

A Wealth of Ideas

Now is a smart time to take stock of your finances

David Prosser

It is hard to think of a time when Britons have been more in need of high-quality, expert advice on how to manage their finances. The past year has been a perfect storm: a cost of living crisis, geo-political uncertainties and the dawn of a new political era.

A financial adviser with whom you have a trusted relationship can be your guide through such storms, says Stuart Dodson, managing director of The Openwork Partnership, a network of advisers.

"Financial planners are professionally trained to help people understand their needs and financial goals," he explains. "They create bespoke plans to maximise their clients' wealth and resilience, whatever life throws at them."

Independent research underlines Dodson's point. Studies show that people who have taken professional advice feel more comfortable about their financial situation – and that they are closer to achieving their goals.

For example, across client reviews collated by VouchedFor, which helps people find financial advisers, 88% of clients said they felt on track to achieve their goals despite the recent turmoil, and 99% would recommend their adviser.

Elsewhere, a study from the International Longevity Centre found that people struggling with their finances enjoyed around a 24% boost to their pension wealth after taking advice on how to plan for retirement, with more affluent savers gaining 11%.

And a report from Vanguard revealed that people taking financial advice earned annual returns that were around three percentage points higher than those not getting any help.

Nevertheless, misconceptions about advisers sometimes put people off. "The image of the financial adviser as a sort of wheeler-dealer is outdated," says Dominic Rose, CEO of MKC Wealth. Rather, he suggests, a "detailed financial plan" tailored to your individual circumstances and goals is what you can expect.

"What do you want out of life? What level of wealth do you need to get it? How much risk can or should you take?" Rose says. "A goal-based

financial planner will draw all of these strands together into some clear objectives."

Importantly, adds Samantha Secomb, chief executive of Women's Wealth, this advice is ongoing – your relationship with your financial adviser will be most productive when you meet regularly to review your situation.

"We all go through changes in our lives," she says. "We expect to work and earn, then reach a stage where we don't work any more. Having the financial resilience to work through each of these periods is essential; that is the value of good advice."

Resilience is a broad term. Financial advisers can help you save and invest for the future, but they can also help with your finances today – where to find the best mortgage, for example, or how to manage your money in the most tax-efficient manner possible.

One area often overlooked is protection.

Financial services products such as life and health insurance can prove hugely valuable if your family suffers an unexpected setback. Working out which protection you need – and how much – is a crucial task for a financial adviser.

With an adviser offering support in all these areas, you will feel more confident about the future – even at times when the economic landscape feels challenging.




1.6 million
fixed mortgage
deals will expire
this year


99%
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recommend
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Your adviser should help you look through the short-term noise, adds Secomb. "Rather than being concerned about what is changing in the near future, it is vital to have a long-term plan that maps the availability of savings and investments to your needs."

That's not to suggest you should ignore the short-term outlook altogether.

For many mortgage borrowers, a series of interest rate rises over the past two years – taking the Bank's base rate to a 15-year high – has been painful. Last month's nominal reduction raises hopes for those on a fixed-rate deal set to expire soon.

Nor have savers and investors had a good time. Returns on cash held in banks and building societies have fallen well short of inflation, and growth from assets in the stock market – which have, in the past, tended to outperform over longer periods – has also been patchy.

Inevitably, different people will be impacted in different ways by these factors.

Younger people, focused on getting on the housing ladder and saving for later in life, will need different help to older people, who may now be preoccupied with how to turn savings into income – and how to plan for their children and grandchildren. Women may need particular support; research suggests a significant gender gap remains in the UK, both in terms of people's income and how much wealth they have put by for the future.

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How much risk can or should
you take?”

The bottom line, says Rose, is that now is the moment to seize the initiative. "Don't put it off: the mantra is save and invest for the long term," he says. "Build a trusted relationship with your adviser. He or she will listen to your goals, produce a plan to help you get there, and hold regular reviews to make sure your plans remain on track even as life's surprises hit."

'WE NEEDED PENSION ADVICE – FAST'

The Brandses got a rude surprise when they were 74 and had to make an important decision at speed – which is how an independent financial adviser came to find an ideal solution

At age 74, former teachers Rijn and Ann Brandse needed to make big retirement decisions quickly. They had left one significant pot alone as they had enough retirement income from other investments that had matured. Then, Ann's provider alerted her that if she'd not chosen how to access her savings by 75, they would decide for her.

The couple had used financial advisers all their lives, starting with the purchase of their home. They wanted advice around pensions to ensure they were making the right decision with one of their most important assets.

Their original adviser had retired

and his partner wasn't moving with enough urgency, so they looked for someone new. A combination of personal recommendations and research led them to Lee Waters, CEO of Barwells Wealth. Ann and Rijn say a crucial factor was finding someone who was independent, and with whom they could form a relationship.

Ann says: "It's not advisable to look for a new financial adviser at 74. It's difficult; you've got to have all your smarts about you and do your homework. But we couldn't have had a better outcome. Lee is professional, moral and trustworthy."

Rijn adds: "The lack of urgency from our previous adviser forced us to negotiate for an extension directly with the pension providers and begin the search for a local independent adviser."



After gaining an understanding of the couple's long-term goals, Waters recommended a joint lives annuity that provides a guaranteed income for life. The couple will use a 25 per cent tax-free lump sum for discretionary spending, crucial home improvements and a car.

Waters says: "We started with a cash flow. We drilled down into their expenditure and how much income they needed. We used an impaired life annuity to deliver that income. They're getting almost 10 per cent return

guaranteed, which you could never hope to achieve in a drawdown."

An annuity is when you use the money in your pension fund to "buy" an income. In contrast, a drawdown pension is where you leave the money invested and take an income directly from the fund.

Rijn says: "The chance of us going together at the same time is remote, so whoever outlasts the other would need the same standard of living. A lifetime annuity suits us down to the ground."

MAKE IT EASIER TO EASE DOWN

Carole Bailey has worked with her financial adviser, Nicola Watts, a chartered financial planner at Jane Smith Financial Planning, for ten years

But last September, when Bailey turned 60, she set Watts a challenge. "I'd always wanted to go freelance," explains Bailey, a bookkeeper. "I felt this was the moment to make the move, partly so I could begin winding down in the run-up to retirement. So I asked Nicola how I could make it work financially."

Watts' response was to devise a plan for Bailey that focused on tax efficiency. Her freelance earnings were expected to be around the threshold at which higher rate income tax becomes payable – that would have increased her marginal rate of tax from 20 per cent to 40 per cent.

To mitigate this danger, Watts advised her to increase her pension contributions through a salary sacrifice arrangement, which reduced her income tax and national insurance liability.

She also pointed out that Bailey could maintain her standard of living while paying more into her pension by making withdrawals from savings currently held in ISAs, as any income taken from an ISA is entirely tax-free.

An additional benefit from this arrangement is that by remaining a basic rate taxpayer, Bailey qualifies for the full £1,000 annual personal savings allowance. This is the amount of interest people can earn on savings with no liability to tax: for higher rate taxpayers, it reduces to £500.

The exercise was also an opportunity to consider other issues. Bailey was thinking of buying a property with her new partner but

didn't want her son from her previous marriage to be disadvantaged.

Watts advised her on how to update her will to protect her son. They also discussed the potential inheritance tax liabilities her son could face. Making withdrawals from ISAs while maximising contributions to pension savings, which are generally free from inheritance tax when bequeathed, was a good way to plan for this.

"The process has given me the confidence and freedom to make the changes in my life that I wanted," Bailey reflects. "I've changed the way I work without having to compromise on my income, and addressed the impacts on my son of making financial arrangements with my new partner."

Watts adds: "It's all about helping Carole get control. My role is to help clients get a clear view of where they could be headed and what their finances might look like later in life, so they can achieve their goals."

Get to grips with tax under Labour

What might the Labour Government mean for your tax affairs? New ministers are still finding their feet – and will be conscious of promises made before the election – but there are bound to be changes.

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It is more important than ever for clients to think about tax planning as they work towards their long-term personal finance goals.

“It is always prudent to discuss plans with a professional adviser, who may suggest acting on existing plans ahead of Autumn, when a Budget is widely expected,” says Jessica Franks, head of investment products at Octopus Investments.

Labour has promised not to raise either income tax or national insurance over the term of the current Parliament. That means changes introduced earlier this year, when the previous Government reduced the employees' national insurance rate from 12% to 10%, should remain.

On the downside, so too will the freeze in the thresholds at which people start paying basic-, higher- and additional-rate income. By 2028, that will drag 4 million people into the tax system; an additional 3.5 million people will start paying higher- or additional-rate tax at 40% or 45% respectively.

Other tax changes also remain in place. On 6 April, the first day of the 2024-25 tax year, the dividend allowance – the amount of dividends you may earn without paying any tax – fell from £1,000 to just £500. And the capital gains tax (CGT) allowance – the tax-free investment profit you may make – was reduced from £6,000 to £3,000.

The big question now is what else might change. Franks points to CGT and inheritance tax (IHT) as two potential areas that come up in conversation with advisers.

“CGT is a tax that has changed quite a bit over the years, most notably under a previous Labour government,” she says. “With IHT, the 40% headline rate doesn't seem a likely candidate for an increase, but while there has been media speculation that some IHT reliefs could be



abolished, the new government has not commented on the matter.” Those could include valuable supports including lifetime gifts, certain trusts, and investments or assets that qualify for Business Relief or Agricultural Property Relief. Some families may need specialist advice.

Watch out too for an IHT raid on private pension savings, where the current rules are particularly generous. “One option may be to reintroduce a tax on unspent pension pots when the holder dies,” Franks adds.

How, then, to pick a path through these changes and uncertainties? “There are plenty of options for organising your affairs to minimise your tax liabilities,” says Franks. “But don't make changes to your financial affairs that you are not comfortable with, or changes that may feel painful if the Budget is not what you expect.”

Simple strategies work best. For example, advisers suggest making good use of your £20,000 annual individual savings account (Isa) allowance. All income and capital gains on investments inside an Isa are tax-free. Venture capital trusts and the enterprise investment scheme – specialist products offering tax relief on investments in small, early-stage companies – could also work well for some savers.

Private pensions are another opportunity. The last Government increased the annual allowance – the maximum pension contributions you can make while receiving tax breaks – from £40,000 to £60,000. It also abolished the lifetime

allowance, which previously capped the total amount of pension saving, and Labour has indicated it won't reverse this.

On IHT, meanwhile, Andrew Day, principal financial planning director at Depledge Strategic Wealth Management, says there are ways to plan ahead. “You can take out life insurance with a guaranteed pay-out into a trust so that your beneficiaries can pay the tax bill,” he says. “Your adviser can help you combine strategies for the best result.”

CHOOSING AN EXPERT

With different areas of focus, picking the right financial adviser to meet your needs is an important step

THE GUIDE'S MISSION

Millions of Brits who could benefit from it are not accessing advice.

Research shows the main barriers are trust and awareness.*

But our data makes clear that the vast majority of those receiving advice achieve good outcomes. Indeed, 88% of clients felt on track to achieve their goals in 2023, despite a backdrop of high inflation, volatile stock markets and political uncertainty.

We need to do more to help people understand what advice is and how it can help.

The articles and case studies in the Top Rated Financial Adviser Guide aim to demystify the advice landscape. The tables call out the advisers (financial coaches), who have gone the extra mile for their clients in 2024. As decided by...

Each adviser has been endorsed by at least 10 clients, and is a fully verified member of VouchedFor – so we've checked that they have the necessary permissions to practice.

We also check advisers' identity, qualifications and client reviews, and we monitor the outcomes for everyone who

contacts an adviser through VouchedFor.

Towards the end of the Guide you will find the Top Rated Firms. This celebrates firms who invite and monitor feedback from all their clients and perform well against industry benchmarks.

VouchedFor's mission has always been to help people access the best advice for them. The Guide is a key part of that and I sincerely hope you find it useful.



Alex Whitson

ALEX WHITSON,
MANAGING DIRECTOR,
VOUCHEDFOR

*The Advice Gap, May 2023, The Lang Cat

HOW TO USE THE GUIDE

The advisers in this Guide are members of VouchedFor, which involves a low monthly cost that enables us to verify their client feedback and run multiple checks. Which adviser is best for you can be a tricky question. Here are 6 top tips to differentiate between advisers:

1 UNDERSTAND DIFFERENT ADVISER TYPES

Understand different adviser types - each Top Rated Adviser's services can be found on their VouchedFor profile - just search their name on VouchedFor.

2 ASK HOW MANY CLIENTS THE ADVISER HAS

Ask how many clients the adviser has - it's helpful to know what percentage of an adviser's clients have left them reviews. 30 reviews from 40 clients is usually a better sign than 30 reviews from 100 clients.

3 READ REVIEWS LEFT BY PEOPLE LIKE YOU

Read reviews left by people like you - filter an adviser's reviews based on criteria that match your needs. Reviews from people like you may be more helpful than great reviews from people with different requirements.

4 LOOK FOR RECENT REVIEWS

Look for recent reviews - these are a stronger indicator of current service levels than older reviews.

5 CHECK HOW MANY YEARS THE ADVISER HAS BEEN TOP RATED

Check how many years the adviser has been Top Rated - being Top Rated for several years (the max. is 6) shows an adviser has invited regular feedback for a long time.

6 LOOK AT THE ADVISER'S QUALIFICATIONS

Some advisers have advanced qualifications which we don't have space to list here; you can find them on their VouchedFor profile.

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

1. INDEPENDENT FINANCIAL ADVISERS (IFAs)

Provide impartial advice about a wide range of financial products and services available from the whole market in order to meet their clients' needs. Independent financial advisers can typically help you with every aspect of your personal finances – including mortgages, insurance, investment and future planning.

2. RESTRICTED FINANCIAL ADVISERS

Offer advice on a limited range of products or services, which could be from a single company or area. This doesn't necessarily mean that you'll be missing out on the best options, and there are also other factors to consider such as customer service and cost. Before you start, always talk to your adviser to understand whether the scope of their services fits your needs.

3. MORTGAGE BROKERS

Mortgage advisers or brokers are experts in helping to secure optimal home loans, whether their client is a first-time buyer, home mover or remortgaging. The mortgage market is in constant flux, so they can potentially help you to save thousands by picking out the latest deals. They can also advise on protection products, such as life insurance and critical illness cover.

4. PROTECTION ADVISERS

Specialists in helping you with more complex insurance purchases, such as life insurance, critical illness insurance and income protection insurance.

5. EQUITY RELEASE

Normally cater for clients looking at funding their retirement, with guidance around releasing equity

from their home to fund their lifestyle. With an ageing population whose wealth is tied up in property, there is an increasing demand for equity release in the UK.

6. FINANCIAL PLANNERS

An adviser identifying as a financial planner reflects their focus on helping clients to develop comprehensive and personalised plans as they work towards their financial goals. They sometimes have additional qualifications and experience.

7. FINANCIAL COACHES

Unregulated by the Financial Conduct Authority, coaches won't recommend specific products, but they can help you to understand your finances, identify your goals for the future, and work with your money more effectively.

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

These advisers received the highest volume of positive 2023 client reviews on VouchedFor.co.uk. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have the necessary permissions to practise from the Financial Conduct Authority, and also undergo several other checks and ongoing monitoring.

CENTRAL ENGLAND

| NAME | FIRM | REVIEWS | LOCATION | YEARS QUALIFIED |
|-------------------|----------------------------------------|---------|-------------------|-----------------|
| J. Harris | 88 Capital Wealth Management | 53 | Alcester | 4 |
| A. Whitehead | Honeycroft Wealth Management | 52 | Alfreton | 3 |
| G. Lall | Rhodes Wealth Management | 23 | Ashbourne | 1 |
| H. Cowell | 2plan Wealth Management | 274 | Ashby-de-la-Zouch | 6+ |
| M. Naylor | White Stone Financial Planning | 20 | Atherstone | 1 |
| D. Hudson | Hudson Wealth Management | 39 | Beeston | 1 |
| J. Darley | Consequential Planning | 37 | Bewdley | 1 |
| M. Farrance | Consequential Planning | 11 | Bewdley | 1 |
| T. Dickson | Wealthwide* | 256 | Birmingham | 6+ |
| C. Guttridge | True Potential | 252 | Birmingham | 5 |
| L. Salter | Forvis Mazars Financial Planning* | 119 | Birmingham | 4 |
| G. Durham | Whitebeam Independent Financial Advice | 108 | Birmingham | 6+ |
| K. Sehmbi | True Potential | 88 | Birmingham | 6+ |
| M. Brown | Wealthwide* | 64 | Birmingham | 2 |
| R. Smith | Ascot Lloyd | 62 | Birmingham | 1 |
| R. Virk | Wealthwide* | 52 | Birmingham | 1 |
| A. Llewellyn | Forvis Mazars Financial Planning* | 51 | Birmingham | 3 |
| P. Tracey | Provest Wealth Management | 19 | Birmingham | 1 |
| A. Rendall | Consequential Planning | 49 | Brierley Hill | 3 |
| S. Baldwin | High House Wealth Management* | 145 | Bromsgrove | 3 |
| L. Footes | Footes Financial Planning | 141 | Bromsgrove | 3 |
| D. Mason | Ascot Lloyd | 78 | Bromsgrove | 1 |
| S. Baker | Ascot Lloyd | 74 | Bromsgrove | 1 |
| D. Whateley | Whateley Wealth Management | 66 | Bromsgrove | 1 |
| S. Munir | AFH Wealth Management | 55 | Bromsgrove | 4 |
| L. Cogan | AFH Wealth Management | 19 | Bromsgrove | 1 |
| H. Snooks Harrold | AFH Wealth Management | 20 | Burton-on-Trent | 1 |
| A. Cloughley | Palatine Financial Planning | 61 | Cannock | 3 |
| S. Fox | Principle Financial Services Limited | 187 | Coalville | 4 |
| D. Sperber | Coleshill Wealth Management | 57 | Coleshill | 2 |
| B. Clay | Clay Wealth Management | 106 | Coventry | 3 |
| A. Middup | Jalapeno (UK) Limited | 68 | Coventry | 4 |
| C. Bonsor | Jalapeno (UK) Limited | 68 | Coventry | 4 |
| N. Dixon | True Potential | 59 | Coventry | 3 |
| K. Quinn | Sandringham Financial Partners* | 45 | Coventry | 1 |
| J. Pillingier | Profusion Wealth Management | 129 | Derby | 6+ |
| P. Harman | Profusion Wealth Management | 99 | Derby | 6+ |
| P. White | Cedars Wealth Management | 88 | Derby | 4 |
| J. Highton | Hoyl Independent Advisers | 44 | Derby | 1 |
| J. Newman | Jane Newman Financial Planning | 238 | Droitwich | 6+ |
| E. Newman | Jane Newman Financial Planning | 97 | Droitwich | 4 |
| D. Gough | Prosser Knowles Associates | 66 | Droitwich | 3 |
| R. Robb | Prosser Knowles Associates | 56 | Droitwich | 3 |
| M. Davies | Mindful Financial Planning | 35 | Droitwich | 1 |
| M. Freemantle | Prosser Knowles Associates | 25 | Droitwich | 1 |
| L. Evans | Prosser Knowles Associates | 24 | Droitwich | 1 |
| B. Womble | Castlegate Financial Management | 39 | Grantham | 3 |
| K. Tyler | Wyfield Wealth Management | 112 | Hereford | 3 |
| G. Lumsden | Prosser Knowles Associates | 73 | Hereford | 1 |

