cowbridge
Patrick Day	Origen Financial Services	16	R	N	Cwmbran
Kelly East	Charles Derby	13	R	N	Newport
Aled Phillips	Niche Sport and Finance	70	I	N	Newport
David Stealey	Romilly Financial	64	Т	Ν	Penarth
Richard Lee	Windsor Financial Planning	16	R	N	Penarth
Neil Jaundrell	DNA Wealth	24	Т	Ν	Pontypridd
Martin Beazer	Savvy Wealth Management	69	I	N	Pontypridd
Steven James	SMJ Wealth	20	Т	Y	Porth
Philip Hounsell	Acumen Independent	19	Т	Ν	Swansea
David Rose	Sterling Welsh	35	Т	Y	Swansea
Mark Evans	True Potential	15	R	Y	Treorchy

#### STATUS:

I: Independent financial adviser

**FI**: Focused independent financial adviser **R**: Restricted financial adviser

#### FEES DISPLAYED:

- **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

These mortgage advisers have received the highest volume of positive 2018 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, which means they have been checked against the Financial Conduct Authority Register as well as undergoing several other checks and ongoing monitoring.

CENTRAL ENGLAND	



James Hartin	Impartial Mortgage Advice	136	WoM	N	Ashby De La Zouch
Dale Davenport	Mansion Park	21	WoM	N	Ashby De La Zouch
Lee Dowdy	GHL Direct	32	WoM	Ν	Birmingham
Daisy Whateley	Whateley Wealth Management	24	WoM	Y	Bromsgrove

The information in these tables is correct as of 14th February 2019

they have included their fee structure.

Sam Shortt	Expert Financial	21	WoM	Y	Huntingdon
Matt Taylor	JDA Wealth	13	WoM	Ν	Kenilworth
lan Chetwynd	Harrison, Beale & Owen	27	WoM	N	Leamington Spa
Rumi Miah	GHL Direct	39	WoM	Ν	Leicester
Ajay Chandarana	Integrity Mortgage Solutions	32	WoM	Y	Leicester

KEY

	КЕҮ
ST	ATUS:
W	<b>DM</b> : Whole of market mortgage adviser
L:	Limited mortgage adviser
	ES PUBLISHED:
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IN:	No, this adviser does not display whether they charge a fee for mortgage advice on VouchedFor.co.uk
v.	Yes, this adviser clearly displays whether they charge a fee for
1.	mortgage advice on VouchedFor.co.uk. If they do charge a fee,
	monigage advice on voucheuror.co.uk. In they do charge a ree,

#### VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

Chris Fyfe

David Rawlings

Robert Norris

Christopher

Kennaugh Marie Price

Ian Holmes

Just Mortgages

The Mortgage Shop

**Burlington Financial** 

KIS Financial Solutions 43

Just Mortgages

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N Blackburn

Blackpool

Bolton

WoM N Bridlington

WoM N Brighouse

Bluesky Mortgages 16 WoM N Barnet

	CENTRAL EI	NGLA	ND		
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AME	i i fent	REVIEW	STATUS	FEES	PUBLISHED LOCATION
Andy Sheasby	Integrity Mortgage Solutions	55	WoM	N	Leicester
Hinesh Ganda	New Walk Mortgages	14	WoM	Ν	Leicester
Andy Wilson	Andy Wilson Financial Services	44	WoM	Y	Lincoln
Jackie Bowles	Mortgage Advice Bureau	22	WoM	Ν	Lowestoft
Nick Lovell	Breeze Mortgages	12	WoM	Ν	March
Emma Fanthom	The Trusted Mortgage Company	10	L	Y	Market Harborough
Michael Taylor-Brown	Lime Tree Financial Services	15	WoM	Ν	Newmarket
Victoria Wright	Mortgage Compare	17	WoM	Ν	Northampton
Thomas Andrews	Salcey Mortgages	150	WoM	Y	Northampton
Connor Simpson	Brancaster House	17	WoM	Ν	Norwich
Paul Tripp	MCB Financial Services	13	WoM	N	Norwich
Oliver Dack	Mortgage Advice Bureau	12	WoM	N	Norwich
Paul Farrant	Mortgage Advice Bureau	11	WoM	N	Norwich
Tim Steer	Cherrywood Mortgages	54	WoM	N	Nottingham
Luke Taylor	Taylor Mortgages	23	WoM	Y	Nottingham
Richard Goodrick	My Mortgage Matters	22	WoM	Ν	Oakham
Anna Breeze	Prudent Financial Planning	13	WoM	N	Oswestry
Jill Stanley	GHL Direct	45	WoM	N	Pershore
Sue Abbott	GHL Direct	13	WoM		Peterborough
Lloyd Richards Matthew Clarke	LPR Mortgages Matt Clarke Mortgages	180 117	WoM WoM	N N	Rugby Rugby
Sue Walker	Blue Moon Mortgages	57	WoM	N	Rushden
Russell Beaumont	Brancaster House	19	WoM	Ν	Sheringham
Terry Lowrie- Herz	Laburnum Associates	11	WoM	N	Shrewsbury
Will Mason	Masons IFA	32	WoM	Ν	Shrewsbury
Christopher Taylor	Lighthouse Mortgage & Protection	65	WoM	N	Sleaford
Sandy Ameer-Beg	Acclaimed Mortgage Consultancy	162	WoM	Y	Solihull
Monique Jones	Willowgate Finance	33	WoM	Ν	Spalding
Nimon Davey	i-Mortgage	86	WoM	Ν	Stamford
Steve Farrell	Personal Mortgage Solutions	104	WoM	N	Stamford
Lianne Flello	Redbourne Wealth Management	16	WoM	Y	Stratford Upon Avon
Simon Hewitt	Future Perfect	13	WoM	Y	Stratford Upon Avon
Patrick Ryan	Finance Advice Centre	10	WoM	Y	Sutton In Ashfield
Scott Taylor-Barr	Carl Summers	12	L	Y	Telford
Pam Stockdale	Just Mortgages	56	WoM	Y	Uttoxeter
Lara Stephenson Jane Sutton	Just Mortgages Top House Mortgage	23 32	L WoM	N N	Whitchurch Wisbech
Tandi Fellows	Solutions Complete Advice Services	65	WoM	Y	Wolverhampto
Babita Nahal	Whateley Wealth Management	41	WoM	N	Wolverhampto
Tom Margitson	Mortgage Advice Bureau	24	WoM	Y	Wymondham
	GREATER L	OND	ON		