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|----------------|------------------------------------|-----|-------------------|----|
| C. Webb | Castle Green Financial Planning | 22 | Hereford | 2 |
| M. Farrell | True Potential | 33 | Hinkley | 1 |
| C. Markham | F.H. Manning Financial Services | 166 | Horncastle | 5 |
| C. Mills | F.H. Manning Financial Services | 20 | Horncastle | 1 |
| B. Flindall | Credencis | 241 | Ilkeston | 4 |
| M. Akers | My Pension Expert | 117 | Ilkeston | 1 |
| K. Holleron | Sovereign Wealth | 115 | Ilkeston | 6+ |
| S. Marriott | Sovereign Wealth | 80 | Ilkeston | 3 |
| L. Powell | Sovereign Wealth | 78 | Ilkeston | 3 |
| P. Grice | Rothsey Bennett Financial Planning | 193 | Kenilworth | 4 |
| L. Gardner | Gardner Financial Management | 165 | Kenilworth | 6+ |
| A. Crowley | Financial Design | 139 | Kenilworth | 6+ |
| C. Westrope | Bridgegate Wealth Management | 33 | Kenilworth | 1 |
| N. Lue | JPA Financial Services | 116 | Kingswinford | 3 |
| S. Saxby | JPA Financial Services | 87 | Kingswinford | 2 |
| L. Millward | Millward Wealth Management | 225 | Leamington Spa | 6+ |
| J. Marston | Quilter Financial Advisers | 80 | Leamington Spa | 1 |
| C. Saxton | Saxton Financial Planning | 40 | Leamington Spa | 3 |
| S. Gallacher | Rowley Turton* | 317 | Leicester | 6+ |
| G. Metcalf | Gemini Wealth Management | 231 | Leicester | 6+ |
| A. Turton | Rowley Turton* | 109 | Leicester | 4 |
| B. Chudasama | Tudor Franklin | 79 | Leicester | 6+ |
| R. Meats | Tudor Franklin | 78 | Leicester | 2 |
| M. Stanley | Rowley Turton* | 65 | Leicester | 3 |
| N. Patel | Positive Solutions | 64 | Leicester | 4 |
| A. Geddes | Paul Geddes Wealth Management | 60 | Leicester | 3 |
| M. Pearson | Cobens Wealth Management | 53 | Leicester | 1 |
| A. Hall | Ascot Lloyd | 33 | Leicester | 1 |
| N. Smith | Mattioli Woods | 28 | Leicester | 1 |
| M. O'Hara | Mattioli Woods | 11 | Leicester | 1 |
| K. Vind | Chapter House Wealth Management | 115 | Lichfield | 4 |
| P. Boutle | RetireInvest | 77 | Lincoln | 4 |
| F. Monro | AFH Wealth Management | 59 | Lincoln | 4 |
| T. Olsak | Forrester Boyd Wealth Management* | 50 | Lincoln | 2 |
| J. Fielding | Flying Colours Advice | 47 | Lincoln | 1 |
| S. Tindale | Tower House Wealth Management | 32 | Lincoln | 2 |
| R. Lallo | Sandringham Financial Partners* | 83 | Loughborough | 5 |
| B. Woolley | True Potential | 14 | Loughborough | 1 |
| A. Munn | Forrester Boyd Wealth Management* | 95 | Louth | 2 |
| A. Curtis | True Potential | 74 | Louth | 6+ |
| R. Evans | Flying Colours Advice | 27 | Louth | 1 |
| J. Slowey | Gransha Financial Services | 183 | Lutterworth | 6+ |
| P. Urmoston | Fresh Approach | 186 | Malvern | 5 |
| E. Cameron | Malvern Financial Planning | 76 | Malvern | 1 |
| M. D. Slack | M D Slack Wealth Management | 70 | Mansfield | 2 |
| I. Kells | Stepping Stones Financial Planning | 45 | Mansfield | 2 |
| M. Grundy | Fidelius* | 32 | Mansfield | 1 |
| J. Slack | M D Slack Wealth Management | 29 | Mansfield | 1 |
| M. Pike | Opal Financial Planning | 27 | Mansfield | 1 |
| A. Highfield | Morrison Wealth | 76 | Market Harborough | 1 |
| A. Brown | Oak Wealth Planning | 65 | Market Harborough | 1 |
| P. Eason | RMI Independent Financial Advisers | 62 | Market Harborough | 4 |
| A. Head | Morrison Wealth | 34 | Market Harborough | 2 |
| M. Rodgers | Ascot Lloyd | 80 | Matlock | 1 |
| P. Rose | Sandringham Financial Partners* | 79 | Matlock | 1 |
| N. Gilbourne | 3R Financial Services | 312 | Newark | 6+ |
| W. Evison | 3R Financial Services | 74 | Newark | 5 |
| K. Brace | Brace Wealth Management* | 170 | Northampton | 3 |
| M. Dicks-Jones | Insight Wealth Financial Advisers* | 110 | Northampton | 2 |
| L. George | Sterling Street | 99 | Northampton | 4 |
| J. McConkey | Insight Wealth Financial Advisers* | 82 | Northampton | 2 |
| R. Fisher | All Saints Financial Solutions | 11 | Northampton | 1 |
| J. Crichton | Grange Estates Wealth Management | 252 | Nottingham | 6+ |

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|-------------------|---------------------------------------|-----|-------------------|----|
| D. Murden | Sense Financial Solutions | 178 | Nottingham | 4 |
| T. Yeomans | Ryley Wealth Management* | 155 | Nottingham | 3 |
| R. Aldridge | Balance: Wealth Planning* | 128 | Nottingham | 2 |
| W. Diggins | Ryley Wealth Management* | 122 | Nottingham | 3 |
| P. Waite | Ryley Wealth Management* | 97 | Nottingham | 3 |
| J. Hawksworth | Zenith Financial Planning | 67 | Nottingham | 1 |
| P. Ellis | Sovereign Wealth | 64 | Nottingham | 3 |
| R. Milner | BlakeBrooke Financial Advice | 61 | Nottingham | 3 |
| D. Ryley | Ryley Wealth Management* | 60 | Nottingham | 3 |
| O. Shipstone | OCS Financial Planning | 54 | Nottingham | 3 |
| M. Pennington | Ryley Wealth Management* | 53 | Nottingham | 2 |
| C. Hanbury | Hanbury Financial Planning | 44 | Nottingham | 3 |
| G. Lawler | Rhodes Wealth Management | 40 | Nottingham | 3 |
| G. Witek-Morgan | Ryley Wealth Management* | 38 | Nottingham | 1 |
| N. Norman | BlakeBrooke Financial Advice | 34 | Nottingham | 1 |
| M. Holmes | Ryley Wealth Management* | 32 | Nottingham | 2 |
| B. James | Ryley Wealth Management* | 23 | Nottingham | 1 |
| R. Mujji | SRM Financial Services | 21 | Nottingham | 2 |
| A. Ratcliffe | Ryley Wealth Management* | 17 | Nottingham | 1 |
| K. Amliwala | Designer Wealth Management | 57 | Oadby | 3 |
| S. Hunt | Raven Wealth | 111 | Oakham | 6+ |
| J. Calver | Calver Wealth Management | 70 | Oakham | 3 |
| M. Wilkins | Hampton James Financial Associates | 39 | Omberley | 2 |
| A. Coutts-Britton | Better World Financial Planning | 18 | Oswestry | 1 |
| S. Corrigan | Sandringham Financial Partners* | 90 | Pershore | 1 |
| D. Houlcroft | Houlcroft Wealth Management | 77 | Redditch | 3 |
| L. Tuccy | Elizabeth Tuccy | 82 | Rothley | 2 |
| A. Ward | Blackstone Financial Management | 38 | Rowington | 1 |
| S. Millward | Millward Wealth Management | 145 | Rugby | 5 |
| A. Satsangi | PKS Associates | 129 | Rugby | 5 |
| D. Martin | MDM Wealth* | 88 | Rugby | 3 |
| M. Harrison | Tower House Wealth Management | 31 | Rushden | 2 |
| L. Tolley | C D Financial | 26 | Shifnal | 1 |
| C. Dentith | C D Financial | 18 | Shifnal | 1 |
| M. Evans | Beaumont Wealth | 78 | Shrewsbury | 1 |
| N. Morris | Clarity Wealth Management | 51 | Shrewsbury | 4 |
| J. Allen | Hoyl Independent Advisers | 48 | Shrewsbury | 4 |
| A. Davy-Makwana | Quilter Financial Advisers | 61 | Steaforth | 3 |
| S. Rowe | Lucent Financial Planning | 224 | Solihull | 6+ |
| N. Lingiah | Sandringham Financial Partners* | 101 | Solihull | 1 |
| L. James | Lucent Financial Planning | 84 | Solihull | 2 |
| J. Richards | Ernest Grant | 71 | Solihull | 5 |
| A. Green | 1801 Financial Planning* | 37 | Solihull | 1 |
| P. Rihal | Paul Rihal | 37 | Solihull | 1 |
| H. Lindley | Brace Wealth Management* | 36 | Solihull | 3 |
| K. Evans | Lucent Financial Planning | 36 | Solihull | 1 |
| D. Elkington | Ellis Bates Financial Advisers* | 78 | Southam | 2 |
| A. Desai | IronMarket* | 213 | Stoke-on-Trent | 3 |
| W. Wilkes | IronMarket* | 51 | Stoke-on-Trent | 1 |
| N. Waldron | Evergreen Financial Planning | 48 | Stoke-on-Trent | 2 |
| N. Dawson | True Potential | 18 | Stoke-on-Trent | 1 |
| R. Hollington | Fairstone | 190 | Stone | 6+ |
| S. Hendry | Stonagate Wealth Management* | 182 | Stone | 6+ |
| O. Williams | Stonagate Wealth Management* | 27 | Stone | 2 |
| J. Noot | Meriden Financial Planning | 182 | Stourbridge | 3 |
| S. Davies | Beats Mortgage and Financial Services | 233 | Stourport | 3 |
| M. Harvey | Charters Private Wealth | 88 | Stratford-u.-Avon | 6+ |
| A. Richardson | S J Bettridge Financial Planning | 51 | Studley | 3 |
| A. Reid | Gemini Wealth Management | 227 | Sutton Coldfield | 6+ |
| M. Brennan | Ethical Adviser | 103 | Sutton Coldfield | 5 |
| R. Foxall | Warwick Wealth Management | 49 | Sutton Coldfield | 1 |
| M. Johnson | Integritas Financial Planners | 157 | Swadlincote | 6+ |

EAST ENGLAND

| | | | | |
|------------------|----------------------------------------------|-----|----------------|----|
| N. Oliver | AFH Wealth Management | 43 | Swadlincote | 3 |
| C. Parker | Argentis | 40 | Swadlincote | 1 |
| A. Alden | Integritas Financial Planners | 34 | Swadlincote | 2 |
| I. Laker | Bosworth Wealth Management | 91 | Tamworth | 2 |
| L. Taylor | Robert Nicholas Financial Advisers | 75 | Telford | 3 |
| J. Shukie | Croft & Oakes | 39 | Telford | 2 |
| P. Anstee | Fountain Wealth | 175 | Thrapston | 3 |
| C. Bowmer | Fortitude Financial Planning | 62 | Towcester | 1 |
| R. Peters | Fortitude Financial Planning | 39 | Towcester | 1 |
| S. Colby Butcher | Fortitude Financial Planning | 18 | Towcester | 1 |
| S. Francis | RBA Wealth Management | 22 | Uttoxeter | 1 |
| N. James | One Financial Solutions* | 36 | Warwick | 3 |
| M. Bibb | True Potential | 20 | Warwick | 1 |
| T. Ross | Velocity Financial Planning | 14 | Warwick | 1 |
| R. Coker | Attain Financial Planning | 59 | Wellingborough | 5 |
| E. Roberts | Roberts Wealth Management | 44 | Wigston | 3 |
| A. Thomas | GP3 Financial Solutions | 23 | Wigston | 1 |
| S. Astley | Mattioli Woods | 15 | Wigston | 1 |
| T. Thursfield | Thursfield & Co. Personal Financial Planning | 30 | Willenhall | 1 |
| G. Singh | Sigma Wealth Partners | 104 | Wolverhampton | 4 |
| J. Barefoot | Ascot Lloyd | 79 | Wolverhampton | 1 |
| S. Brueton | Bank House Financial Planning | 67 | Wolverhampton | 2 |
| C. Fox | Bank House Financial Planning | 56 | Wolverhampton | 2 |
| L. Waterfall | Purity Financial Services | 46 | Wolverhampton | 2 |
| M. Williams | Ascot Lloyd | 174 | Worcester | 4 |
| S. Perera | Britannic Place Financial Management* | 159 | Worcester | 3 |
| S. Mansell | Temple Bar Independent Financial Advice | 154 | Worcester | 6+ |
| B. Sahota | Attivo | 96 | Worcester | 6+ |
| S. Smith | Quilter Financial Advisers | 19 | Worcester | 1 |
| M. Wright | Hoyl Independent Advisers | 96 | Attleborough | 4 |
| H. Metcalf | Golden Oak Wealth Management | 80 | Cambridge | 6+ |
| N. Farnden | Fidelius* | 42 | Cambridge | 1 |
| J. Jackson | Spiritus Wealth | 17 | Cambridge | 1 |
| M. Lee | Hoyl Independent Advisers | 50 | Cromer | 3 |
| A. Crockett | Iceni Financial Advisers | 89 | Dereham | 5 |
| D. O'Kane | D O'Kane Financial Services | 113 | Great Yarmouth | 4 |
| N. Manning | Finance Shop | 70 | Great Yarmouth | 3 |
| T. Burridge | MKC Wealth* | 51 | Great Yarmouth | 1 |
| D. Morgan | Dan Morgan Financial Associates | 29 | Great Yarmouth | 2 |
| D. Cripps | Ramsay & White | 25 | Huntingdon | 1 |
| S. Harrison | Hamilton Bennett Financial Solutions | 16 | Huntingdon | 1 |
| C. O'Sullivan | O'Sullivan Financial Planning* | 44 | Kettering | 1 |
| B. Mann | True Potential | 25 | Kettering | 1 |
| G. Rawlings | Ascot Lloyd | 65 | King's Lynn | 1 |
| P. Stone | Ascot Lloyd | 54 | King's Lynn | 1 |
| K. Hatery | GPFM* | 27 | King's Lynn | 1 |
| T. Bromley | Sovereign Wealth | 173 | Lowestoft | 5 |
| M. Chandler | Hoyl Independent Advisers | 73 | Lowestoft | 4 |
| D. Glover | Hoyl Independent Advisers | 63 | North Walsham | 4 |
| J. Drake | Martin Smith Independent Financial Adviser | 28 | North Walsham | 1 |
| M. Johns | Succession Wealth | 162 | Norwich | 6+ |
| J. Edwards | Hoyl Independent Advisers | 109 | Norwich | 4 |
| M. Donovan | Hoyl Independent Advisers | 109 | Norwich | 4 |
| P. Oddy | Phil Oddy Financial Solutions* | 69 | Norwich | 4 |
| L. Jones | Ascot Lloyd | 58 | Norwich | 1 |
| J. Richardson | Ascot Lloyd | 57 | Norwich | 1 |
| A. Couling | Lifetime Financial Solutions | 55 | Norwich | 1 |
| D. Browne | Ascot Lloyd | 44 | Norwich | 2 |
| N. Makuve | Compass Independent Financial Services | 39 | Norwich | 1 |
| D. Spanton | Chequers Financial Planning | 30 | Norwich | 2 |

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

| | | | | |
|-----------------|--------------------------------------|-----|----------------|----|
| F. Farrant | Anglian Wealth Management | 29 | Norwich | 1 |
| T. Griffin | Seeker Financial Planning | 16 | Norwich | 1 |
| N. Waghorn | TS Financial Planning | 14 | Norwich | 1 |
| R. Drake | Anglian Wealth Management | 13 | Norwich | 1 |
| D. Hurren | Norfolk Wealth Management | 11 | Norwich | 1 |
| J. Anderson | Westminster Wealth Management* | 73 | Peterborough | 1 |
| D. Seal | AFH Wealth Management | 63 | Peterborough | 4 |
| J. Guymer | The Mortgage Merchant | 25 | Peterborough | 1 |
| J. Stirling | Walden Capital | 108 | Saffron Walden | 2 |
| M. Gant | Walden Capital | 60 | Saffron Walden | 1 |
| A. Lee | Walden Capital | 23 | Saffron Walden | 1 |
| J. Gordon | Lynas Vokes Investments | 103 | Spalding | 1 |
| A. Bayly | Chromatic Wealth Management | 30 | St Neots | 1 |
| D. Lawrance | David Lawrance Financial Planning | 28 | St Neots | 1 |
| D. Payne | Golden Oak Wealth Management | 77 | Stamford | 5 |
| S. Dean | CMIS IFA | 37 | Stamford | 3 |
| P. McGuire | Hoyl Independent Advisers | 76 | Wymondham | 3 |
| G. Fletcher | KBA FS | 32 | Abbots Langley | 3 |
| N. Khan | Nade Khan | 36 | Aldersbrook | 2 |
| J. Kinch | Fairstone | 129 | Aldgate | 6+ |
| R. Speedie | InterestMe Financial Planning | 123 | Aldgate | 6+ |
| L. Jackson | JW Financial Services | 95 | Aldgate | 1 |
| A. Rideout | Foster Denovo | 77 | Aldgate | 6+ |
| H. Toms | Bradlys Wealth Management | 165 | Aldwych | 3 |
| G. Meloy | Enver Wealth Management | 125 | Aldwych | 4 |
| J. Pearson | Westminster Wealth Management* | 125 | Aldwych | 1 |
| S. Ahmed | Opulence Wealth Management | 115 | Aldwych | 4 |
| D. Bloomfield | Daniel Bloomfield Wealth Management* | 104 | Aldwych | 5 |
| H. Tingley | Tingley & Cooper* | 88 | Aldwych | 3 |
| D. Dando | Westminster Wealth Management* | 78 | Aldwych | 2 |
| M. Norris | Twelve Wealth Management | 63 | Aldwych | 1 |
| L. Atthlis | David James Wealth* | 48 | Aldwych | 2 |
| L. Hughes | Evans Hart | 48 | Aldwych | 1 |
| A. Cela | Cela Asset Management | 46 | Aldwych | 3 |
| A. Chopra | Westminster Wealth Management* | 39 | Aldwych | 4 |
| A. Rowe | Evolution Financial Services | 36 | Aldwych | 1 |
| S. Fordred | Twelve Wealth Management | 35 | Aldwych | 1 |
| F. Hanif | David James Wealth* | 34 | Aldwych | 1 |
| S. Kennedy | Westminster Wealth Management* | 30 | Aldwych | 1 |
| M. Morris | Twelve Wealth Management | 17 | Aldwych | 1 |
| R. Islam | St. James's Place | 43 | Arnos Grove | 3 |
| R. Waller | JW Financial Services | 163 | Bank | 1 |
| J. Attenborough | Waymark Financial* | 157 | Bank | |