Chris Fyle	Bluesky Mortgages	10	W O W	IN	barnet
Nisheet Shah	Positive Solutions	22	WoM	Ν	Barnet
Christopher Lawton	Lawton Financial Services	29	L	N	Bexley
Emma Frost	Trinity Finance	18	WoM	Ν	Bexleyheath
Malcolm Isaacs	The Orchard Practice	11	WoM	Ν	Borehamwood
Augusta Onyiuke-Eluma	Foster Denovo	11	WoM	N	Borough
Ash Manning	Foster Denovo	22	WoM	N	Borough
Charlie Wade	Charles Wade Finance	107	WoM	Y	Chiswick
Jo Jingree	Maytree Mortgages	35	WoM	Y	Crystal Palace
Tony Joannou	Money Sage	23	WoM	N	Eltham
Ciara Duffy	Absolutely Mortgages	56	WoM	Y	Epsom
Lawrence Lee Baw	GHL Direct	30	WoM	N	Epsom
Jules Held	Maytree Mortgages	17	WoM	Y	Epsom
Mohammed Miah	Investa Finance	16	WoM	Y	Forest Gate
Mitul Patel	Lemon Tree Financial	79	WoM	Ŷ	Harrow
Syed Kazmi	Mortgage & Life	42	WoM	Y.	Harrow
Viral Patel	Custodia Estate Planning	14	WoM	Ŷ	Harrow
Martin Cook	Westminster Wealth	51	WoM	Y	High Holborn
Joshua Brown	Westminster Wealth	19	WoM	Y	High Holborn
Louis Chalk	Trinity Finance	29	WoM	N	Honor Oak
Michael Bennison	Bennison Brown	39	WoM	Y	Isle Of Dogs
Hannah Bashford	Model Financial Solutions	35	WoM	Ŷ	Leatherhead
Becky Springford	Model Financial Solutions	17	WoM	Y	Leatherhead
Jamie Chapman	CMG Advisers	187	L	Y	Moorgate
Deanne Straker	Trinity Finance	10	WoM	Y	Peckham Rye
Dilip Kandaiah	AFP Partnership	101	WoM	N	Pinner
Sekkappan Alagu	Nachu Finance	55	WoM	N	Queensbury
Umair Hafeez	Sandringham	11	WoM	N	Southall
James Bull	JB Mortgages	37	WoM	Ŷ	Southgate
Tom Foy	Thomas Foy Financial	17	L	Ŷ	St Paul's
Jiten Varsani	London Money	61	– WoM	N	Stanmore
Ged O'Sullivan	AFP North London	56	WoM	N	Stoke Newington
Richard Wynn	Hoocht	36	WoM	Y	Stratford East
Daniel Meadows	Summit Financial Solutions	22	WoM	N	Upminster
Harpreet Chadha	Noble Life	51	WoM	Y	Uxbridge
Mohit Mehra	Mortgage Matchmakers	10	WoM	N	Wandsworth
Mohammed Khan	Contractor Mortgages Direct	48	WoM	Y	Watford
Amit Patel	Trinity Finance	14	WoM	Ν	Welling
Ben Harrington	Trinity Finance	13	WoM	Ν	Welling
Omer Mehmet	Trinity Finance	53	WoM	Ν	Welling
Maria Goble	Trinity Finance	12	WoM	Ν	Welling
Nick Daynes	Prospect Tree Mortgages	67	WoM	Y	West Wickham
James McDermott	Pennymatters	84	WoM	Y	Weybridge
Daniel Emerson	Caplon	46	WoM	Y	Wimbledon
Sheena Young	Encore Mortgages	12	WoM	Ν	Woodford
	NORTH ENG	GLAN	ID		
Steve Barron	GHL Direct	12	WoM	N	Alnwick
James Foster	JF Financial Solutions	56	WoM	Y	Altrincham
Tanya Cilia	Mortgages Explained	20	WoM	Y	Appley Bridge
Louisa Manterfield	Louisa Manterfield	23	WoM	Y	Barnsley
Bill Millington	The Mortgage Shop	10	WoM	N	Barnsley
Elizabeth Franks	Northern Eagles	16	L	N	Bawtry
Darren Martin	Rosemount Financial Solutions	44	WoM	N	Bingley