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

GREATER LONDON

| NAME | FIRM | REVIEWS | LOCATION | YEARS QUALIFIED |
|------------------|---------------------------------------|---------|--------------------|-----------------|
| P. Simmons | Forvis Mazars Financial Planning* | 128 | Fleet Street | 4 |
| A. Ivson | The Private Office* | 60 | Fleet Street | 2 |
| J. Massey | Forvis Mazars Financial Planning* | 37 | Fleet Street | 2 |
| T. Mills | Forvis Mazars Financial Planning* | 33 | Fleet Street | 1 |
| R. Sandhu | The Private Office* | 27 | Fleet Street | 1 |
| S. Corkhill | SC Financial Planning Ltd | 73 | Gipsy Hill | 6+ |
| M. Gaeton | Gaeton Financial Planning | 22 | Goffs Oak | 1 |
| F. Horton | Edward Frazer* | 101 | Gravesend | 5 |
| B. Rains | Bob Rains Wealth Management | 45 | Gravesend | 4 |
| A. King | Ellis Bates Financial Advisers* | 100 | Gravesend | 2 |
| D. Wallbank | Ginkgo Financial.* | 205 | Greenwich | 4 |
| M. Ewers | Morrison Wealth | 102 | Greenwich | 2 |
| C. Mountain | 2plan Wealth Management | 149 | Hampton | 4 |
| A. Mittal | Expert Independent Financial Planning | 168 | Harrow | 6+ |
| C. Crawford | Crawford Dean Wealth Management | 17 | Harrow on the Hill | 1 |
| N. Shaffer | 2plan Wealth Management | 69 | Hendon | 6+ |
| J. Ramos | J Ramos Wealth Management | 36 | Hendon | 3 |
| L. Conway-Hughes | LCH Wealth | 103 | High Holborn | 1 |
| P. Patel | Ablestoke | 102 | High Holborn | 6+ |
| R. Cherry | Westminster Wealth Management* | 99 | High Holborn | 3 |
| S. Jones | Westminster Wealth Management* | 86 | High Holborn | 1 |
| K. Hughes | Westminster Wealth Management* | 79 | High Holborn | 2 |
| M. Campbell | Evolution Financial Services | 32 | Highbury | 1 |
| M. O'Donovan | Think Financial Wealth Management | 101 | Hoddesdon | 3 |
| V. Deen | Deen Financial Services | 66 | Hoddesdon | 4 |
| K. Campbell | Autonomy Finance | 46 | Hoddesdon | 1 |
| S. Williams | Cooper Parry Wealth | 28 | Holborn | 1 |
| C. Abel | The Private Office* | 39 | Holloway | 2 |
| E. Cheung | EFC Financial Planning | 38 | Homerton | 3 |
| B. Winters | Municipal Financial Planning | 12 | Hornchurch | 1 |
| S. Whybrow | Thanks Wealth Planning* | 184 | Hoxton | 6+ |
| J. Hodges | Money Honey | 107 | Hoxton | 6+ |
| L. Meller | Personal Finance Movement | 17 | Hoxton | 1 |
| D. Burns | Burns Wealth Planning | 17 | Isleworth | 1 |
| K. Swarup | Compound Wealth Planning | 71 | Kensal Green | 1 |
| M. Wilcocks | Wilcocks & Wilcocks | 111 | Kensington | 1 |
| O. Wilson | Enver Wealth Management | 24 | Kingston | 2 |
| J. Martin | Trowlock Wealth Management | 21 | Kingston | 2 |
| T. Wilson | Wilson Wealth Advisory | 133 | Knightsbridge | 5 |
| M. Psarra | Iris Wealth Management | 101 | Knightsbridge | 2 |
| S. Kanda | McMillan Wealth Consultants | 61 | Knightsbridge | 4 |
| S. Beazley | St. James's Place Wealth Management | 57 | Knightsbridge | 2 |
| J. Brewer | Shawfield Wealth Management | 49 | Knightsbridge | 1 |
| R. Fox | Royston Fox Associates | 49 | Knightsbridge | 4 |
| P. Dragoumis | Thera Wealth Management | 48 | Knightsbridge | 2 |
| A. Watsy | Noula Wealth Consultancy | 44 | Knightsbridge | 4 |
| N. Percy-Baxter | PercyBaxter Wealth Management | 44 | Knightsbridge | 3 |
| L. Collister | Compass Financial Solutions | 30 | Knightsbridge | 1 |
| D. Fenn | The Ethical Wealth Project | 13 | Knightsbridge | 1 |
| D. Minkova | St. James's Place Wealth Management | 11 | Knightsbridge | 1 |
| C. Perera-Slater | The Private Office* | 27 | Ladbroke Grove | 1 |
| C. Askew | Citywide Financial Partners | 13 | Leatherhead | 1 |
| A. Thomas-Walsh | The Private Office* | 66 | Limehouse | 2 |
| E. Richardson | Quilter Financial Advisers | 78 | Longfield | 1 |
| C. Shamsaddini | Clarence Place Wealth Management | 72 | Longfield | 4 |
| E. Tudor | The Private Office* | 145 | Loughton | 5 |
| J. Obeng | Q Wealth | 43 | Maylebone | 3 |
| C. Smith | Smith Eliot Financial Management | 61 | Mayfair | 2 |
| K. Galgut | Wealthwise Financial Solutions | 150 | MILL HILL | 6+ |

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| | | | | |
|---------------------|-------------------------------------------|-----|------------------|----|
| M. Francisco | Wisetree Financial Planning | 34 | Tower Hill | 3 |
| J. Parfitt | Castell Wealth Management | 31 | Tower Hill | 2 |
| A. Phillips | William Street Wealth Management | 20 | Tower Hill | 2 |
| P. Dyjecinski | Clara Wealth Management | 65 | Turnham Green | 3 |
| A. Liatis | Morrison Wealth | 33 | Turnham Green | 2 |
| J. Wade | Charles Wade Finance | 113 | Turnham Green | 1 |
| T. Fawcett | Globe Independent Financial Advisors | 102 | Twickenham | 3 |
| M. Johnson | MJ Financial Planning | 82 | Twickenham | 2 |
| D. Holland | Globe Independent Financial Advisors | 74 | Twickenham | 1 |
| J. Pickles | Globe Independent Financial Advisors | 71 | Twickenham | 1 |
| A. Connolly | Globe Independent Financial Advisors | 69 | Twickenham | 1 |
| M. Blossie | Globe Independent Financial Advisors | 61 | Twickenham | 1 |
| I. Dhanjal | Morrison Wealth | 27 | Twickenham | 2 |
| A. Kyprianou | The Private Office* | 76 | Waltham Cross | 1 |
| K. Shah | Argentis | 159 | Walton-on-Thames | 1 |
| A. Liddelow | LFS Wealth Management | 67 | Warrington | 1 |
| J. Willis | Future Start | 120 | Watford | 6+ |
| M. Tumbridge | Julian Harris Financial Consultants | 23 | Watford | 1 |
| E. Clayton Le Sœur | Compound Wealth Planning | 11 | West Hampstead | 1 |
| T. Sando | Quilter Financial Advisers | 55 | West Wickham | 4 |
| S. Sloma | Engage Financial Services | 57 | Whetstone | 1 |
| T. Reynolds | Engage Financial Services | 11 | Whetstone | 1 |
| M. Rayner | Compton Financial Services | 108 | Wimbledon | 4 |
| K. A. Oboor-Asimiph | The Rock - Financial Management Companies | 14 | Woolwich | 1 |
| W. F. da Silva | Goal Finance | 35 | Worcester Park | 2 |
| M. Davis-Skeggs | Davis-Skeggs Wealth Management | 26 | Worcester Park | 2 |

NORTH ENGLAND

| | | | | |
|----------------|--------------------------------------|-----|------------------|----|
| W. Bedford | Bedford Wealth | 43 | Accrington | 1 |
| R. Wilkinson | Wilkinson Financial Management | 180 | Alderley Edge | 3 |
| C. Marsh | Cullen Wealth | 38 | Alderley Edge | 1 |
| D. Toner | True Potential | 104 | Alnwick | 6+ |
| A. Tait | Newcastle Financial Advisers* | 101 | Alnwick | 3 |
| C. Westman | Otus Financial Planning* | 138 | Altrincham | 1 |
| G. Robinson | Elite Financial Planning Consultants | 104 | Altrincham | 4 |
| A. Wood | MKC Wealth* | 89 | Altrincham | 1 |
| N. Bone | Nicholas Bone Financial | 39 | Altrincham | 2 |
| P. McGregor | Pursuit Financial Planning | 65 | Askam-in-Furness | 2 |
| J. Barron | Sandringham Financial Partners* | 169 | Barnard Castle | 6+ |
| A. Carter | Newcastle Financial Advisers* | 54 | Barnard Castle | 1 |
| J. Carr | Stepping Stones Financial Solutions | 93 | Barnsley | 4 |
| K. McKay | The Arlo-Group UK | 19 | Barnsley | 1 |
| L. Crosby | Crosby Financial Planning | 14 | Barnsley | 1 |
| M. Pottage | Armstrong Watson | 33 | Beverley | 2 |
| P. Jones | Forrester Boyd Wealth Management* | 25 | Beverley | 2 |
| D. Axtell | True Potential | 165 | Billingham | 6+ |
| M. Eldor | Peak Fifteen Financial Planning | 62 | Birkenhead | 1 |
| B. Talman | MGL Wealth Management | 101 | Bishop Auckland | 5 |
| R. Benford | Newcastle Financial Advisers* | 69 | Bishop Auckland | 4 |
| P. Wray | APW Financial Planning | 111 | Blackburn | 4 |
| B. Wrigley | Adcas Financial Management* | 164 | Blackpool | 6+ |
| D. Bolam | Newcastle Financial Advisers* | 99 | Blaydon-on-Tyne | 4 |
| N. Wrightson | True Potential | 24 | Blaydon-on-Tyne | 1 |
| C. Atherton | Swan Financial Planning | 266 | Bolton | 5 |
| P. Handford | Sandringham Financial Partners* | 134 | Bolton | 4 |
| M. Oral | The Private Office* | 87 | Swiss Cottage | 4 |
| Y. Arai | Yasuto Arai Wealth Management | 33 | Swiss Cottage | 3 |
| J. Anderson | Throgmorton Private Capital | 50 | Tadworth | 1 |
| J. Ritterband | The Private Office* | 62 | Tooting | 1 |
| S. Jerath | SRJ Wealth Management | 67 | Tower Hill | 4 |
| J. Marshall | Jordan Marshall Wealth Management | 60 | Tower Hill | 4 |
| E. Wilson | The Edmund Wilson Practice | 48 | Tower Hill | 4 |
| K. Murphy | Prospera Wealth Management | 36 | Tower Hill | 1 |
| D. Pickersgill | Pickersgill Financial Planning | 157 | Brighouse | 5 |

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

| | | | | |
|------------------|-------------------------------------|-----|-------------------|----|
| S. Nutter | Sandringham Financial Partners* | 175 | Burnley | 5 |
| S. Barnes | Elmfield Financial Planning | 27 | Burnley | 1 |
| C. Dickinson | Elmfield Financial Planning | 23 | Burnley | 1 |
| C. Hughes | Quilter Financial Advisers | 68 | Burnopfield | 5 |
| B. Garlick | Bury Financial Advisers | 365 | Bury | 1 |
| M. Green | Bury Financial Advisers | 248 | Bury | 4 |
| E. Connaughton | Holcombe Wealth Management | 95 | Bury | 6+ |
| S. Kendall | Financial Options Group | 57 | Bury | 4 |
| L. Bailey | Financial Options Group | 51 | Bury | 2 |
| S. Taylor | Bury Financial Advisers | 42 | Bury | 1 |
| D. Binder | Newcastle Financial Advisers* | 128 | Carlisle | 4 |
| M. Stessor | 2plan Wealth Management | 115 | Carlisle | 6+ |
| S. Shovlin | Armstrong Watson | 106 | Carlisle | 5 |
| M. Dodds | Armstrong Watson | 57 | Carlisle | 1 |
| C. Whittock | Armstrong Watson | 39 | Carlisle | 2 |
| A. Pamphilon | Stan Sherlock Associates | 35 | Carlisle | 2 |
| E. Copley | Armstrong Watson | 21 | Carlisle | 1 |
| D. Parker | True Potential | 148 | Castletford | 5 |
| M. Hawksworth | Ellis Bates Financial Advisers* | 62 | Castletford | 2 |
| T. Heaward | Camargue Chambers | 119 | Cheadle | 4 |
| A. Farrell | Sandringham Financial Partners* | 101 | Cheadle | 6+ |
| A. Edwards | Sylvan Financial Management* | 85 | Cheadle | 3 |
| J. Patrick | Sylvan Financial Management* | 80 | Cheadle | 3 |
| E. Painter | Sylvan Financial Management* | 65 | Cheadle | 3 |
| C. Brennan | Blackstone Financial Management | 42 | Cheadle | 1 |
| A. Winstanley | Sustainable Financial Planning | 38 | Cheadle | 2 |
| K. Ansari | Cullen Wealth | 21 | Cheadle | 1 |
| M. Bird | Chester Financial Wealth Management | 106 | Chester | 3 |
| M. Hignett | Beaumont Wealth | 82 | Chester | 1 |
| M. Reidford | Innes Reid | 81 | Chester | 6+ |
| T. Lenton | Moneytree Wealth Management | 65 | Chester | 1 |
| C. Lovatt | Moneytree Wealth Management | 47 | Chester | 1 |
| N. Sterio | Beaumont Wealth | 38 | Chester | 1 |
| M. Testa | Cullen Wealth | 17 | Chester | 1 |
| L. Metters | Newcastle Financial Advisers* | 57 | Chester-le-Street | 2 |
| D. Robertson | Rosewood Wealth Management* | 321 | Chesterfield | 6+ |
| M. Jones | Jones & Co* | 246 | Chesterfield | 6+ |
| S. Pool-Gorman | Rosewood Wealth Management* | 122 | Chesterfield | 5 |
| K. Yeomans | Jones & Co* | 118 | Chesterfield | 4 |
| S. Jenkins | Jones & Co* | 108 | Chesterfield | 4 |
| N. Smith | Harmony Wealth Management | 85 | Chesterfield | 4 |
| J. Wright | True Potential | 354 | Choppington | 4 |
| S. Sasimowicz | Sandringham Financial Partners* | 107 | Chorley | 3 |
| C. Bates | Chapter3 Financial Planning | 33 | Chorlton | 2 |
| S. Doherty | Sovereign Wealth | 182 | Cleckheaton | 5 |
| R. Simpson | RDS Financial Planning | 39 | Cleckheaton | 1 |
| M. Chadaj | Trusted Financial Planning | 38 | Cleckheaton | 3 |
| S. Smith | Armstrong Watson | 113 | Cockermouth | 5 |
| A. Tomlinson | Kingfisher House Wealth Management | 19 | Cockermouth | 1 |
| K. Boon | Lifepan Financial Management | 172 | Consett | 6+ |
| N. Graham-Hall | Newcastle Financial Advisers* | 26 | Consett | 1 |
| T. Parkin | Newcastle Financial Advisers* | 143 | Cramlington | 4 |
| M. Platt | MLP Financial | 73 | Crook | 4 |
| S. McDermott | LightSide Financial Planning* | 164 | Crosby | 1 |
| I. Massey | Cockbain & Associates | 59 | Crosby | 2 |
| S. Hollingsworth | Newcastle Financial Advisers* | 102 | Darlington | 4 |
| R. Denham | Sandringham Financial Partners* | 101 | Darlington | 4 |
| D. Corner | Attivo | 29 | Darlington | 1 |
| T. Clark | Attivo | 28 | Darlington | 1 |
| T. Burd | Sandringham Financial Partners* | 27 | Darlington | 1 |
| A. Woodruff | Woodruff Hill | 119 | Doncaster | 2 |
| K. Penn | Fairstone | 86 | Doncaster | 1 |
| S. Bell | True Potential | 80 | Doncaster | 6+ |

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|----------------|---------------------------------------|-----|---------------|----|
| D. Yearley | Discover Financial | 64 | Doncaster | 3 |
| M. Clarke | Flying Colours Advice | 63 | Doncaster | 4 |
| C. Smith | Belmayne IFA | 105 | Dronfield | 6+ |
| C. Breward | Wealth of Advice | 235 | Durham | 1 |
| A. Higgins | Newcastle Financial Advisers* | 82 | Durham | 4 |
| M. Sinclair | Wealth of Advice | 60 | Durham | 3 |
| D. Middlemiss | DJM Financial Planning | 17 | Durham | 1 |
| G. Peniston | Peniston Financial | 273 | Gainsborough | 4 |
| R. Smith | Abacus Associates | 122 | Gateshead | 5 |
| P. Richardson | Newcastle Financial Advisers* | 85 | Gateshead | 4 |
| J. Rogers | Forrester Boyd Wealth Management* | 83 | Grimsby | 2 |
| G. Smart | Forrester Boyd Wealth Management* | 75 | Grimsby | 2 |
| H. Pykett | Forrester Boyd Wealth Management* | 73 | Grimsby | 2 |
| C. Gray | Forrester Boyd Wealth Management* | 62 | Grimsby | 2 |
| D. Regan | Forrester Boyd Wealth Management* | 29 | Grimsby | 2 |
| T. Turner | IFT Wealth Management | 65 | Halifax | 3 |
| B. Cordiner | Cordiner Wealth* | 220 | Harewood | 4 |
| C. Hasty | Ellis Bates Financial Advisers* | 104 | Harrogate | 2 |
| M. Chandler | Ellis Bates Financial Advisers* | 104 | Harrogate | 2 |
| S. Tait | The Private Office* | 81 | Harrogate | 4 |
| P. Johnys | Sandringham Financial Partners* | 70 | Harrogate | 1 |
| J. Todd | RetireInvest | 53 | Harrogate | 3 |
| V. Vaccaro | The Private Office* | 27 | Harrogate | 1 |
| D. Barber | DMB Wealth Management | 93 | Hartlepool | 1 |
| I. Paterson | Newcastle Financial Advisers* | 89 | Hartlepool | 4 |
| H. Smith | Emerald Financial Associates | 30 | Hartlepool | 1 |
| S. Arcus | Quilter Financial Advisers | 66 | Hebburn | 4 |
| C. Derrick | Stephenson Johnson Financial Planning | 374 | Hessle | 5 |
| J. Baker | Yorkshire Financial Planning | 75 | Hessle | 3 |
| C. Allen | Yorkshire Financial Planning | 42 | Hessle | 3 |
| K. Lamb | Newcastle Financial Advisers* | 131 | Hexham | 4 |
| R. Anderson | Armstrong Watson | 39 | Hexham | 3 |
| Y. Theodorou | Logic Wealth Planning | 172 | Heywood | 6+ |
| C. Dickens | New Vision Wealth Strategies* | 142 | Holmes Chapel | 5 |
| L. Carter | Ascot Lloyd | 200 | Holmfirth | 4 |
| A. Webb | AGW Financial Planning | 46 | Holmfirth | 1 |
| C. Richardson | Navigation Wealth Management | 48 | Hornsea | 1 |
| G. Slater | Eagle Financial Services | 229 | Huddersfield | 4 |
| S. Haigh | Portal Financial Planning | 189 | Huddersfield | 6+ |
| B. Philpott | Philpott Financial* | 138 | Huddersfield | 5 |
| L. Harris | 2plan Wealth Management | 120 | Huddersfield | 6+ |
| L. Codd | Sandringham Financial Partners* | 71 | Huddersfield | 1 |
| A. Barton | Robertson Baxter | 70 | Huddersfield | 6+ |
| S. Harrison | True Potential | 63 | Huddersfield | 1 |
| H. Philpott | Philpott Financial* | 60 | Huddersfield | 2 |
| M. Bloxome | Sovereign Wealth | 60 | Huddersfield | 4 |
| M. Davis | Sandringham Financial Partners* | 51 | Huddersfield | 1 |
| G. Shirt | Robertson Baxter | 40 | Huddersfield | 3 |
| M. Sales | Martyn Sales Financial Planning | 32 | Huddersfield | 1 |
| M. Dunning | Sandringham Financial Partners* | 27 | Huddersfield | 1 |
| D. Wilters | Robertson Baxter | 22 | Huddersfield | 1 |
| O. Flanagan | AFH Wealth Management | 50 | Hull | 4 |
| T. Saleh | Forrester Boyd Wealth Management* | 50 | Hull | 2 |
| A. Gray | Amy Gray Wealth Management | 26 | Hull | 2 |
| R. Morse | The Private Office* | 53 | Ilkley | 1 |
| D. Riley | Siddons & Co Financial Planning | 12 | Ilkley | 1 |
| G. Hicks | The Private Office* | 79 | Keighley | 1 |
| C. Wheatman | Advice Matters Financial Planning* | 133 | Kendal | 5 |
| A. Magean | Azets Wealth Management | 59 | Kendal | 1 |
| B. Fitzsimmons | Armstrong Watson | 22 | Kendal | 1 |
| I. Plant | True Potential | 45 | Keswick | 1 |
| D. Smith | Forethought Financial | 123 | Knutsford | 4 |
| J. Larton | Truly Independent | 68 | Lancaster | 6+ |

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| | | | | |
|--------------|------------------------------------------|-----|-------|---|
| D. Goodall | Informed Financial Planning | 201 | Leeds | 4 |
| D. Lea | The Private Office* | 132 | Leeds | 3 |
| A. Woolhouse | iWealth Financial | 127 | Leeds | 3 |
| J. Baker | Live Smart Financial Planning | 121 | Leeds | 2 |
| N. Wright | Forvis Mazars Financial Planning* | 111 | Leeds | 4 |
| A. Enright | Sovereign Wealth | 110 | Leeds | 4 |
| M. Archdale | MAP Financial Planning | 106 | Leeds | 4 |
| P. Chambers | Chambers Financial Solutions | 92 | Leeds | 3 |
| J. White | The Financial Planning Centre | 90 | Leeds | 1 |
| M. Lamping | Ascot Lloyd | 83 | Leeds | 3 |
| R. Pentelow | Pentelow Wealth Management | 76 | Leeds | 3 |
| C. Ward | Forvis Mazars Financial Planning* | 67 | Leeds | 4 |
| J. Bowers | Sovereign Wealth | 63 | Leeds | 5 |
| A. Green | Forvis Mazars Financial Planning* | 58 | Leeds | 4 |
| T. Padgett | The Private Office* | 51 | Leeds | 1 |
| C. Tillet | The Private Office* | 45 | Leeds | 2 |
| R. McKeown | Sovereign Wealth | 43 | Leeds | 3 |
| Y. Al-Din | 2plan Wealth Management | 39 | Leeds | 4 |
| J. Marlow | Armstrong Watson | 34 | Leeds | 3 |
| T. La Dell | AAB Wealth Chartered Financial Planners* | 31 | Leeds | 2 |
| D. Berry | Argentis | 30 | Leeds | 1 |
| P. Rowan | Forvis Mazars Financial Planning* | 22 | Leeds | 1 |
| L. Bennett | Attivo | 20 | Leeds | 1 |
| C. Simpson | Forvis Mazars Financial Planning* | 19 | Leeds | 1 |
| J. Parsons | Armstrong Watson | | | |

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

NORTH ENGLAND

| NAME | FIRM | REVIEWS | LOCATION | YEARS QUALIFIED |
|-----------------------|---------------------------------------------|---------|-------------------|-----------------|
| R. Peddie | Atherton & Associates Wealth Management | 28 | Nantwich | 2 |
| R. Astbury | Atherton & Associates Wealth Management | 26 | Nantwich | 2 |
| C. Clegg | Christina Clegg Financial Planning Services | 331 | Nelson | 6+ |
| H. Brown | Phillip Bates & Co Financial Services | 161 | Neston | 1 |
| G. Caisley | Newcastle Financial Advisers* | 197 | Newcastle | 4 |
| N. Turner | Natalie Turner Wealth Management* | 178 | Newcastle | 3 |
| M. Brett | Abacus Associates | 115 | Newcastle | 2 |
| D. Simpson | Newcastle Financial Advisers* | 100 | Newcastle | 4 |
| B. Hughes | Doxford Financial | 88 | Newcastle | 1 |
| N. Henderson | Mission Financial Planning | 81 | Newcastle | 2 |
| A. Burge | Ellis Bates Financial Advisers* | 69 | Newcastle | 2 |
| O. Din | Azets Wealth Management | 59 | Newcastle | 3 |
| M. Gledson | Ellis Bates Financial Advisers* | 52 | Newcastle | 2 |
| R. McGuinness | 1894 Private Wealth | 47 | Newcastle | 2 |
| N. Tempest-Hall | Leazes Quadrus Financial Planning | 45 | Newcastle | 2 |
| D. Tretsease | Azets Wealth Management | 36 | Newcastle | 1 |
| J. Wilcox | True Potential | 38 | Newton-le-Willows | 1 |
| A. Kember | Adamson Ross | 22 | Newton-le-Willows | 1 |
| K. Quinn | Adamson Ross | 17 | Newton-le-Willows | 1 |
| M. Stalker | Foster Denovo | 77 | North Shields | 4 |
| A. Turnbull | Newcastle Financial Advisers* | 58 | North Shields | 2 |
| J. Wilkinson | Amethyst Independent Financial Advisers | 47 | North Shields | 1 |
| D. Dryden | Finli | 194 | Northallerton | 6+ |
| K. Chaloner | Armstrong Watson | 49 | Northallerton | 5 |
| R. Phelps | Hartford Wealth | 57 | Northwich | 4 |
| C. Brown | Oakmere Wealth Management | 46 | Northwich | 3 |
| H. Nightingale | Resonate Financial Planning | 15 | Northwich | 1 |
| J. Stevens | True Potential | 304 | Ormskirk | 6+ |
| A. Maher | Acumen Financial Partnership | 122 | Ormskirk | 6+ |
| D. Smith | Smith & Co Chartered Financial Planning | 58 | Ormskirk | 1 |
| T. Hatley | Christopher Little & Co* | 135 | Otley | 6+ |
| R. Marshall | Christopher Little & Co* | 56 | Otley | 2 |
| M. McNally | Newcastle Financial Advisers* | 143 | Penrith | 4 |
| J. Cox | Newcastle Financial Advisers* | 29 | Penrith | 1 |
| N. Birtle | Armstrong Watson | 11 | Penrith | 1 |
| A. Watson | 7FP | 57 | Peterlee | 4 |
| J. Hough | Newcastle Financial Advisers* | 81 | Pickering | 4 |
| J. Hendry | Newcastle Financial Advisers* | 94 | Ponteland | 4 |
| M. Lennon | AFH Wealth Management | 11 | Preston | 1 |
| A. Parry | Polygon Financial | 174 | Preston | 6+ |
| V. Townshend | Springfield Financial Services | 120 | Preston | 6+ |
| P. Pearson | Tenet&You | 33 | Preston | 1 |
| M. Chicken | The Private Office* | 42 | Pudsey | 1 |
| D. Schofield | The Private Office* | 61 | Rawdon | 1 |
| S. McDonald | Mulberry House Wealth Management | 68 | Retford | 3 |
| N. Dewhurst-Madejczyk | N. Smith Jackson Wealth Management | 57 | Rossendale | 3 |
| Z. Birchall | Smith Jackson Wealth Management | 19 | Rossendale | 1 |
| N. Lambert | AFH Wealth Management | 22 | Rotherham | 2 |
| D. Burnett | Burnett & Co Financial Planning | 246 | Sale | 6+ |
| B. Preston | Suttons Independent Financial Advisers | 100 | Sale | 3 |
| S. Walker | Suttons Independent Financial Advisers | 89 | Sale | 3 |
| D. Brown | True Potential | 83 | Sale | 5 |
| G. Masters | Masters Wealth Management | 69 | Sale | 3 |
| D. O'Connor | iPensions Wealth | 60 | Sale | 2 |
| S. Sulehman | Suttons Independent Financial Advisers | 51 | Sale | 2 |
| L. Mather | Suttons Independent Financial Advisers | 43 | Sale | 3 |

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|---------------|----------------------------------------|-----|--------------------|----|
| M. Galligan | MGT Financial Planning | 38 | Sale | 3 |
| S. Baggott | Suttons Independent Financial Advisers | 33 | Sale | 3 |
| M. Jones | Cullen Wealth | 19 | Sale | 1 |
| D. Bell | Retirement Professionals | 54 | Salford | 2 |
| T. Shelley | Ellis Bates Financial Advisers* | 70 | Saltburn | 2 |
| T. Sheldon | Cullen Wealth | 17 | Saltbach | 1 |
| R. Booth | Richard Booth Wealth Management | 184 | Scarborough | 3 |
| E. Kuppasamy | Moneyweb | 169 | Scarborough | 3 |
| T. Steele | Steele Aspire Financial Management | 88 | Scarborough | 3 |
| T. Evans | Forrester Boyd Wealth Management* | 51 | Scunthorpe | 2 |
| E. Lane | AFH Wealth Management | 14 | Scunthorpe | 1 |
| G. Cooke | Polaris Wealth Management | 128 | Sheffield | 6+ |
| R. Wilkinson | Fogwill & Jones Wealth Management | 55 | Sheffield | 1 |
| A. Weston | Kingswood Group | 47 | Sheffield | 2 |
| A. Askwith | True Potential | 18 | Sheffield | 1 |
| E. Pentelow | Pentelow Wealth Management | 137 | Skipton | 3 |
| B. Orr | Barker Sutcliffe and Associates | 115 | Skipton | 6+ |
| M. Stevens | Stevens Wealth Management | 68 | Skipton | 3 |
| A. Law | The Private Office* | 56 | Skipton | 2 |
| G. Stephenson | True Potential | 244 | South Shields | 3 |
| M. Weedon | Quilter Financial Advisers | 109 | South Shields | 4 |
| M. Winship | Newcastle Financial Advisers* | 103 | South Shields | 4 |
| L. Street | Tenet&You | 138 | Southport | 1 |
| D. Lloyd | Lloyd & Co. | 98 | Southport | 6+ |
| C. Riley | Seventy Financial Planning | 76 | Southport | 1 |
| A. Anderton | Anderton & Associates | 35 | Southport | 3 |
| C. Norris | Cockbain & Associates | 12 | Southport | 1 |
| A. Baglow | Allisons Financial Planning | 156 | St Helens | 1 |
| P. Payne | Tailored Financial Planning* | 109 | St Helens | 3 |
| C. Frodsham | Tailored Financial Planning* | 25 | St Helens | 1 |
| M. Carter | Sovereign Wealth | 211 | Stockport | 6+ |
| P. Tuson | Ascot Lloyd | 103 | Stockport | 1 |
| N. Nesbitt | Forvis Mazars Financial Planning* | 102 | Stockport | 4 |
| C. Hayes | MKC Wealth* | 74 | Stockport | 1 |
| A. Blackmore | Camargue Wealth | 60 | Stockport | 4 |
| M. Sweeney | MKC Wealth* | 54 | Stockport | 1 |
| D. Condon | Cullen Wealth | 32 | Stockport | 1 |
| K. Manifold | MKC Wealth* | 21 | Stockport | 1 |
| L. Smith | Cullen Wealth | 17 | Stockport | 1 |
| P. German | Cullen Wealth | 14 | Stockport | 1 |
| T. Horner | MG Shaw | 56 | Stockton-on-Tees | 3 |
| D. Bishara | Daniel Bishara Financial Planning | 38 | Stockton-on-Tees | 3 |
| S. Warne | New World Financial Group | 29 | Stockton-on-Tees | 2 |
| P. Clough | Grainger Financial Planning | 153 | Sunderland | 6+ |
| D. Hardman | DMH Private Wealth | 98 | Sunderland | 6+ |
| P. Brown | Tenet&You | 92 | Sunderland | 1 |
| S. Collinson | Stephen Hope Wealth Management | 30 | Sunderland | 1 |
| J. O'Connor | True Potential | 69 | Tarporley | 6+ |
| P. Smith | Sandringham Financial Partners* | 164 | Thornton Cleveleys | 5 |
| A. MacLaren | Navigation Wealth Management | 146 | Wakefield | 4 |
| T. Harper | Harper Financial Associates* | 110 | Wakefield | 4 |
| K. Bailey | Kate Bailey Financial Planning | 65 | Wakefield | 1 |
| R. Milne | Kate Bailey Financial Planning | 54 | Wakefield | 1 |
| D. Wood | Navigation Wealth Management | 37 | Wakefield | 1 |
| J. Collins | Cheshire Wealth Partnership | 177 | Warrington | 6+ |
| M. Fleming | Fleming & Co Wealth Management | 124 | Warrington | 2 |
| J. Wood | Elm Tree Financial Services | 33 | Warrington | 1 |
| P. Mistry | Cullen Wealth | 32 | Warrington | 1 |
| I. Richards | Work to Live Financial Planning | 20 | Warrington | 1 |
| J. Smith | Sage Wealth Management | 22 | Washington | 1 |
| M. Sage | Sage Wealth Management | 12 | Washington | 1 |
| L. Hall | Newcastle Financial Advisers* | 33 | West Denton | 1 |
| T. Stones | North Yorkshire Financial Planning | 143 | Wetherby | 3 |

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|--------------|---------------------------------|-----|-------------|----|
| R. Dickinson | Dickinson Wealth Management | 88 | Wetherby | 3 |
| J. Steer | Bowcliffe Wealth Management | 36 | Wetherby | 3 |
| D. Mitchell | Newcastle Financial Advisers* | 99 | Whitley Bay | 4 |
| S. Guy | Ellis Bates Financial Advisers* | 65 | Whitley Bay | 2 |
| E. Midgley | PSG Wealth Management | 46 | Whitley Bay | 2 |
| C. Mba | Carl Mba Financial Planning | 17 | Widnes | 1 |
| R. Patten | Individual Financial Services* | 218 | Wilmslow | 5 |
| A. Day | Depledge | 202 | Wilmslow | 6+ |
| D. Staines | DBL Asset Management* | 105 | Wilmslow | 1 |
| M. Easter | DBL Asset Management* | 28 | Wilmslow | 1 |
| S. Cross | True Potential | 123 | Wirral | 6+ |
| W. Smith | Wirral Financial Services | 115 | Wirral | 1 |
| O. Vickers | Newcastle Financial Advisers* | 36 | Yarm | 1 |
| A. Spall | MAP Financial Planning | 127 | York | 6+ |
| D. Jacobs | PenLife Associates | 124 | York | 2 |
| M. Fisher | Arden Financial Planning | 106 | York | 4 |
| R. Norman | Arden Financial Planning | 84 | York | 4 |
| P. Raper | Heblethwayte Wealth Management | 76 | York | 2 |
| S. Matheson | Ellis Bates Financial Advisers* | 75 | York | 2 |
| T. Hughes | PenLife Associates | 70 | York | 1 |
| L. Maddison | PenLife Associates | 49 | York | 2 |
| A. Dent | PenLife Associates | 41 | York | 2 |
| N. Page | Nicola Page Financial Solutions | 40 | York | 3 |
| S. Beall | The Private Office* | 32 | York | 1 |
| C. Howard | PenLife Associates | 29 | York | 1 |
| J. Wadsworth | PenLife Associates | 28 | York | 1 |
| N. Middleton | Minster Financial Planning | 26 | York | 1 |
| S. Rahman | PenLife Associates | 23 | York | 1 |
| I. Scott | Equinox Financial Planning | 22 | York | 1 |
| E. Jarvis | The Private Office* | 12 | York | 1 |
| H. Mays | AFH Wealth Management | 12 | York | 1 |

NORTHERN IRELAND

| | | | | |
|----------------|------------------------------------------|-----|--------------|----|
| D. Kirkpatrick | Modulus Financial Planning | 47 | Banbridge | 2 |
| J. Sloan | Modulus Financial Planning | 26 | Banbridge | 2 |
| G. Elliott | Newbridge Financial Planning | 171 | Belfast | 6+ |
| M. Hamill | Navigate IFA | 76 | Belfast | 2 |
| R. Hathaway | NI Money | 72 | Belfast | 4 |
| P. McCoubrey | Navigate IFA | 56 | Belfast | 2 |
| T. Johnston | Platinum Financial Planning* | 49 | Belfast | 1 |
| J. Scott | Platinum Financial Planning* | 45 | Belfast | 1 |
| W. Clow | Platinum Financial Planning* | 35 | Belfast | 1 |
| P. Andrews | Platinum Financial Planning* | 29 | Belfast | 1 |
| M. Greer | Navigate IFA | 27 | Belfast | 2 |
| G. Dickson | Milecross Financial Solutions | 24 | Belfast | 1 |
| A. Moore | AAB Wealth Chartered Financial Planners* | 23 | Belfast | 1 |
| J. Rooney | Platinum Financial Planning* | 23 | Belfast | 1 |
| D. Conolly | AAB Wealth Chartered Financial Planners* | 15 | Belfast | 1 |
| M. Geddis | Platinum Financial Planning* | 15 | Belfast | 1 |
| D. McDermott | DS MC Dermott Financial Planning | 47 | Enniskillen | 4 |
| S. Moore | Aligned Financial Planning | 49 | Holywood | 1 |
| T. Martin | IQ&Co | 42 | Holywood | 3 |
| G. Walsh | IQ&Co | 38 | Holywood | 3 |
| H. McConaghie | IQ&Co | 37 | Holywood | 2 |
| H. Tweed | Hills Financial Planning* | 53 | Larne | 3 |
| Z. McKay | Hills Financial Planning* | 43 | Larne | 3 |
| C. Todd | Hills Financial Planning* | 34 | Larne | 1 |
| R. Girvan | Arden Wealth | 28 | Lisburn | 2 |
| L. Collins | Arden Wealth | 37 | Londonderry | 2 |
| N. Gregson | Neill Gregson | 45 | Moira | 3 |
| D. Pankhurst | IQ&Co | 30 | Newtownabbey | 2 |
| A. Hall | IQ&Co | 12 | Newtownabbey | 1 |
| C. McHugh | Temple Gray | 24 | Omagh | 1 |