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Instant with the second seco	Christine Parkin	Just Mortgages	22	L	Y	Durham
Ionathan MoorNorrage Advice BureauSinWollNSin Schehal SintantLyndsy EahransMat MortgagesNNNNChris FlanagaWoldnall MortgagesNNNNDamian YouellSintantSintantNNNNDaminerWoldnall MortgagesANNNNPaul GillOrwent Mortgages73NNNNPaul GillDerwent Mortgages73NNNNNPaul GillDerwent MortgagesNNNNNNNStophen DansfielSloutionsNN <t< td=""><td></td><td></td><td></td><td>WoM</td><td>Ν</td><td></td></t<>				WoM	Ν	
Lyndsay FairhursJest Mortgages18WoNI AlifaxChris FlanaganAffinity IMS39WoNI AlifaxJarod RobinsonAffinity IMS39WoNI AlifaxDamin YouellSocionion Financial27WoNI HudersfieldMacloin DavidsonUK Moneyman25LNI HudersfieldPaul GillDerwent Mortgages73WoNI RearebrouphJacon MurgatoryouC S Mortgage Solonion100NI LeedsSpiphen DarinsfieldAlexander Financial Solutions130WoNI LeedsJacon MurgatoryouO St Mortgage Solonion131WoNI LeedsAndrew QuinnResponse230WoNI LeedsNJohn KellyParker Kelly131WoNI LeedsJamo MargatoryouUS Mortgages230WoNNI RestoreJohn KellyParker Kelly131WoNI RestoreJohn KellyParker Kelly131WoNNI RestoreJohn KellyParker Kelly131WoNNI RestoreJohn KellyParker KellyRestore130WoNNI RestoreJohn KellyParker KellyRestore130KNRestoreJohn KellyParker KellyRestore130KNRestoreJohn KellyRestoreRestoreResto	Jonathan Moore		21	WoM	N	Gateshead
Chris FlanaganWoodhall Mortgages71WMNHalfaxJarrod RobinsonAffinity IMS39WMNHarcagateDamian YouellSociention Financial72WMNHuddersfieldMaciolm DavidsonUK Moneyman25LNHuddersfieldPaul GillDerwent Mortgages73WMNIcatesboroughDains MurgatowaRS Needham29LNIcatesboroughJason MurgatowaS Mortgage Solitoins101UNNIcedscolitableStephen DransfielAlexander Financial Solutions130WMNIcedscolitableJand Medy QuinnParker Kelly15WMNIcedscolitableAndree QuinnGaster Kelly15WMNIcedscolitableJand KellyOur Home Mortgages130WMNIcedscolitableNeit Her AgesGaster Financial & Gortgage Services130WMNIcedscolitableJain ChiceJour Home Mortgage130WMNIcedscolitableMatthew CastleGaster Financial & Gortgage Services130WMNIcedscolitableJain ChildsGarige Services130WMNIcedscolitableJaine LilleySight Financial & Solutions130WMNIcedscolitableJaine LilleySight Financial & Solutions130WMNIcedscolitableJaine LilleyNatt MortgagesSight Financial & S	l yndsay Fairhurst		18	WoM	v	Glosson
nor of thirty HS39WolNHarrogateJamia YouellRosemount Financial Solutions74WolNHuddersfieldNaomi DentWoodhall Mortgages72KNHullPaul GillDerwent Mortgages73WolNKaresboroughChris NeedhamB R Needham29LNLeedsJason MurgatroydC S Mortgage Solutions10LNLeedsStephen DransfieldAlexander Financial Solutions30WolNLeedsAndrew QuinnResponse Mortgage23WolNLytepoolAndrew QuinnResponse Mortgages26LNVJannada RobinsJust Mortgages26LNNNeit FraserYour Home Mortgages26LNNRestorenceNeit FraserJust Mortgages54WolNRestorenceNJamie LilleySolutions11WolNRotenceJoe ChildesRight Choice Mortgage16LNRotenceJamie LilleySolutions15WolNRotenceJamie LilleySolutions15WolNRotenceJoe ChildesRight Choice Mortgage10LNRotenceJoe ChildesRight Choice Mortgage10WolNRotenceJoe ChildesRight Choice Mortgage10LNRotenceJoe ChildesRight Choice M						•
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Paul GoodGood Mortgage Solutions85WoMNStockton On TeesCarl ElsbyElsby Associates83WoMYStoke On TrentSteven LyonsJust Mortgages14LNStoke On TrentKarl LawtonGHL Direct271WoMYStoke On TrentSonny GillSG Mortgages40WoMYWallsendRoss JonesHome Financial11WoMNWarringtonSteven ThomasJust Mortgage Dog27WoMNWarringtonDaniel FieldThe Mortgage Dog27WoMNWilmslowCraig McBainRoberts McBain Mortgage & Finance29WoMNWilmslowTom EvansChronos Wealth Management12LNWilmslowCarla EklandPR Mortgage Solutions21LNWilmslow			18	WoM	Y	Stafford
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Michelle Cooke       MLC Financial Services       10       L       N       Wilmslow         Craig McBain       Roberts McBain Mortgage & Finance       29       WoM       N       Wilmslow         Tom Evans       Chronos Wealth Management       14       WoM       Y       Wilmslow         Carla Ekland       PR Mortgage Solutions       21       L       N       Worksop						
Craig McBainRoberts McBain Mortgage & Finance29WoMNWilmslowTom EvansChronos Wealth Management14WoMYWilmslowCarla EklandPR Mortgage Solutions21LNWorksop						
Mortgage & Finance       Tom Evans     Chronos Wealth Management     14     WoM     Y     Wilmslow       Carla Ekland     PR Mortgage Solutions     21     L     N     Worksop	Michelle Cooke	MLC Financial Services	10	L	Ν	Wilmslow
Management Carla Ekland PR Mortgage Solutions 21 L N Worksop	Craig McBain		29	WoM	N	Wilmslow
Carla Ekland PR Mortgage Solutions 21 L N Worksop	Tom Evans	Chronos Wealth	14	WoM	Y	Wilmslow
	Carla Ekland		21	L	N	Worksop
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	Jeanne Ray		.,	14 O IVI		лонзор