SCOTLAND

| | | | | |
|------------------|------------------------------------------|------|----------------|----|
| I. Campbell | AAB Wealth Chartered Financial Planners* | 134 | Aberdeen | 1 |
| M. Welsh | Welsh & Taylor Wealth | 100 | Aberdeen | 4 |
| K. Taylor | Welsh & Taylor Wealth | 87 | Aberdeen | 4 |
| A. Ritchie | Mattioli Woods | 10 | Aberdeen | 1 |
| A. Macintyre | Macintyre Wealth Management | 71 | Aberfeldy | 6+ |
| S. McMahon | One Financial Solutions* | 67 | Airdrie | 5 |
| A. Moffat | Carron Financial Services | 82 | Annan | 4 |
| C. Stewart | CNS Financial Solutions | 17 | Arbroath | 1 |
| K. Owens | One50 Financial Planning | 75 | Ayr | 4 |
| G. King | GK Financial Solutions* | 70 | Bathgate | 1 |
| D. Charney | Southern Financial Services | 102 | Bothwell | 6+ |
| C. Melvin | Affluent Financial Planning | 375 | Bridge of Weir | 6+ |
| M. Joyce | Brierie Financial Planning | 96 | Bridge of Weir | 5 |
| K. Wong | Key Financial Wealth Solutions | 175 | Coatbridge | 2 |
| K. Roseburgh | Keith Roseburgh Financial | 70 | Dalkeith | 4 |
| A. Finnie | Border Finance | 1531 | Dumfries | 6+ |
| S. Huxtable | True Potential | 340 | Dumfries | 6+ |
| S. Conchie | Armstrong Watson | 30 | Dumfries | 1 |
| A. Middlemiss | Middlemiss and Associates | 195 | Dunbar | 4 |
| R. Broomfield | AFH Wealth Management | 100 | Dunbar | 4 |
| D. Murray | Dave Murray Wealth Management | 25 | Dundee | 2 |
| I. Galston | Zplan Wealth Management | 98 | East Kilbride | 1 |
| R. Stewart | Traprain Financial | 62 | East Linton | 3 |
| K. Tomlinson | Calton Wealth Management | 180 | Edinburgh | 6+ |
| K. Gribben | Bluesky Independent Wealth Managers | 93 | Edinburgh | 4 |
| K. Stevenson | Forvis Mazars Financial Planning* | 63 | Edinburgh | 2 |
| A. Hanger | ADH Wealth Management | 61 | Edinburgh | 4 |
| C. Mearns-Begley | Mearns-Begley Wealth Management | 58 | Edinburgh | 4 |
| K. Ridland | Ridland Wealth Management | 58 | Edinburgh | 3 |
| R. Johnston | AAB Wealth Chartered Financial Planners* | 56 | Edinburgh | 2 |
| C. Crooks | True Potential | 48 | Edinburgh | 2 |
| J. Baggott | Tweed Wealth Management | 45 | Edinburgh | 2 |
| T. Barbour | TR Barbour Financial Planning | 44 | Edinburgh | 1 |
| D. Gow | Acumen Financial Planning | 43 | Edinburgh | 1 |
| S. Boyd | Simon Boyd Financial Management | 35 | Edinburgh | 2 |
| S. Mackintosh | Alpha Wealth | 27 | Edinburgh | 2 |
| S. McAdam | Stuart McAdam Wealth Management | 22 | Edinburgh | 1 |
| A. Kirk | Transform Financial Planning | 21 | Edinburgh | 1 |
| T. Ham | Calton Wealth Management | 20 | Edinburgh | 1 |
| N. Miller | Truly Independent | 78 | Falkirk | 5 |
| P. McFadyen | Spectrum Wealth Group* | 320 | Glasgow | 6+ |
| K. Garfagnini | Forvis Mazars Financial Planning* | 212 | Glasgow | 4 |
| R. MacKillop | 17 Wealth Management* | 198 | Glasgow | 4 |
| R. Gray | Ascot Lloyd | 147 | Glasgow | 1 |
| D. Wright | Ascot Lloyd | 126 | Glasgow | 1 |
| S. Lamont | Waverton Wealth Planning | 125 | Glasgow | 4 |
| C. Campbell | Forvis Mazars Financial Planning* | 82 | Glasgow | 4 |
| N. Watson | Spectrum Wealth Group* | 82 | Glasgow | 2 |
| R. Smith | Gilson Gray Financial Management | 75 | Glasgow | 4 |
| L. Healy | Ascot Lloyd | 73 | Glasgow | 1 |
| A. Conway | One Financial Solutions* | 72 | Glasgow | 5 |
| V. Shah | Forvis Mazars Financial Planning* | 60 | Glasgow | 3 |
| B. McNicol | Armstrong Watson | 53 | Glasgow | 4 |
| J. Cairney | Ascot Lloyd | 52 | Glasgow | 1 |
| R. Cook | Renata Cook Wealth Management | 51 | Glasgow | 2 |
| S. Buchanan | Buchanan Financial Planning | 44 | Glasgow | 1 |
| F. Khan | AFH Wealth Management | 41 | Glasgow | 3 |
| A. Turner | AAB Wealth Chartered Financial Planners* | 18 | Glasgow | 1 |
| A. Shafi | Advies Wealth | 17 | Glasgow | 1 |
| G. Keane | LMC Financial Planning | 14 | Glasgow | 1 |
| T. Marshall | S W Financial Management | 173 | Hamilton | 6+ |

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|-------------------|------------------------------------------|-----|-------------|----|
| D. Willoughby | James Alexander Brown | 28 | Hamilton | 1 |
| N. Aspinall | Truly Independent | 93 | Insch | 4 |
| M. MacFarlane | Mary MacFarlane Financial Planning | 151 | Inverness | 4 |
| D. Murphy | Tweed Wealth Management | 60 | Inverness | 1 |
| J. Dawson | More Than Mortgages | 106 | Kinross | 3 |
| W. Burns | Shand & Burns Financial | 52 | Kinross | 2 |
| D. Cameron-Harper | Cairn Independent | 42 | Kirkcaldy | 1 |
| M. McLintock | Adelp Financial Solutions | 101 | Lanark | 6+ |
| D. Burns | DPB Wealth Management | 53 | Larbert | 3 |
| J. Maxwell | MX Independent Financial Services* | 220 | Largs | 5 |
| M. McGinty | Sandringham Financial Partners* | 70 | Largs | 5 |
| M. Thomson | Marc Thomson Mortgages & Wealth | 76 | Larkhall | 4 |
| S. Guthrie | Guthrie Wealth Consultancy | 51 | Lasswade | 4 |
| V. Throp | Throp Financial Planning | 217 | Linlithgow | 4 |
| G. Inglis | Phoenix Financial Planning* | 166 | Linlithgow | 4 |
| M. Heslop | Sutherland Mayfair Financial Planning | 42 | Linlithgow | 1 |
| C. Welsh | Ellis Bates Financial Advisers* | 116 | Livingston | 2 |
| S. Gilbert | Select Wealth Managers | 100 | Livingston | 5 |
| B. Riddell | Global Advice Group | 22 | Melrose | 1 |
| G. Wood | Wood Wealth | 17 | Melrose | 1 |
| C. Renton | Renton Wealth Management | 17 | Musselburgh | 1 |
| R. Allan | Independent Financial Advice Centre | 60 | Paisley | 2 |
| S. Mullaney | Independent Financial Advice Centre | 41 | Paisley | 1 |
| A. Stewart | A S Wealth Management | 57 | Perth | 4 |
| S. Goult | Aberdein Considine | 21 | Perth | 1 |
| C. M. Bush | Money Advice & Planning | 39 | Renfrew | 1 |
| S. Manson | Invest Retire Protect | 25 | Roslin | 1 |
| C. Cumming | True Potential | 375 | St Andrews | 6+ |
| G. Brodie | Succession Wealth | 130 | Stirling | 6+ |
| N. Duffy | Aberdein Considine | 20 | Stirling | 1 |
| E. Clunie | Buchan Wealth Management | 61 | Stonehaven | 4 |
| N. Callaghan | JC Roxburgh | 157 | Troon | 6+ |
| J. Hillan | JC Roxburgh | 70 | Troon | 1 |
| M. Paterson | AAB Wealth Chartered Financial Planners* | 111 | Westhill | 1 |
| L. Tait | AAB Wealth Chartered Financial Planners* | 32 | | |

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

SOUTH EAST ENGLAND

| NAME | FIRM | REVIEWS | LOCATION | YEARS QUALIFIED |
|------------------|---------------------------------------|---------|----------------|-----------------|
| J. Findlay | Bray Wealth Management* | 77 | Chobham | 4 |
| P. Hewett | AFH Wealth Management | 95 | Clacton-on-Sea | 5 |
| P. Sweeney | Sweeny Wealth Management | 115 | Colchester | 5 |
| G. Kearney | Fiducia Wealth Management | 92 | Colchester | 2 |
| D. Bright | Blackstone Moregate | 91 | Colchester | 2 |
| R. Qurt | Burfields House Wealth Management | 75 | Cranbrook | 3 |
| C. Essam | Burfields House Wealth Management | 49 | Cranbrook | 1 |
| C. Rush | Burfields House Wealth Management | 30 | Cranbrook | 1 |
| A. Lee | One Financial Solutions* | 102 | Cranleigh | 5 |
| R. Miller | Bramley Financial Planning | 75 | Cranleigh | 5 |
| T. Gurr | TK Gurr Financial Planning | 43 | Crawley | 1 |
| S. Kaye | Wellesley Investment Management | 18 | Crawley | 1 |
| G. Hicks | GA Hicks Associates | 125 | Crowborough | 6+ |
| R. Field | Prosperity IFA* | 15 | Crowborough | 1 |
| W. Putnam | Churchgate | 30 | Diss | 1 |
| M. Richings | HJP Chartered Financial Planners | 23 | Dorking | 1 |
| S. James | HJP Chartered Financial Planners | 11 | Dorking | 1 |
| D. Mackay | Pembroke Financial Services | 29 | East Grinstead | 1 |
| P. Clifford | Clifford Osborne* | 486 | Eastbourne | 6+ |
| C. Baker | The Equity Release Experts | 39 | Eastleigh | 3 |
| D. Butler | Succession Wealth | 34 | Eastleigh | 1 |
| L. Bailey | PW Associates Wealth Management | 23 | Emsworth | 2 |
| I. Riggs | Eight Wealth Management | 289 | Fareham | 4 |
| J. Eldrid | Sheraton Financial Planning* | 214 | Fareham | 6+ |
| R. Brealey | Abbotstone Financial Solutions | 149 | Fareham | 6+ |
| D. Gallagher | Capital Planning Partners | 117 | Fareham | 2 |
| I. Batterbee | Sterling & Law | 94 | Fareham | 3 |
| S. McKee | Eight Wealth Management | 53 | Fareham | 1 |
| E. Farmer | AFH Wealth Management | 47 | Fareham | 3 |
| A. McKee | Eight Wealth Management | 30 | Fareham | 1 |
| J. Stevens | JMS Wealth Management | 29 | Fareham | 1 |
| B. Stebbings | Unity Wealth Management | 23 | Fareham | 2 |
| B. Evans | Contractor Wealth Management | 16 | Fareham | 1 |
| J. Satchwell | Chewton Wealth Management | 15 | Fareham | 1 |
| S. Satchwell | Chewton Wealth Management | 12 | Fareham | 1 |
| A. Wall | Eight Wealth Management | 87 | Farnborough | 3 |
| J. Wiltshire | Roxburgh Financial Management | 20 | Farnborough | 1 |
| T. Garsed-Bennet | Ellis Bates Financial Advisers* | 84 | Farnham | 2 |
| R. Gross | Church's Financial Planning | 56 | Farnham | 3 |
| M. Sullivan | Kingswood Group | 39 | Faversham | 1 |
| T. Cobb | Aitana Financial Services | 23 | Faversham | 1 |
| H. Franklin | Lombard Wealth Associates | 12 | Faversham | 1 |
| P. Henden | Henden Financial | 154 | Fleet | 5 |
| J. Gill | J G Wealth | 118 | Fleet | 4 |
| G. Day | Wilcox Day Wealth Management | 110 | Fleet | 5 |
| D. Fermie | Beals Mortgage and Financial Services | 35 | Fleet | 1 |
| T. Johnson | Johnson Wealth Solutions | 33 | Fleet | 2 |
| H. Swift | Heide Swift Financial Planning | 131 | Flitwick | 3 |
| J. Howson | LUNA Financial Planning | 69 | Flitwick | 4 |
| B. Taylor | Consolidare Wealth Management | 52 | Folkestone | 1 |
| T. Mitchell | Mitchell Private Clients | 62 | Forest Row | 4 |
| C. Alpe | Alpe Wealth Management | 33 | Gatwick | 3 |
| B. Gascoyne | Wallis Wealth | 75 | Gerrards Cross | 3 |
| L. Hartley | Hartley Ross | 26 | Gerrards Cross | 2 |
| P. Adams | Wardour Financial Planners* | 14 | Gerrards Cross | 1 |
| N. Burgess | Wardour Financial Planners* | 11 | Gerrards Cross | 1 |
| C. Rainbow | Bow Financial Services* | 103 | Gillingham | 5 |
| D. Cole | Burfields House Wealth Management | 91 | Goudhurst | 3 |
| S. Burgess | Fortis Financial Planning | 110 | Guildford | 4 |

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|-------------------|-----------------------------------------------|-----|-------------------|----|
| A. Childs | Flying Colours Advice | 107 | Guildford | 1 |
| P. Farrant | Argentis | 13 | Guildford | 1 |
| D. Gould | Junction 8 Financial Planning | 61 | Hailsham | 4 |
| D. Brooks | Stevens Wealth Management | 36 | Hailsham | 2 |
| D. McSloy | The Private Office* | 232 | Harpenden | 5 |
| B. Abrey | Abrey Private Clients | 97 | Harpenden | 4 |
| D. Dodgson | The Private Office* | 147 | Haslemere | 6+ |
| N. Thornely | Sandringham Financial Partners* | 76 | Hastings | 5 |
| N. Evans | One Life Wealth Planning | 88 | Hatfield | 1 |
| J. Cush | Eight Wealth Management | 82 | Havant | 3 |
| S. Arthur | Metis Wealth | 84 | Haywards Heath | 1 |
| J. Wormald | Metis Wealth | 69 | Haywards Heath | 1 |
| G. Delaney | Metis Wealth | 53 | Haywards Heath | 1 |
| S. Bacic | True Potential Wealth Management | 53 | Haywards Heath | 1 |
| S. Guirey | The Aspire Partnership* | 27 | Haywards Heath | 2 |
| T. Woodward | Quitter Financial Advisers | 146 | Henley-On-Thames | 6+ |
| C. Gallimore | Gallimore Wealth Management | 60 | Henley-on-Thames | 1 |
| S. Lerche-Thomsen | Frizzell Wealth Management | 55 | Henley-on-Thames | 3 |
| S. Atkinson | GPFM* | 123 | Hertford | 2 |
| S. Shadwell | GPFM* | 102 | Hertford | 2 |
| S. Frost | GPFM* | 53 | Hertford | 2 |
| E. Saunders | GPFM* | 51 | Hertford | 2 |
| S. Antoniou | Fibonacci Finance | 14 | Hertford | 1 |
| J. Arif | Surrey Oaks Wealth Management | 75 | Hindhead | 5 |
| S. Bewell | Raymond James Investment Services | 186 | Hitchin | 6+ |
| J. Smith | Smith and Wardle Financial Planning* | 118 | Hitchin | 4 |
| F. Silver | Raymond James Investment Services | 104 | Hitchin | 4 |
| R. Albon | Lyndhurst Financial Management | 38 | Hitchin | 2 |
| C. Lloyd-Williams | Smith and Wardle Financial Planning* | 30 | Hitchin | 1 |
| S. Jackson | Smith and Wardle Financial Planning* | 25 | Hitchin | 1 |
| J. Speed | Royston Fox Associates | 13 | Hitchin | 1 |
| D. Bayley | Ellis Bates Financial Advisers* | 86 | Hook | 2 |
| P. Piggins | True Potential | 74 | Hook | 2 |
| J. Cardy | Buckle & Partners | 24 | Hook | 1 |
| M. Sharp | Sharp Wealth Management | 59 | Horley | 4 |
| A. Reeves | Reeves Financial | 154 | Horsham | 6+ |
| D. Hanbury | Horsham Financial Services | 64 | Horsham | 3 |
| D. Hanbury | Horsham Financial Services | 51 | Horsham | 3 |
| J. Surgenor | Barrington Hamilton Personal Asset Management | 43 | Horsham | 1 |
| M. Andrews | Finance Energy | 35 | Horsham | 1 |
| M. Smith | Beals Mortgage and Financial Services | 20 | Horsham | 1 |
| I. Lyons | Ascot Lloyd | 427 | Hove | 6+ |
| K. Mechial | Black Lion* | 207 | Hove | 4 |
| H. Rashid | Ascot Lloyd | 99 | Hove | 1 |
| P. Atkins | The Wilcox Young Partnership* | 60 | Hove | 1 |
| S. Treadaway | Sandringham Financial Partners* | 18 | Hove | 1 |
| S. McDonald | HarperLees Financial Planning* | 84 | Ingatestone | 3 |
| A. Quick | HarperLees Financial Planning* | 79 | Ingatestone | 3 |
| M. MacLean | HarperLees Financial Planning* | 74 | Ingatestone | 3 |
| T. Vella | HarperLees Financial Planning* | 40 | Ingatestone | 2 |
| C. Low | Kingsfleet | 55 | Ipswich | 1 |
| M. Spackman | Lifetime Financial Solutions | 52 | Ipswich | 3 |
| C. Halley | Parallel Wealth Management | 41 | Ipswich | 1 |
| N. Attwood | Argentis | 39 | Ipswich | 1 |
| P. Davidson | Strategic Vision Wealth | 117 | Kidlington | 5 |
| L. Bailey | Sterling & Law | 21 | Lee-on-the-Solent | 1 |
| A. Lee | AJLee Financial Planning | 42 | Leigh-on-Sea | 3 |
| T. Sareen | TDS Financial | 38 | Leighton Buzzard | 1 |
| M. Barnes | Barnes Robertson Financial Planning | 40 | Letchworth | 4 |
| L. Waters | Barwells Wealth* | 45 | Lewes | 1 |
| R. Waters | Barwells Wealth* | 22 | Lewes | 1 |
| A. Perry | Ascot Lloyd | 117 | Lightwater | 1 |
| G. Foster | Ascot Lloyd | 91 | Liss | 1 |

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|----------------|--------------------------------------|-----|--------------------|----|
| A. Norton | GHL Direct | 365 | Luton | 6+ |
| C. James | Wealth Matters | 51 | Luton | 4 |
| A. Turner | Turner Wealth Management | 38 | Lymington | 3 |
| D. Crabbe | Quitter Financial Advisers | 140 | Maidenhead | 6+ |
| J. Etheridge | Focused Financial | 96 | Maidstone | 4 |
| H. Donoghue | The Private Office* | 48 | Maidstone | 1 |
| D. Brooker | 2plan Wealth Management | 42 | Maidstone | 1 |
| R. Ludwin | True Potential | 32 | Maidstone | 2 |
| D. Cargo | Kent Financial Planning | 24 | Maidstone | 1 |
| C. Mills | TFP Financial Planning* | 108 | Maldon | 1 |
| D. Haylett | TFP Financial Planning* | 39 | Maldon | 1 |
| J. Searles | Searles Financial Planning | 119 | Manningtree | 6+ |
| R. Wood | Fiducia Wealth Management | 59 | Manningtree | 1 |
| L. Sellwood | Eight Wealth Management | 102 | Marlow | 1 |
| M. Kinaly | Eight Wealth Management | 85 | Marlow | 1 |
| G. Lewis | Vivid Financial Planning | 63 | Marlow | 4 |
| B. Gibbs | Bob Gibbs Financial Planning | 312 | Milton Keynes | 6+ |
| T. Byrne | Wealth and Tax Management | 208 | Milton Keynes | 5 |
| A. Flowers | Vizion Wealth* | 154 | Milton Keynes | 3 |
| J. Davison | Maitland James Financial Planning* | 138 | Milton Keynes | 3 |
| N. Pipping | Collective Financial Planning | 129 | Milton Keynes | 4 |
| N. Hamilton | Forvis Mazars Financial Planning* | 99 | Milton Keynes | 1 |
| M. Smallwood | Oak Wealth Planning | 94 | Milton Keynes | 6+ |
| M. Brooks | The Cosgrove Partnership | 72 | Milton Keynes | 2 |
| J. Blackham | Bloom Financial Consulting | 62 | Milton Keynes | 3 |
| J. Bubbra | Wealth and Tax Management | 60 | Milton Keynes | 1 |
| C. Waters | Avail Financial Planning | 46 | Milton Keynes | 3 |
| S. Beesley | Argent Chartered Financial Planners | 46 | Milton Keynes | 1 |
| F. Khan | AFH Wealth Management | 42 | Milton Keynes | 1 |
| L. Smulders | Collective Financial Planning | 40 | Milton Keynes | 2 |
| T. Warren | Warren Wealth Management | 35 | Milton Keynes | 1 |
| C. Djanuzakova | Wealth and Tax Management | 34 | Milton Keynes | 3 |
| B. White | Collective Financial Planning | 33 | Milton Keynes | 2 |
| A. Gibson | Argentis | 32 | Milton Keynes | 1 |
| S. Malka | Scottsdale Lifetime Partners | 32 | Milton Keynes | 2 |
| S. Moran | Griffins Financial Solutions | 178 | Newbury | 6+ |
| A. Benson | AFH Wealth Management | 146 | Newbury | 1 |
| M. Sleeman | Ascot Lloyd | 120 | Newbury | 4 |
| A. Breadmore | Griffins Financial Solutions | 90 | Newbury | 6+ |
| P. Shorten | Blacktower Financial Management | 78 | Newbury | 1 |
| S. Blyth | Blyth Wealth Management | 75 | Newbury | 1 |
| R. Kingwell | Rebecca Kingwell Financial Planner | 26 | Newbury | 2 |
| J. Clements | True North Financial Planning | 51 | Newport Pagnell | 3 |
| N. Watts | Jane Smith Financial Planning* | 142 | Olney | 5 |
| S. Monk | MKC Wealth* | 96 | Oxford | 1 |
| H. Elliston | The Family Wealth Partnership | 63 | Oxford | 5 |
| A. Norrington | Sterling & Law | 86 | Oxford | 4 |
| T. Line | Line Financial Services | 33 | Oxford | 1 |
| P. Griffiths | Argentis | 122 | Peacehaven | 6+ |
| J. Sorbie | Atkins Bland | 30 | Pevensey | 1 |
| R. Pantaney | Willow Tree Financial Services | 55 | Polegate | 2 |
| A. Hatfield | The Private Office* | 159 | Princes Risborough | 6+ |
| M. Cole | The Private Office* | 98 | Princes Risborough | 4 |
| R. Clarke | The Private Office* | 150 | Pulborough | 4 |
| M. Jeffery | The Ron Jeffery Practice | 61 | Pulborough | 4 |
| A. Benson | Morrison Wealth | 55 | Pyrford | 2 |
| R. Winter | London and County Financial Advisors | 80 | Ramsgate | 4 |
| R. Lacey | Fairview Financial Management | 165 | Rayleigh | 5 |
| D. Buffham | The Private Office* | 95 | Rayleigh | 4 |
| J. McArdle | SP Financial Management | 80 | Rayleigh | 3 |
| A. Holden | Clarity Wealth Management | 61 | Rayleigh | 1 |
| D. Boone | CMIS IFA | 43 | Rayleigh | 1 |
| J. Aubrey | Ascot Lloyd | 133 | Reading | 4 |
| R. Elliott | Charles Stanley | 132 | Reading | 4 |

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|-----------------|----------------------------------|-----|-----------------|----|
| D. Barnard | Finli | 89 | Reading | 1 |
| R. Spendley | Robertsons & Crawford | 67 | Reading | 1 |
| R. Gurney | MKC Wealth* | 65 | Reading | 1 |
| P. Bicknell | Paula Bicknell Wealth Management | 63 | Reading | 3 |
| J. Baugh | Ascot Lloyd | 62 | Reading | 1 |
| M. Hall | Ascot Lloyd | 56 | Reading | 1 |
| A. Vaughan | Vaughan Wealth | 52 | Reading | 4 |
| L. Grifferty | Wholesome Financial Planning | 38 | Reading | 3 |
| J. Poole | Sandringham Financial Partners* | 33 | Reading | 2 |
| M. Bicknell | Bicknell Financial Planning | 27 | Reading | 3 |
| C. Firth | Richfields Firth | 101 | Redhill | 5 |
| W. Griffiths | One Financial Solutions* | 152 | Reigate | 6+ |
| S. Davis | 3D Financial Planning | 97 | Reigate | 1 |
| M. Hayes | Hayes Financial Planning | 54 | Reigate | 3 |
| G. Leftley | Ellis Bates Financial Advisers* | 52 | Reigate | 1 |
| C. Gillespie | 3D Financial Planning | 39 | Reigate | 3 |
| D. Grant | Pathfinder Private Wealth | 73 | Robertsbridge | 3 |
| C. Mills | Voyage Financial Planning | 116 | Romsey | 1 |
| S. Ramazzanahad | McMillan Wealth Consultants | 83 | Romsey | 4 |
| S. Moody | Ascot Lloyd | 74 | Romsey | 1 |
| S. Turnbull | Fleming Financial Services | 10 | Romsey | 1 |
| C. Poynton | Country Wealth | 36 | Rowlands Castle | 3 |
| S. Ivory | Fidelius* | 78 | Tunbridge Wells | 1 |
| P. Wade | Aspen Wealth Management* | 193 | Ryde | 1 |
| P. Harris | Olympus Financial Planning | 67 | Rye | 1 |
| S. Miah | Berkshire Financial Planning | 52 | Sandhurst | 4 |
| S. Roffey | Roffey Wealth Management | 30 | Sandhurst | 2 |
| D. Young | True Potential | 10 | Sandwich | 1 |
| S. Worthington | Worthington Financial Planning* | 222 | Sandy | 4 |
| H. Sparks | Clarence Place Wealth Management | 81 | Sawbridgeworth | 4 |
| C. Hussey | Green Wall | 57 | Sawbridgeworth | 3 |
| G. Keepen | Foxgrove Associates* | 164 | Sevenoaks | 5 |
| C. Atkins | C A Financial Services | 71 | Sevenoaks | 2 |
| S. Hotham | Strategic Wealth Management | 44 | Sevenoaks | 1 |
| R. Rohela | Finsbridge Financial Planning* | 23 | Sevenoaks | 1 |
| R. Stephens | Wealth Transform | 21 | Sittingbourne | 1 |
| D. Ruler | David Ruler Financial Planning | 147 | Snodland | 6+ |
| J. Mallon | Eight Wealth Management | 257 | Southampton | 3 |
| J. Thompson | NorthStar Wealth Management | 220 | Southampton | 6+ |
| A. Brown | Eight Wealth Management | 169 | Southampton | 4 |
| D. Hunt | Eight Wealth Management | 113 | Southampton | 1 |
| L. Tucker | Eight Wealth Management | 113 | Southampton | 1 |
| A. James | Yolo Wealth Management | 83 | Southampton | 5 |
| K. Kennard | David James Wealth* | 83 | Southampton | 3 |
| J. Wade | Regis Bentley | 76 | Southampton | 1 |
| T. McConnell | AFH Wealth Management | 59 | Southampton | 3 |
| H. Lovell | Eight Wealth Management | 50 | Southampton | 1 |
| A. Padayattil | Blue Stone Financial | 46 | Southampton | 1 |
| G. Rashbrook | Sterling & Law | 45 | Southampton | 2 |
| S. McPherson | Fidelius* | 43 | Southampton | 1 |
| S. Jury | Jury Financial Solutions | 42 | Southend-on-Sea | 3 |
| D. Brocklesby | SP Financial Management | 12 | Southend-on-Sea | 1 |
| N. Francis | Nigel Francis | 51 | Southsea | 2 |
| J. Wilson | Sandringham Financial Partners* | 39 | Southsea | 2 |
| A. Bland | Sapphire Financial Planning | 178 | St Albans | 3 |
| D. Quibell | Lifetime Wealth Management | 119 | St Albans | 4 |
| A. Leeson | The Private Office* | 107 | St Albans | 3 |
| C. Vincent | Petrichor Financial Solutions | 72 | St Albans | 3 |
| D. Buckley | BW Financial Planning | 61 | St Albans | 1 |
| D. Jones | DGS Chartered Financial Planners | 56 | St Albans | 4 |
| A. Thomas | DGS Chartered Financial Planners | 50 | St Albans | 4 |
| B. Dayaram | Bina Dayaram Wealth Management | 39 | St Albans | 4 |
| C. McMenamin | Lombard Private Clients | 38 | St Albans | 4 |
| C. Gibson | Highfield Wealth | 30 | St Albans | 3 |

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|---------------|------------------------------------|-----|-----------------|----|
| M. Ahmed | Hoxton Capital Management | 29 | St Albans | 1 |
| G. Downie | Forvis Mazars Financial Planning* | 24 | St Albans | 1 |
| S. Charles | Charles Wealth Management | 55 | Stansted | 4 |
| C. Merry | The Private Office* | 42 | Stenage | 1 |
| S. Laws | Fiducia Wealth Management | 84 | Stowmarket | 2 |
| M. Thompson | Thompson Financial Consulting | 122 | Sudbury | 1 |
| P. Price | St Peters Financial Planning | 85 | Sudbury | 3 |
| N. Cox | Winthrop Financial Planning | 52 | Sudbury | 3 |
| M. Hutton | BFP Wealth Management | 34 | Sudbury | 2 |
| R. Ingleby | Arborheath | 137 | Tadley | 3 |
| T. Bragg | Tenet&You | 61 | Tadley | 1 |
| J. Markham | Future Financial Planning | 103 | Tendring | 4 |
| R. Wilson | Evelyn Partners Financial Planning | 38 | Thame | 2 |
| M. Saunders | Simple Wealth Solutions | 70 | Thatcham | 1 |
| M. Harding | MKC Wealth* | 65 | Thatcham | 1 |
| C. Simmonds | Mentmore Financial Planning | 46 | Tring | 4 |
| S. Goode | Potter Financial Partners | 40 | Tring | 1 |
| D. Karim | One Financial Solutions* | 321 | Tunbridge Wells | 6+ |
| R. Hitchell | Hitchell Financial Planning* | 119 | Tunbridge Wells | 3 |
| A. Cameron | Advice2U | 110 | Tunbridge Wells | 4 |
| K. Clare | Ascot Lloyd | 74 | Tunbridge Wells | 1 |
| J. Hitchell | Hitchell Financial Planning* | 72 | Tunbridge Wells | 1 |
| J. Alcoran | Wealth Transform | 59 | Tunbridge Wells | 1 |
| H. Armstrong | Armstrong Wealth | 58 | Tunbridge Wells | 1 |
| L. Fitzgerald | Sterling & Law | 38 | Tunbridge Wells | 1 |
| T. Freeman | Forbes Financial | 19 | Tunbridge Wells | 1 |
| A. Roberts | The Private Office* | 66 | Wallingford | 2 |
| N. Anns | Anns and Grange Associates | 19 | Wantage | 1 |
| A. Tyne | Intelligent Pensions | 43 | Ware | 1 |
| M. Higgins | Argentis | 95 | Waterlooville | 1 |
| C. Allen | Mat White Financial Services | 61 | Waterlooville | 1 |
| M. Porter | Argentis | 51 | Waterlooville | 1 |
| G. McIntyre | Argentis | 40 | Waterlooville | 1 |
| P. Cowan | Argentis | 30 | Waterlooville | 1 |
| D | | | | |

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

SOUTH EAST ENGLAND

| NAME | FIRM | REVIEWS | LOCATION | YEARS QUALIFIED |
|----------------|-------------------------------------------|---------|--------------------|-----------------|
| S. Lane | Aspirations Financial Planning | 38 | Bristol | 3 |
| D. Hopkins | OPW Chartered Financial Planners | 35 | Bristol | 2 |
| M. Dolphin | Hartsfield | 34 | Bristol | 2 |
| L. Hill | Probert Financial | 32 | Bristol | 1 |
| T. Passmore | OPW Chartered Financial Planners | 31 | Bristol | 2 |
| P. McMullan | Succession Wealth | 23 | Bristol | 2 |
| T. Evans | Greenfields Financial Management | 75 | Broadstone | 2 |
| D. Sheppard | Eight Wealth Management | 67 | Broadstone | 1 |
| A. James | Adam James Wealth Management | 22 | Broadstone | 1 |
| A. Neligan | Neligan Financial | 119 | Budleigh Salterton | 3 |
| S. Elvin | Stephen Elvin Wealth Management | 106 | Burnham-on-Sea | 6+ |
| A. Turco | Positive Wealth Creation* | 103 | Burnham-on-Sea | 2 |
| A. Wallace | Gemini Wealth Management | 84 | Burnham-on-Sea | 3 |
| I. Williams | Integrity Pensions & Investments | 22 | Calne | 1 |
| M. Manning | Safehands IFA | 148 | Cheltenham | 1 |
| R. Etherington | HDA Chartered Financial Planners | 138 | Cheltenham | 1 |
| B. Burgess | Cheltenham Independent Financial Advisers | 115 | Cheltenham | 1 |
| M. Hollands | Cheltenham Independent Financial Advisers | 91 | Cheltenham | 4 |
| E. Watkins | Cooper Associates Wealth Management | 74 | Cheltenham | 2 |
| M. Norris | Fideliuss* | 58 | Cheltenham | 1 |
| B. De Rose | De Rose Wealth Management | 55 | Cheltenham | 3 |
| B. Parker | Parker Financial Advice | 49 | Cheltenham | 1 |
| I. Croxall | Fideliuss* | 48 | Cheltenham | 1 |
| N. Evans | Attivo | 42 | Cheltenham | 1 |
| B. Seward | Attivo | 39 | Cheltenham | 1 |
| R. Tiffin | Altior Asset Management | 39 | Cheltenham | 1 |
| J. Manser | Attivo | 31 | Cheltenham | 1 |
| L. Grimshaw | Fideliuss* | 30 | Cheltenham | 1 |
| J. Bergin | Attivo | 28 | Cheltenham | 1 |
| R. Wright | Attivo | 28 | Cheltenham | 1 |
| D. Ames | HDA Chartered Financial Planners | 23 | Cheltenham | 1 |
| H. Fitzpatrick | Montpellier Wealth Management | 17 | Cheltenham | 1 |
| J. Hull | Berkley Square Private Clients | 26 | Chippenham | 2 |
| M. Bailey | Oculus Wealth Management | 97 | Christchurch | 1 |
| P. Duncalf | Premier Financial Planning | 77 | Christchurch | 1 |
| C. Jarvis | Eight Wealth Management | 71 | Christchurch | 1 |
| H. Jones | Proposito Financial Planning | 21 | Cirencester | 1 |
| T. Britton | Britton Associates Wealth Management | 68 | Clevedon | 3 |
| J. Critland | Coleridge Wealth Management | 40 | Clevedon | 3 |
| S. McCabe | Centurion Chartered Financial Planners | 20 | Clevedon | 1 |
| S. Doughty | Centurion Chartered Financial Planners | 16 | Clevedon | 1 |
| J. Stevens | Centurion Chartered Financial Planners | 15 | Clevedon | 1 |
| M. Dixon | Hartsfield | 118 | Corsham | 2 |
| J. White | Hartsfield | 69 | Corsham | 3 |
| G. Young | Peter Harding Wealth Management | 42 | Corsham | 3 |
| K. Mills | Peter Harding Wealth Management | 41 | Corsham | 3 |
| C. Skinner | Cooper Associates Wealth Management | 38 | Crediton | 1 |
| J. Stephenson | Ballantine Wealth Management | 66 | Crewkerne | 2 |
| A. Porter | Hillis and Porter Financial Planning | 16 | Cricklade | 1 |
| K. Cooper | Chadwick Financial Management | 126 | Dartmouth | 6+ |
| C. Pye | Chadwick Financial Management | 45 | Dartmouth | 1 |
| A. Grant | AFH Wealth Management | 76 | Devizes | 6+ |
| T. Gallego | Poundbury Wealth Management | 51 | Dorchester | 3 |
| J. Dalgleish | Premier Financial Planning | 109 | Exeter | 6+ |
| C. Walker | Westminster Wealth Management* | 86 | Exeter | 1 |
| V. Panteli | Succession Wealth | 48 | Exeter | 4 |
| T. Pullen | Hamilton Pullen Financial Planning | 31 | Exeter | 1 |

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|-------------------|------------------------------------------|-----|-------------------|----|
| M. Welsh | Prydis Wealth | 20 | Exeter | 1 |
| A. Pearce | RBC Brewin Dolphin | 18 | Exeter | 1 |
| B. Martin | JBM Wealth Management | 78 | Exmouth | 4 |
| I. Crook | Avocet Wealth Partnership | 38 | Exmouth | 1 |
| D. Medland | Zplan Wealth Management | 98 | Falmouth | 4 |
| M. Piper | Temple Piper Financial Planning | 29 | Faringdon | 1 |
| K. Ward | True Potential | 57 | Ferndown | 3 |
| M. Lambert | Succession Wealth | 54 | Ferndown | 4 |
| J. Kavanagh | Ascot Lloyd | 53 | Ferndown | 1 |
| B. Smith-Gater | Argentis | 28 | Ferndown | 1 |
| M. Williamson | Blackfriars Wealth Management | 110 | Gloucester | 6+ |
| D. Morris | Prosser Knowles Associates | 56 | Gloucester | 1 |
| D. Smitton | Smitton Wealth Solutions | 48 | Gloucester | 4 |
| C. Illman | Lifetime IFA | 71 | Honiton | 3 |
| M. LeGassick | Manning and Company | 227 | Ivybridge | 6+ |
| C. Brown | South Devon Financial Planning | 91 | Kingsbridge | 3 |
| P. Chidley | Kernow Financial Planning | 46 | Launceston | 1 |
| P. Dart | Dart Wealth Management | 32 | Launceston | 2 |
| R. Bateman | Bateman Financial Management | 100 | Liskeard | 4 |
| D. Boyce | Bright Future Financial | 77 | Lyme Regis | 6+ |
| P. Van Eady | Vantreo Wealth Management | 93 | Malmesbury | 5 |
| J. Soutter-Davies | AFH Wealth Management | 26 | Mitchelean | 2 |
| M. Ridgmont | Cornwall Finance & Investment Services | 87 | Newquay | 1 |
| W. Clarke | Towan IFA | 79 | Newquay | 4 |
| T. Sharp | Argentis | 44 | Penzance | 1 |
| J. Saulsbury | Saulsbury Independent Financial Planning | 104 | Perranporth | 6+ |
| A. Burton | TFA - Trusted Financial Advice | 46 | Plymouth | 4 |
| M. Sutton | Clarity Wealth Management | 42 | Plymouth | 1 |
| I. Murray | True Potential | 90 | Poole | 6+ |
| A. Parsons | Eight Wealth Management | 89 | Poole | 3 |
| E. Turgoose | Life Matters Financial Planning | 56 | Poole | 1 |
| T. Wilson | PFM Associates | 39 | Poole | 1 |
| R. Powell | Powell & Associates Financial Planning | 70 | Portishead | 2 |
| A. Alton | Alton Wealth Management | 68 | Portishead | 3 |
| N. Steele | Heritage Financial Consultancy | 193 | Radstock | 5 |
| P. Grey | TFA - Trusted Financial Advice | 240 | Redruth | 6+ |
| S. Sims-Handcock | Lonsdale Wealth Management | 76 | Ringwood | 4 |
| W. Staggs | True Potential | 89 | Salisbury | 3 |
| C. Warner | Argentis | 37 | Salisbury | 1 |
| R. Odell | Premier Financial Planning | 93 | Shaftesbury | 5 |
| P. Harding | Peter Harding Wealth Management | 71 | Shaftesbury | 5 |
| J. Crow | True Potential | 65 | Sherborne | 5 |
| R. Clifford | Clifford Wealth Management | 117 | Swindon | 2 |
| A. Badhan | Future Planning | 90 | Swindon | 4 |
| A. Wilkie | Swindon Financial Services | 48 | Swindon | 3 |
| J. Toomer | Swindon Financial Services | 42 | Swindon | 3 |
| S. Dixon | AFH Wealth Management | 27 | Swindon | 2 |
| D. Southby | Dave Southby Financial Planning | 25 | Swindon | 2 |
| J. Cook | Swindon Financial Services | 20 | Swindon | 1 |
| R. Hall | Crowood Financial Solutions | 12 | Swindon | 1 |
| S. Cutler | Blackdown Financial | 193 | Taunton | 6+ |
| J. Cooper | Cooper Associates Wealth Management | 139 | Taunton | 1 |
| M. Collins | Premier Financial Planning | 111 | Taunton | 1 |
| J. Challis | Cooper Associates Wealth Management | 65 | Taunton | 1 |
| C. Nation | Cooper Associates Wealth Management | 53 | Taunton | 1 |
| B. Ellis | Cooper Associates Wealth Management | 52 | Taunton | 1 |
| R. Davies | Peter Harding Wealth Management | 38 | Taunton | 1 |
| T. Groenewald | Cooper Associates Wealth Management | 38 | Taunton | 1 |
| K. Ward | Cooper Associates Wealth Management | 31 | Taunton | 1 |
| J. Cooper | Cooper Associates Wealth Management | 30 | Taunton | 1 |
| C. Gazzard | Cooper Associates Wealth Management | 22 | Taunton | 1 |
| O. Irish | Invest Southwest | 22 | Taunton | 1 |
| J. Wheeler | Cooper Associates Wealth Management | 14 | Taunton | 1 |
| R. Caffell | Intelligent Pensions | 43 | Tavistock | 1 |
| A. Hester | Philip James Financial Services* | 54 | Tetbury | 3 |
| A. Harris | AFH Wealth Management | 17 | Tetbury | 1 |
| J. Bissett | Prosser Knowles Associates | 42 | Tewkesbury | 1 |
| D. McGuigan | Vantage Wealth Management | 11 | Tewkesbury | 1 |
| S. Wales | Ripley Wales Financial Planning | 102 | Torquay | 5 |
| S. Cliff | Sandringham Financial Partners* | 64 | Torquay | 5 |
| J. Mountjoy | Clarity Wealth Management | 114 | Totnes | 6+ |
| A. Brown | Truly Independent | 72 | Trowbridge | 6+ |
| D. Bilkey | TFA - Trusted Financial Advice | 160 | Truro | 6+ |
| A. Cruse | Strategic Solutions Financial Services | 142 | Wareham | 6+ |
| G. Park | Premier Financial Planning | 138 | Warminster | 6+ |
| J. Coltman | Jeremy Coltman Wealth Management | 78 | Warminster | 3 |
| M. Pieters | Westminster Wealth Management* | 40 | Westbury | 2 |
| G. Charlton | True Potential | 210 | Weston-super-Mare | 4 |
| W. Chiang | Aureus Wealth Management | 62 | Weston-super-Mare | 2 |
| I. Sparks | Sparks & Co Financial Services | 262 | Wimborne | 6+ |
| B. Dove | Lester Brunt Wealth Management | 75 | Wimborne | 3 |
| S. Thorne | Northseam | 127 | Yeovil | 6+ |
| S. Dawes | Cooper Associates Wealth Management | 70 | Yeovil | 1 |
| D. Savage | True Potential | 53 | Yeovil | 1 |