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View these advisers' full profiles and contact them by visiting VouchedFor.co.uk or calling 020 3111 0592

#### **VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS**

NORTHERN IRELAND							
Julie Hansen	Newbridge	20	WoM	N	Belfast		
Helmut Elstner	The Mortgage Clinic	88	WoM	Y	Belfast		
Richard Hoy	<b>RH Financial Matters</b>	17	L	Ν	Enniskillen		
Carol Alexander	Welby Associates	13	WoM	Ν	Lisburn		
	SCOTLA	ND					
	SCOTEA						
Kevin Philip	Phil Anderson Financial Services	26	WoM	N	Aberdeen		
Laura Mackay	Phil Anderson Financial Services	15	WoM	N	Aberdeen		
Fiona Allan	Advantage Home Finance	11	WoM	Y	Clydebank		
John Wilson	The Right Mortgage	64	WoM	Ν	Dunfermline		
James McQuistin	Cailean	139	WoM	Y	Edinburgh		
Alasdair Lowrey	Trinity Finance	36	WoM	Ν	Edinburgh		
Bede Pratt	Your Mortgage Connection	21	WoM	Y	Edinburgh		
Adrian Howard	Financialshield Group	50	WoM	Ν	Fraserburgh		
Chris Grieve	Garvin Grieve & Associates	12	WoM	N	Glasgow		
Richard Webb	<b>PIA Financial Solutions</b>	43	L	Y	Glasgow		
Paul McCaughey	Solicitors Financial Services	178	WoM	N	Glasgow		
Graeme Ballantyne	The Glasgow Mortgage Company	19	WoM	Y	Glasgow		
Beth Stevenson	The Glasgow Mortgage Company	37	WoM	Y	Glasgow		
Sharon McKim	The Glasgow Mortgage Company	14	WoM	Y	Glasgow		
Ross Stisi	Stisi Group	135	WoM	Y	Musselburgh		
Moira Ness	East2West Financial Services	62	WoM	Y	Nairn		
Colin Campbell	Advantage Home Finance	20	WoM	N	Paisley		
Roger McCosh	Advantage Home Finance	13	WoM	Y	Perth		
Liz Cunningham	Affinity Financial Planning	36	WoM	N	Perth		
Alasdair Devine	Property Investment Finance	30	WoM	Y	Stirling		
Graham McComb	Money Advice & Planning	16	WoM	N	West Lothian		
	SOUTH EAST E	NGL	AND				
Erin Rigault	Peppermint Mortgage Solutions	37	WoM	Y	Abingdon		
James Pinder	PF Financial	12	WoM	Y	Amersham		
lan Butt	Prospect Tree Mortgages	34	WoM	N	Ashford		
Joanne Osborne	Scarlett Financial Services	85	WoM	N	Ashford		
David Titherington	Templar Mortgage Solutions	36	WoM	Y	Baldock		
Colin Bell	DGS Mortgages	26	WoM	N	Basingstoke		
Simon Hickman	Omni Finance	36	WoM	Y	Bexhill On Sea		
James Oakley	CLS Money	86	WoM	N	Billericay		
Clara Downton	Stablegate Financial Services	14	WoM	Y	Bishop's Stortford		
George Self	Stablegate Financial Services	16	WoM	Y	Bishop's Stortford		
Simon Rowe	Mortgage Squared	14	WoM	Y	Bournemouth		
Helene Utting	Mervyn Scourfield- Thomas	12	WoM	N	Bury St Edmunds		
Pageani Sookramanien	Coleman Chase	40	WoM	Y	Canterbury		
Hugh Kennedy	HRK Mortgages	35	WoM	Y	Canterbury		
Sam Denly	Prospect Tree Mortgages	11	WoM	Y	Canterbury		
Daniel Borley	Dan The Mortgage Man	31	L	Y	Chelmsford		
Keith Robinson	London Money	15	WoM	Ν	Chelmsford		
Sue Briscoe	Southern Mortgages	28	WoM	Y	Chelmsford		