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|-------------|----------------------------------------|-----|-------------------|----|
| C. Gazzard | Cooper Associates Wealth Management | 22 | Taunton | 1 |
| O. Irish | Invest Southwest | 22 | Taunton | 1 |
| J. Wheeler | Cooper Associates Wealth Management | 14 | Taunton | 1 |
| R. Caffell | Intelligent Pensions | 43 | Tavistock | 1 |
| A. Hester | Philip James Financial Services* | 54 | Tetbury | 3 |
| A. Harris | AFH Wealth Management | 17 | Tetbury | 1 |
| J. Bissett | Prosser Knowles Associates | 42 | Tewkesbury | 1 |
| D. McGuigan | Vantage Wealth Management | 11 | Tewkesbury | 1 |
| S. Wales | Ripley Wales Financial Planning | 102 | Torquay | 5 |
| S. Cliff | Sandringham Financial Partners* | 64 | Torquay | 5 |
| J. Mountjoy | Clarity Wealth Management | 114 | Totnes | 6+ |
| A. Brown | Truly Independent | 72 | Trowbridge | 6+ |
| D. Bilkey | TFA - Trusted Financial Advice | 160 | Truro | 6+ |
| A. Cruse | Strategic Solutions Financial Services | 142 | Wareham | 6+ |
| G. Park | Premier Financial Planning | 138 | Warminster | 6+ |
| J. Coltman | Jeremy Coltman Wealth Management | 78 | Warminster | 3 |
| M. Pieters | Westminster Wealth Management* | 40 | Westbury | 2 |
| G. Charlton | True Potential | 210 | Weston-super-Mare | 4 |
| W. Chiang | Aureus Wealth Management | 62 | Weston-super-Mare | 2 |
| I. Sparks | Sparks & Co Financial Services | 262 | Wimborne | 6+ |
| B. Dove | Lester Brunt Wealth Management | 75 | Wimborne | 3 |
| S. Thorne | Northseam | 127 | Yeovil | 6+ |
| S. Dawes | Cooper Associates Wealth Management | 70 | Yeovil | 1 |
| D. Savage | True Potential | 53 | Yeovil | 1 |

WALES

| | | | | |
|--------------|----------------------------------------|-----|----------------|----|
| Dr. J. Lewis | IAM Financial | 78 | Abergavenny | 5 |
| B. Owen | Green Castle Financial Planning | 21 | Ammanford | 1 |
| A. Parry | IWM Wealth Management | 74 | Blackwood | 3 |
| L. Parry | IWM Wealth Management | 59 | Blackwood | 3 |
| J. Herdman | How Money Matters* | 31 | Builth Wells | 1 |
| G. Harris | Diligent Wealth Planning | 94 | Caerphilly | 1 |
| P. Taylor | Positive Solutions | 74 | Caldicot | 2 |
| J. Gill | Abacus Associates | 203 | Cardiff | 4 |
| D. Ross | Hartley Ross | 100 | Cardiff | 6+ |
| H. Robinson | Harry Robinson Wealth Management | 66 | Cardiff | 3 |
| M. Kasmani | Life & Legacy Wealth Management | 58 | Cardiff | 3 |
| E. Peach | Niche | 54 | Cardiff | 4 |
| T. Waldock | Attivo | 51 | Cardiff | 1 |
| K. Ferris | Tenet&You | 49 | Cardiff | 1 |
| A. Varley | Andrew Varley Financial Planning | 40 | Cardiff | 3 |
| A. Goman | Hartley Ross | 38 | Cardiff | 2 |
| L. Tomlins | True Potential | 34 | Cardiff | 1 |
| S. Ormond | Fideliuss* | 32 | Cardiff | 1 |
| S. Ward | Bloom Financial Planning | 28 | Cardiff | 2 |
| D. Parry | OPW Chartered Financial Planners | 21 | Cardiff | 2 |
| R. Forkan | Attivo | 20 | Cardiff | 1 |
| D. Jones | Jigso Financial Planning | 17 | Cardiff | 1 |
| T. Durham | Centurion Chartered Financial Planners | 16 | Cardiff | 1 |
| D. Eatwell | Attivo | 15 | Cardiff | 1 |
| A. Hawkins | Hawkins Thomas Wealth | 13 | Cardiff | 1 |
| R. Young | Affinity Financial Management | 124 | Carmarthen | 2 |
| L. Murphy | O'Sullivan Financial Planning* | 123 | Carmarthen | 6+ |
| R. Barnby | RWG Financial Planning | 11 | Chepstow | 1 |
| P. Boulton | Boulton Financial Services | 163 | Conwy | 3 |
| O. Pughe | Penguin Wealth Planners | 128 | Cowbridge | 1 |
| R. Jones | RJ Financial Planning | 219 | Crymych | 3 |
| R. Lee | Windsor Financial Planning | 73 | Cwmbran | 2 |
| P. Davies | Hoyl Independent Advisers | 55 | Llanelli | 4 |
| A. Williams | AMW Wealth | 25 | Llanelli | 2 |
| T. Thomas | TT Wealth | 162 | Llantrisant | 6+ |
| G. Channon | GFCF | 49 | Merthyr Tydfil | 4 |
| M. Platt | Family Tree Wealth Management | 41 | Mold | 3 |

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

| | | | | |
|-------------|------------------------------|-----|---------|----|
| P. Morris | JM Wealth Planning* | 98 | Neath | 1 |
| A. Phillips | Niche | 146 | Newport | 6+ |
| K. East | LUNA Financial Planning | 145 | Newport | 6+ |
| A. Cummings | Rogerstone IFA* | 94 | Newport | 2 |
| R. Caisley | Niche | 68 | Newport | 3 |
| J. Hawkins | Isca Wealth Management | 61 | Newport | 5 |
| S. Trainor | Ascent Wealth Management | 53 | Newport | 1 |
| A. Sharkey | DS Howell Financial Services | 49 | Newport | 1 |
| J. Baker | Niche | 39 | Newport | 4 |
| R. Cervi | Hartley Ross | 26 | Newport | 2 |

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

| | | | | |
|------------------|-----------------------------------------------|-----|-------------|----|
| C. Lewis-Merry | Vital Financial Planning* | 17 | Newport | 1 |
| M. Rees | Romily Financial* | 161 | Penarth | 2 |
| D. Stealey | Romily Financial* | 130 | Penarth | 1 |
| D. Bharwani | Quiter Financial Advisers | 73 | Penarth | 3 |
| M. Basher | Savvy Wealth Management | 206 | Pontyclun | 6+ |
| J. Nash | Valze Independent Financial Advisers | 27 | Pontyclun | 1 |
| I. Campbell | Ian D Campbell Independent Financial Services | 99 | Pontypridd | 4 |
| D. Watts-Jones | DWJ Wealth Management | 45 | Port Talbot | 3 |
| B. Cameron-James | Abacus Associates | 43 | Porth | 2 |

| | | | | |
|------------------|---------------------------------------|-----|-------------------|----|
| P. Williams | Commodore Finance | 223 | Prestatyn | 5 |
| M. Wilson | Atlantic Wealth Consultancy | 107 | St Asaph | 3 |
| L. Richards | Vital Financial Planning* | 140 | Swansea | 4 |
| D. Rose | Sterling Welsh | 108 | Swansea | 6+ |
| K. Atkin-Bowdler | Kath Atkin-Bowdler Financial Services | 98 | Swansea | 4 |
| B. Thomas | Sturgess Mortgage Solutions | 10 | Swansea | 1 |
| M. Scott | MJS Financial Services | 66 | Vale of Glamorgan | 2 |
| T. Parmiter | Harken Financial | 70 | Wrexham | 4 |
| D. Tudor-Owen | Chester Financial Wealth Management | 32 | Wrexham | 2 |

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

EAST ENGLAND

| | | | | |
|-----------------|----------------------------------------|-----|----------------|----|
| S. Alger | Mortgage Advice Bureau | 99 | Great Yarmouth | 1 |
| S. Robinson | Mortgage Advice Bureau | 76 | Great Yarmouth | 1 |
| J. Bowles | Mortgage Advice Bureau | 144 | Lowestoft | 1 |
| L. Gilligan | Just Mortgages | 74 | Newmarket | 4 |
| S. Ward | Mortgage Advice Bureau | 249 | Norwich | 4 |
| A. Connolly | Signpost Mortgages | 180 | Norwich | 4 |
| T. Margitson | Mortgage Advice Bureau | 152 | Norwich | 2 |
| P. Farrant | Mortgage Advice Bureau | 124 | Norwich | 1 |
| J. Kemp | Mortgage Advice Bureau | 122 | Norwich | 1 |
| O. Dack | Mortgage Advice Bureau | 117 | Norwich | 1 |
| C. Palmer-Welch | Agentis Financial & Mortgage Solutions | 90 | Peterborough | 4 |
| E. Cameron | Premier Plus | 225 | St Neots | 4 |
| N. Davey | iMortgage Group | 309 | Stamford | 6+ |
| J. Slade | Miller Financial Planning | 58 | Stamford | 1 |
| N. King | Tenet Mortgage Solutions | 66 | Wisbech | 1 |

GREATER LONDON

| | | | | |
|-----------------|------------------------------------|-----|--------------|----|
| E. Hernandez | International Property Finance | 85 | Abbey Wood | 6+ |
| M. Fretwell | A S Financial | 144 | Aldwych | 2 |
| M. Rudki | Evolution Financial Services | 30 | Aldwych | 2 |
| A. Karimjee | My Local Mortgage Advisor | 76 | Bank | 4 |
| C. Chambers | Virtus Financial Planning* | 23 | Bank | 1 |
| S. Hamilton | GHL Direct | 47 | Banstead | 2 |
| R. Latteman | True Potential | 88 | Bromley | 3 |
| R. Lummis | Xpress Mortgages | 43 | Byfleet | 1 |
| O. Cole | Eminent Financial | 56 | Canary Wharf | 2 |
| M. Ford | JML (Financial) Associates* | 120 | Cobham | 5 |
| J. Smith | Lindon-Travers Associates | 71 | Cobham | 1 |
| D. Ford | JML (Financial) Associates* | 36 | Cobham | 1 |
| S. De Silva | BVS Mortgages & Financial Services | 86 | Colindale | 1 |
| M. Hurren | Novum Mortgage Services | 108 | Dartford | 3 |
| D. KAMRAN | Kings Group | 135 | Enfield | 3 |
| C. Lawson | Ablestoke | 19 | Farringdon | 1 |
| M. Miah | Investa Finance | 74 | Forest Gate | 6+ |
| M. Seewoanarain | A S Financial | 120 | Gray's Inn | 2 |
| J. Brough | A S Financial | 97 | Gray's Inn | 3 |
| S. Howard | A S Financial | 82 | Gray's Inn | 3 |
| A. Kenton | A S Financial | 77 | Gray's Inn | 3 |
| D. Horton | A S Financial | 42 | Gray's Inn | 2 |
| A. Mortimer | A S Financial | 31 | Gray's Inn | 2 |
| M. Patel | Lemon Tree Financial | 191 | Harrow | 1 |
| J. Varsani | FortyOne Money | 133 | Harrow | 2 |
| J. Dennett | A S Financial | 19 | | |

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

NORTH ENGLAND

| NAME | FIRM | REVIEWS | LOCATION | YEARS QUALIFIED |
|------------------|----------------------------------------|---------|------------------|-----------------|
| J. Knowlson | Property Link Homes | 73 | Ripon | 2 |
| C. Smith | Carol Smith Mortgage Services | 104 | Runcorn | 5 |
| B. Horsfield | Suttons Independent Financial Advisers | 247 | Sale | 3 |
| J. Shanmugam | Dream Bricks Financial | 49 | Sale | 1 |
| A. Jones | Irlam Estates Financial Services | 89 | Salford | 4 |
| E. Davis | Zen Mortgages | 89 | Sandbach | 6+ |
| D. Bedson | Bedson Financial Solutions | 51 | Sandbach | 2 |
| B. Riach | Riach Financial | 390 | Scunthorpe | 6+ |
| B. Beech | Futures Assured | 257 | Sheffield | 6+ |
| I. Christlo | MortgageLine Services | 200 | Sheffield | 6+ |
| M. Hall | FB Mortgages | 24 | Skipton | 1 |
| B. Shirltiff | Banks Lane Finance | 189 | Stockport | 1 |
| J. Hollingsworth | Woodhall Mortgages | 61 | Stockport | 1 |
| K. Macaulay | Mortgage 1st | 131 | Stockton-on-Tees | 4 |
| C. Law | Chris Law Mortgages | 204 | Wakefield | 5 |
| D. Hindmarsh | Muvin | 124 | Wallsend | 3 |
| S. Thomas | Just Mortgages | 217 | Warrington | 6+ |
| T. Cilia | Mortgages Explained | 97 | Wigan | 6+ |
| S. Martin | CH Mortgages NW | 176 | Wirral | 3 |
| A. Smith | Storeton Rose Financial Planning | 28 | Wirral | 2 |

NORTHERN IRELAND

| | | | | |
|--------------|---------------------|-----|-------------|---|
| H. Elstner | The Mortgage Clinic | 175 | Belfast | 1 |
| L. Gorman | The Mortgage Clinic | 171 | Belfast | 2 |
| L. Kitchen | The Mortgage Clinic | 37 | Belfast | 1 |
| C. Coyle | The Mortgage Clinic | 70 | Dungannon | 4 |
| S. Campbell | The Mortgage Clinic | 183 | Lisburn | 4 |
| N. Allan | The Mortgage Centre | 171 | Londonderry | 4 |
| K. Mularczyk | Pro Financial Group | 111 | Newry | 3 |

SCOTLAND

| | | | | |
|--------------|--------------------------------------|-----|-------------|----|
| A. Frendo | Clarity Mortgage Solutions | 36 | Dundee | 2 |
| J. McQuistin | Bespoke Home Finance | 228 | Edinburgh | 6+ |
| A. Wilson | Exchange Mortgages | 128 | Edinburgh | 4 |
| N. Bonnar | Pia Financial Solutions | 106 | Edinburgh | 1 |
| B. Pratt | Your Mortgage Broker | 102 | Edinburgh | 6+ |
| D. Galstaun | Next Chapter Mortgages | 41 | Falkirk | 1 |
| B. Stevenson | The Glasgow Mortgage Company | 325 | Glasgow | 6+ |
| R. McMillan | Blue Fish Mortgage Solutions | 141 | Glasgow | 3 |
| M. Hughes | Mortgage Advice Partnership | 61 | Hamilton | 1 |
| J. Brown | James Alexander Brown | 44 | Hamilton | 1 |
| G. J. McComb | Money Advice & Planning | 106 | Livingston | 6+ |
| E. Baird | Amber River C&M | 84 | Lossiemouth | 2 |
| A. Devine | Property Investment Finance | 124 | Stirling | 6+ |
| R. Forrest | Forrest & Co. Mortgages & Protection | 29 | Tranent | 1 |