John Mcallister	Charles Derby	11	WoM	Y	Colchester
Darren Rickard	Trinity Finance	13	WoM	N	Dartford
Mark Horsfall	Jigsaw Money	40	WoM	Ν	Epping
Michelle Lawson	Lawson Financial	117	WoM	Y	Fareham
Ben Leek	Temple Wealth	13	WoM	Y	Fareham
Alicia Baker	Alicia Baker Consultancy	40	WoM	N	Folkestone
Ricky Dosanjh	Mortgages by Ricky	17	WoM	Ν	Gillingham
Luke McLeod	Good Move Finance	23	WoM	Y	Gosport
Melanie Nickolson	MJN Financial Services	13	WoM	Ν	Gosport
Tim Smart	Sterlingside Mortgages	48	WoM	Y	Guildford
Sandrine Maillard	Wise About Money	31	WoM	Ν	Guildford
Lukasz Zurek	Omni Finance	18	WoM	Ν	Hastings
Ellie Macdonald	S & J Mortgage Services	31	WoM	Y	Hemel Hempstead
Kieren George	KG Mortgages	80	WoM	Y	Horsham
Edward Lowe	The Horsham Mortgage Centre	90	WoM	N	Horsham
Deborah Whittaker	The Horsham	30	WoM	N	Horsham
Jamie Mann	Mortgage Centre	12	WoM	Y	lpswich
David Houchell	Coffey Brooks Houchell Mortgages	59	WoM	Y	lpswich
Jay Simpson	Vita Finance	52	WoM	Y	lpswich
Sam Harding	Pinnacle Finance &	38	WoM	N	Leigh On Sea
-	Property Group				-
Alistair Norton	GHL Direct	143	WoM	N	Luton
John Crabtree	Crabtree Consulting	47	WoM	N	Maidstone
Sophie Dallas	Odyssey	10	WoM	Y	Milton Keynes
Carol Brown	Hopwood Ash	207	WoM	Y	Newbury
Rowan Frayling	J Finance	15	WoM	Y	Newbury
Jonathan Smith	Trinity Finance	21	WoM	Y	Orpington
Mohumed Hoque	Crayon Financial Services	32	WoM	Y	Oxford
Tara Reid	Peppermint Mortgage Solutions	10	WoM	Y	Oxford
Clayton Shipton	CLS Money	143	WoM	Y	Rayleigh
Richard Catling	Lighthouse Mortgage & Protection	12	WoM	Y	Rayleigh
Melanie Eastwood	The Money Guardian	20	WoM	Y	Reading
Caroline Raxworthy-Beckett	Simply Lending Solutions	15	WoM	N	Rettendon
Tara Harper	Your Mortgage Connection	55	WoM	Y	Ringwood
Matthew Southey	Ask About Mortgages	17	WoM	Ν	Romsey
Mark Stroud	Prospect Financial	54	L	Ν	Sevenoaks
Paul Steggle	Foxgrove Associates	39	WoM	Ν	Sevenoaks
Jayne Burke	Quartz Financial	35	WoM	Ν	Sevenoaks
	Services				
Paul Holland	Blest Smith	30	WoM	N	Sittingbourne
Nick Green	Prospect Tree Mortgages	64	WoM	N	Sittingbourne
Peter Baldacchino	High Street Mortgages	17	L	Y	Slough
Matthew King	King Mortgages	32	WoM	Y	Snodland
Dean Hurst	Choice Mortgage Solutions	100	WoM	Ν	Southampton
Neil Swan	Neil Swan	33	WoM	Y	Southampton
Gareth Davies	South Coast Mortgage Services	70	WoM	Y	Southampton
Lorraine Collie	Zing Mortgages	15	L	Ν	Stansted
John Henderson	Stiddard McLaughlin	41	WoM	Y	Tunbridge Wells
Mark Hancock	Hancock Financial Solutions	77	WoM	N	Waterlooville
Daniel Edwards	Affinity Mortgages	39	WoM	Y	Westcliff On Sea
Jennie Delelis	Evolution Financial Planning	14	WoM	Y	Westcliff On Sea
James Courtenay	Southern Mortgages	56	WoM	Y	Westcliff On Sea
Andrew Simmonds	Simmonds Mortgage Services	111	WoM	Y	Wokingham
	SOUTH WEST	ENG	AND		
Katrina Herrod	Vanilla Financial	16	WoM	Y	Axminster
unenou	Solutions		10 0 14		

Solutions

Charley Newman	Mortgage Saving Expert	52	WoM	N	Bath
James Thorne	Premier Financial Planning	15	WoM	Y	Blandford Forum
Mark Davis	XL Financial Services	52	WoM	Y	Bridgwater
Julie McDonald	Aspirations Financial Advice	36	WoM	Y	Bristol
Khalid Javid	Blackstone Financial Solutions	66	WoM	Y	Bristol
Alex Bodman	Elite Financial Consulting	26	WoM	N	Bristol
Chantal Stuart	EveryStep	28	WoM	Ν	Bristol
Catherine Hope	Hope Mortgage Solutions	35	WoM	Y	Bristol
Thomas Crane	Lucid FS	60	WoM	Y	Bristol
Charlotte Coles	<b>Clear Thinking Finance</b>	17	WoM	Y	Burnham On Sea
Sarah Hume	Cheltenham Mortgage Advisers	15	L	N	Cheltenham
Luke Tomkotowicz	Fairview Financial	26	WoM	Y	Cheltenham
Mark Walker	Lighthouse Mortgage & Protection	55	WoM	Y	Cheltenham
Nathan Ball	One 77	22	WoM	Y	Chippenham
Cy Cotterill	Temple Wealth	11	WoM	N	Dorchester
Richard Dalgleish	Premier Financial Planning	20	WoM	Y	Exeter
David Adamson	FA Wealth	11	WoM	N	Fairford
Paula Whiteside	FA Wealth	11	WoM	Ν	Fairford
Gemma Gage	Your Mortgage Services	12	WoM	N	Gloucester
Greg West	Your Ideal Mortgage	109	WoM	Ν	Liskeard
Jason Whitehead	Vitality Mortgages	71	WoM	Ν	Lydney
Andy Haigh	Rosemount Financial Solutions	38	WoM	N	Newquay
Stuart Powell	Ocean Mortgages	44	WoM	Ν	Plymouth
David Aggiss	Three Sixty Mortgages	31	WoM	Ν	Plymouth
Jon Kempson	Omni Finance	19	WoM	Y	Salisbury
Adam Nanson	Your Mortgage Expert	53	WoM	Y	Salisbury
Johanna Kemp	Abacus Financial Options	68	WoM	N	Sherborne
Ross Hampton	GHL Direct	73	WoM	Y	Stroud
Mark Stallard	House & Holiday Home Mortgages	80	L	Y	Stroud
Suzanne Gore	Not Only Mortgages	74	L	Ν	Swindon
Mark Weymouth	1st Financial	123	WoM	Ν	Taunton
Lizz Reading	Cooper Associates	39	WoM	Ν	Taunton
Daniel White	White Financial Services	69	WoM	Y	Taunton
Samuel Whittlesea	Whittlesea Mortgages	90	WoM	Y	Taunton
Simon Dawes	Cooper Associates	11	WoM	Ν	Yeovil
	WALE	S			
lan Davies	Mav Mortgages	37	WoM	Y	Aberdare
Sion Thomas	Just Mortgages	13	L	Y	Bangor
Huw Martinson	DCS Financial	25	WoM	Ν	Bridgend
Samantha Dorn	GHL Direct	50	WoM	N	Llanelli
John Pearson	Mortgage Search Go	58	WoM	N	Penarth
Bleddyn Davies	Romilly Financial	14	WoM	Y	Penarth
Christopher Evans	Moore Turner	28	WoM	Y	Pentre
Lewis Davies	Searchlight Mortgages	52	WoM	Y	Swansea
Tracey Dixon	Pure Mortgage and Protection	31	WoM	Y	Usk
	KEY				
STATUS: WoM: Whole of n	narket mortgage advis	er			

 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

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.

The information in these tables is correct as of 14th February 2019

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# 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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