SOUTH EAST ENGLAND

| | | | | |
|--------------|------------------------------------|-----|----------------|----|
| I. Butt | Prospect Tree Mortgages | 172 | Ashford | 6+ |
| J. Osborne | Scartett Financial Services | 161 | Ashford | 6+ |
| A. Burkey | BVS Mortgages & Financial Services | 31 | Aylesbury | 1 |
| J. Joseph | Sterling Street | 80 | Basildon | 4 |
| D. Ellis | Fresh Financial Services | 77 | Bexhill-on-Sea | 1 |
| A. Phillips | AP Mortgages | 31 | Billericay | 1 |
| A. Fouks | Advice for Later Life | 21 | Bognor Regis | 1 |
| S. Howard | Business & Personal Investment* | 22 | Bourne End | 2 |
| S. Bridgland | Release Freedom | 91 | Canterbury | 3 |
| M. Welton | WPP Financial Services | 167 | Chatham | 5 |
| P. Burke | Easyswitch Mortgages | 102 | Chelmsford | 4 |

| | | | | |
|----------------|--------------------------------------|-----|-----------------|----|
| C. Adamson | Compass Financial Planning | 22 | Chichester | 2 |
| N. Barsby | Asquith Financial Services | 89 | Colchester | 4 |
| L. Watts | Heart and Home Mortgages | 149 | Crawley | 5 |
| L. Karasavvas | Prolific Mortgage Finance | 34 | Cuffley | 1 |
| S. Heard | Kevela Mortgage Solutions | 48 | Dover | 2 |
| A. Hollom | True Advice Financial Services | 121 | East Grinstead | 1 |
| M. Atherden | Complete Financial Planning | 264 | Eastbourne | 5 |
| M. Lawson | Lawson Financial | 196 | Fareham | 2 |
| D. Cornell | Y3S Mortgages | 85 | Fareham | 1 |
| G. Gibson | Fortis Financial Planning | 180 | Guildford | 4 |
| C. Cary | CC Mortgage Services | 76 | Hartfield | 1 |
| D. Tickner | Knight Shaw Finance | 114 | Henfield | 4 |
| N. Vorokhib | New World Finance | 103 | High Wycombe | 1 |
| D. Whittaker | Abode Finance | 106 | Horsham | 6+ |
| P. Woolgar | Redwood Financial Services | 24 | Horsham | 1 |
| C. Lipscomb | Finance Planning | 39 | Hove | 3 |
| M. Sharpe | Pear Tree Mortgages | 72 | Hungerford | 5 |
| C. Thomas | Harridge Financial Services | 27 | Hungerford | 2 |
| D. Houcheil | Houcheil Mortgages | 164 | Ipswich | 6+ |
| F. Rouane | Upside Finance | 50 | Ipswich | 2 |
| D. Howlett | Knight Shaw Finance | 83 | Lyndhurst | 3 |
| J. Whittle | Roseacre Mortgages | 99 | Maidstone | 4 |
| S. Heath | Marlow Mortgage Co | 24 | Marlow | 1 |
| C. Brown | First Choice Mortgage Company | 358 | Newbury | 6+ |
| M. Pitt | Just Mortgages | 47 | Olney | 1 |
| G. Carley | Mortgage Market Solutions | 105 | Oxford | 5 |
| A. Peters-Bean | Ox and Hart Financial Services | 67 | Oxford | 5 |
| M. Lay | Compound Wealth Planning | 19 | Portsmouth | 1 |
| L. Chapman | Mortgage Services 4u | 316 | Ramsgate | 6+ |
| M. Traykova | Protect & Lend | 20 | Rayleigh | 1 |
| P. Randall | LRG Financial Services | 56 | Reading | 3 |
| S. Austin | Zoom Mortgage | 82 | Rochester | 4 |
| P. Steggle | Foxgrove Associates* | 127 | Sevenoaks | 6+ |
| J. Wingate | Abode Finance | 133 | Shoreham-by-Sea | 5 |
| P. Baldacchino | High Street Mortgages | 91 | Slough | 6+ |
| S. Young | Encore Mortgages | 59 | Snodland | 6+ |
| M. Nicholls | Devonports Financial Services | 61 | Southend-on-Sea | 3 |
| R. Freeman | Hitchell Financial Planning* | 69 | Tunbridge Wells | 3 |
| R. White | Illustrious FS | 38 | Westgate-on-Sea | 1 |
| R. Hellery | Mortgage Business Financial Advisers | 139 | Wickford | 5 |
| D. Kiy | DK Financial Services | 80 | Winchester | 3 |
| C. Patel | CKN Mortgages | 110 | Windsor | 4 |
| T. Wheeler | Custom Mortgages & Finance | 47 | Windsor | 1 |
| B. Sebastian | Sterling Street | 139 | Woking | 4 |

SOUTH WEST ENGLAND

| | | | | |
|---------------|-----------------------------|-----|-----------------|----|
| K. Grippo | Fidelius* | 21 | Bath | 1 |
| N. Okojie | Fidelius* | 16 | Bath | 1 |
| J. Thorne | Premier Financial Planning | 114 | Blandford Forum | 6+ |
| M. Davis | XL Financial Services | 263 | Bridgwater | 6+ |
| S. Whittlesea | Whittlesea Mortgages | 239 | Bridgwater | 6+ |
| J. Coghlan | Ellis James Financial | 169 | Bristol | 4 |
| A. Wells | Lloyd Wells Mortgages | 138 | Bristol | 5 |
| P. Waterfall | WR Ethical | 122 | Bristol | 3 |
| S. Law | Simon Law Mortgage Advice | 112 | Bristol | 5 |
| M. Strong | Strong Mortgage Solutions | 70 | Bristol | 1 |
| A. Knight | WR Ethical | 37 | Bristol | 1 |
| C. Law | The Complete Mortgage Shop | 16 | Bristol | 1 |
| R. Birtles | View Finance | 149 | Bude | 4 |
| M. Walker | B Mortgage Services | 151 | Cheltenham | 3 |
| O. McGeown | Cooper Associates Mortgages | 88 | Cheltenham | 3 |
| K. Dudek | Lavender Mortgages | 36 | Cheltenham | 1 |
| M. Robinson | Home Group Financial | 40 | Corsham | 1 |

| | | | | |
|----------------|----------------------------------|-----|-------------------|----|
| S. Hyslop | Just Mortgages | 129 | Exeter | 4 |
| J. Woodgates | Premier Financial Planning | 53 | Exeter | 4 |
| S. Gill | Avocet Wealth Partnership | 41 | Exmouth | 3 |
| J. Wellman | Lime Inc | 11 | Gloucester | 1 |
| T. Glendinning | Kernow Financial Planning | 50 | Launceston | 1 |
| D. Honey | Kernow Financial Planning | 29 | Launceston | 1 |
| G. West | Your Ideal Mortgage | 355 | Liskeard | 6+ |
| B. Evans | Your Ideal Mortgage | 135 | Liskeard | 4 |
| G. Collins | Your Ideal Mortgage | 23 | Liskeard | 1 |
| J. Whitehead | Vitality Mortgages | 179 | Lydney | 6+ |
| H. Durlacher | Elite Financial Consulting | 14 | Lydney | 1 |
| K. Woodcock | Horizon Mortgages and Protection | 52 | Par | 4 |
| K. Langshaw | SWIFS | 48 | Plymouth | 3 |
| J. Lewis | PFM Associates | 35 | Poole | 1 |
| A. Roberts | Mortgage Hub Expert | 30 | Poole | 1 |
| D. McCarthy | GHL Direct | 144 | Radstock | 4 |
| K. Beake | Beakes Financial Solutions | 23 | Ringwood | 1 |
| S. Gore | Not Only Mortgages | 216 | Wootton Bassett | 6+ |
| S. Muirhead | Premier Financial Planning | 84 | Saint Colum | 5 |
| G. Torpey | GoddardFry Wealth Management | 29 | Salisbury | 2 |
| D. Crocker | International Property Finance | 75 | Stoke-sub-Hamdon | 3 |
| G. Price | Gary Price Mortgages | 125 | Swindon | 5 |
| S. Hewson | Future Planning | 107 | Swindon | 5 |
| M. Weymouth | 1st Financial Group | 217 | Taunton | 6+ |
| D. White | White Financial Services | 212 | Taunton | 6+ |
| E. Hamilton | Blackdown Financial | 86 | Taunton | 3 |
| K. Mays | Cooper Associates Mortgages | 40 | Taunton | 1 |
| J. Callun | Cooper Associates Mortgages | 39 | Taunton | 2 |
| T. Hodge | Cooper Associates Mortgages | 35 | Taunton | 1 |
| O. Teal | Cooper Associates Mortgages | 29 | Taunton | 1 |
| W. Newnes | Cooper Associates Mortgages | 29 | Taunton | 1 |
| J. Harris | Cooper Associates Mortgages | 28 | Taunton | 1 |
| P. Bruford | Cooper Associates Mortgages | 26 | Taunton | 1 |
| G. Davidson | Cooper Associates Mortgages | 23 | Taunton | 1 |
| O. Strong | Cooper Associates Mortgages | 22 | Taunton | 1 |
| B. Graddon | Cooper Associates Mortgages | 21 | Taunton | 1 |
| C. Wells-Burr | Cooper Associates Mortgages | 20 | Taunton | 1 |
| J. Woodland | Cooper Associates Mortgages | 20 | Taunton | 1 |
| T. Hayman | Cooper Associates Mortgages | 17 | Taunton | 1 |
| J. Pugh | Cooper Associates Mortgages | 16 | Taunton | 1 |
| J. Rolis | Cooper Associates Mortgages | 10 | Taunton | 1 |
| R. Phelps | Cooper Associates Mortgages | 10 | Taunton | 1 |
| T. Boyd | Mortgage Hub Expert | 85 | Tewkesbury | 3 |
| S. Miller | Tenet Mortgage Solutions | 70 | Totnes | 1 |
| C. Mckay | Heritage Financial Consultancy | 111 | Trowbridge | 1 |
| M. Cooch | Mortgage Saving Expert | 102 | Trowbridge | 5 |
| C. Collar | Collar Mortgage Services | 56 | Weston-super-Mare | 4 |

WALES

| | | | | |
|-------------|-------------------------------|-----|------------|----|
| B. Davies | Quay Financial Services | 171 | Aberaeron | 4 |
| L. Gulwell | Creating Mortgage Solutions | 220 | Barry | 5 |
| L. Price | Lisa Price Financial Services | 172 | Blackwood | 4 |
| O. Huntley | Elite Independent Mortgages | 213 | Bridgend | 5 |
| R. Baron | Sterling Welsh | 88 | Bridgend | 6+ |
| S. Collins | TruLife Financial | 158 | Caerphilly | 2 |
| L. Powell | TruLife Financial | 157 | Caerphilly | 3 |
| L. Fletcher | BPR Protect | 240 | Cardiff | 5 |
| L. Schwetz | Lima Money | 67 | Cardiff | 3 |
| M. Williams | Hartley Ross | 79 | Penarth | 3 |
| S. Sturgess | Sturgess Mortgage Solutions | 146 | Swansea | 3 |
| D. Vaughan | Sturgess Mortgage Solutions | 24 | Swansea | 1 |

VOUCHEDFOR'S TOP RATED PROTECTION ADVISERS

CENTRAL ENGLAND

| | | | | |
|------------|---------------|-----|-------|---|
| S. Rasaiya | Owl Financial | 144 | Corby | 4 |
|------------|---------------|-----|-------|---|

GREATER LONDON

| | | | | |
|--------------------|---------------|----|---------------|---|
| E. Adu-Boahen | Owl Financial | 80 | Hoddesdon | 2 |
| J. Hare | LifeSearch | 27 | Hoxton | 1 |
| G. Thengumtharayil | Owl Financial | 33 | South Croydon | 2 |
| I. Linel Senerpida | Owl Financial | 23 | Turnham Green | 2 |

NORTH ENGLAND

| | | | | |
|-----------------|-----------------------------|-----|--------------|---|
| H. Towlson | Armstrong Watson | 29 | Carlisle | 1 |
| T. Needham | LifeSearch | 21 | Chesterfield | 1 |
| C. Parker-Smith | LifeSearch | 206 | Leeds | 2 |
| F. Settle | LifeSearch | 70 | Leeds | 1 |
| M. Figas | Owl Financial | 50 | Leeds | 1 |
| Q. Qader | LifeSearch | 24 | Leeds | 1 |
| S. Nawaz | LifeSearch | 24 | Leeds | 1 |
| S. Lockwood | LifeSearch | 18 | Leeds | 1 |
| A. Laurio | Supreme Financial Solutions | 110 | Prescot | 4 |

NORTHERN IRELAND

| | | | | |
|-------------|---------------|-----|---------|---|
| D. Koniczna | Owl Financial | 120 | Belfast | 3 |
|-------------|---------------|-----|---------|---|

SCOTLAND

| | | | | |
|------------|---------------|----|-----------|---|
| M. Gniewek | Owl Financial | 18 | Edinburgh | 1 |
|------------|---------------|----|-----------|---|

SOUTH EAST ENGLAND

| | | | | |
|-------------------|------------------|-----|---------------|---|
| K. Shanmuganathan | Lilac Financial | 160 | Bedford | 4 |
| T. Filipczak | LifeSearch | 47 | Bedford | 1 |
| B. Fearon | LifeSearch | 34 | Bedford | 1 |
| R. Dielhenn | LifeSearch | 25 | Bedford | 1 |
| M. Clifford | LifeSearch | 21 | Bedford | 1 |
| M. Danobrega | LifeSearch | 19 | Bedford | 2 |
| A. Clifford | LifeSearch | 12 | Bedford | 1 |
| C. Roberts | The Right Broker | 84 | Camberley | 2 |
| J. Arguelles | Owl Financial | 53 | Harlow | 2 |
| V. Sswamy | Lilac Financial | 234 | Luton | 4 |
| M. Chandrarathna | Owl Financial | 196 | Maidstone | 4 |
| G. Bassey | Owl Financial | 72 | Maidstone | 3 |
| M. Moore | LifeSearch | 123 | Milton Keynes | 2 |
| J. Hurd | LifeSearch | 79 | Milton Keynes | 2 |
| A. Andreoli | LifeSearch | 67 | Milton Keynes | 1 |
| G. Lawrence | LifeSearch | 61 | Milton Keynes | 1 |
| S. Adegbaju | LifeSearch | 27 | Milton Keynes | 1 |
| R. King | LifeSearch | 24 | Milton Keynes | 1 |
| D. Ball | LifeSearch | 10 | Milton Keynes | 1 |

SOUTH WEST ENGLAND

| | | | | |
|----------------------|---------------|----|---------|---|
| M. M. Dalauaidao | Owl Financial | 62 | Swindon | 1 |
| F. Sales-Feruzzewski | Owl Financial | 16 | Swindon | 1 |

WALES

| | | | | |
|-------------|---------------|----|---------|---|
| J. Liddle | Vita | 91 | Cardiff | 1 |
| P. Roberts | Vita | 85 | Cardiff | 1 |
| S. Pengelly | Vita | 81 | Cardiff | 1 |
| C. Greenway | Vita | 57 | Cardiff | 1 |
| M. Kiaroodi | Owl Financial | 20 | Cardiff | 1 |



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

VOUCHEDFOR'S TOP RATED EQUITY RELEASE ADVISERS

CENTRAL ENGLAND

| | | | | |
|--------------|----------------------------|----|------------------|---|
| M. Kendrick | Good Life Mortgage | 61 | Lincoln | 3 |
| D. Sellwood | 55Plus Equity Release | 49 | Loughborough | 3 |
| H. Hensleigh | Laterliving now! | 19 | Mansfield | 1 |
| D. Grasham | Viva Retirement Solutions* | 67 | Rothley | 4 |
| P. Singh | 55 Plus | 46 | Sedgley | 2 |
| D. Hulin | Viva Retirement Solutions* | 59 | Sutton Coldfield | 4 |

EAST ENGLAND

| | | | | |
|---------|-----------------------------|----|-----------|---|
| R. Moss | Aviva Equity Release Advice | 21 | Kettering | 1 |
| S. Bell | Aviva Financial Advice | 30 | Norwich | 1 |

NORTH ENGLAND

| | | | | |
|-----------------|------------------------------------|-----|-----------------|---|
| K. Quirke | Viva Retirement Solutions* | 51 | Blackpool | 2 |
| D. Griffin | Release My Equity | 74 | Bolton | 3 |
| S. Chalk | Laterliving now! | 143 | Chesterfield | 4 |
| T. Spencer | Optimus Mortgages | 46 | Durham | 2 |
| D. Evans | Viva Retirement Solutions* | 104 | Leeds | 4 |
| C. South | Laterliving now! | 75 | Leeds | 3 |
| D. Evans | Aviva Financial Advice | 15 | Leeds | 1 |
| D. Cole | Viva Retirement Solutions* | 56 | Leyland | 2 |
| R. Lloyd | Aviva Equity Release Advice | 24 | Lytham St Annes | 1 |
| R. Walsh | Viva Retirement Solutions* | 78 | Manchester | 4 |
| G. Shaw Knowles | The Equity Release Experts | 43 | Scunthorpe | 2 |
| A. Walker | Aviva Equity Release Advice | 32 | Stalybridge | 1 |
| R. Jones | Smart Independent Financial Advice | 35 | Wirral | 2 |
| B. Ager | Aviva Equity Release Advice | 39 | Wylam | 1 |

SCOTLAND

| | | | | |
|--------------|-----------------------------|----|-----------|---|
| S. Mackenzie | Aviva Equity Release Advice | 17 | Edinburgh | 1 |
| K. Cadman | The Equity Release Experts | 39 | Glasgow | 3 |
| C. Pratt | The Equity Release Experts | 13 | Glasgow | 1 |

VouchedFor's Top Rated Firms 2024

“A company of any size can qualify as a Top Rated Firm, even a one-person operation”

Vouchedfor
TOP RATED
ADVICE FIRM
2024

We introduced new criteria in 2024, to make qualification even more stringent.

These firms invited all their clients to review them on VouchedFor, received a high response rate, and excellent ratings. They also use our Elevation system (which involves a low monthly fee) to monitor their client experience and perform well vs industry benchmarks in areas like client advocacy and regulatory risk.

Firms of any size can qualify, from one-person operations to national firms.3

Reading clients' feedback for these firms reaffirms the value of good advice: bringing peace of mind and helping people reach their goals, whether that be buying their dream home, protecting their family, retiring in comfort or something else.

Congratulations to all the firms who attained Top Rated status in 2024.



LARGE FIRMS (50+ ADVISERS)

| Firm name | Reviews | Advisers | Rating | Location |
|--------------------------------|---------|----------|--------|----------|
| Sandringham Financial Partners | 9840 | 182 | 4.9 | UK |
| Westminster Wealth Management | 1974 | 56 | 4.8 | England |
| The Private Office | 4190 | 50 | 4.8 | England |

MEDIUM FIRMS (10+ ADVISERS)

| Firm name | Reviews | Advisers | Rating | Location |
|-----------------------------------------|---------|----------|--------|------------------------------------------|
| Fidelius | 1270 | 31 | 4.7 | England |
| MKC Wealth | 762 | 30 | 4.7 | England |
| Newcastle Financial Advisers | 2310 | 28 | 4.8 | England |
| Forvis Mazars | 1816 | 28 | 4.8 | UK |
| One Financial Solutions | 1423 | 20 | 5 | UK |
| Ellis Bates Financial Advisers | 1491 | 19 | 4.8 | UK |
| Viva Retirement Solutions | 994 | 16 | 5 | England |
| LIFT-Financial | 315 | 14 | 4.7 | Altrincham, London, Edinburgh |
| True Wealth Group | 321 | 12 | 4.9 | UK |
| AAB Wealth Chartered Financial Planners | 527 | 11 | 4.8 | UK |
| Sedulo Wealth Management | 268 | 11 | 4.9 | London, Manchester, Liverpool |
| Ryley Wealth Management | 655 | 10 | 4.9 | Doncaster, Nottingham |
| Forrester Boyd Wealth Management | 545 | 10 | 4.8 | Yorkshire, Lincolnshire, Nottinghamshire |

SMALL FIRMS (FEWER THAN 10 ADVISERS)

| Firm name | Reviews | Advisers | Rating | Location |
|-------------------------------------|---------|----------|--------|----------------------------------------|
| Medical Family Finance | 727 | 7 | 4.8 | London |
| Verdant Financial Planning | 147 | 7 | 4.9 | Reading |
| Smith and Wardle Financial Planning | 269 | 6 | 4.9 | Hitchin |
| Platinum Financial Planning | 208 | 6 | 4.9 | Belfast |
| Prosperity IFA | 621 | 5 | 4.9 | Crowborough, Stevenage |
| Foxgrove Associates | 607 | 5 | 4.9 | Sevenoaks, Bromley |
| Spectrum Wealth Group | 505 | 5 | 4.9 | Glasgow |
| GPFM | 332 | 5 | 4.8 | Hertford, Kings Lynn |
| Laterliving now! | 329 | 5 | 4.9 | Derbyshire, Berkshire, North Yorkshire |
| David James Wealth | 320 | 5 | 4.9 | Southampton, Ipswich, London |
| The Aspire Partnership | 235 | 5 | 4.9 | Bristol |
| Hills Financial Planning | 228 | 5 | 4.9 | Larne |

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|--------------------------------------------|------|---|-----|----------------------|
| Philip James Financial Services | 1047 | 4 | 4.9 | Oxford, Gloucester |
| Rosewood Wealth Management | 443 | 4 | 4.9 | Chesterfield |
| Wealthwide | 365 | 4 | 4.9 | Birmingham |
| HarperLees Financial Planning | 275 | 4 | 4.9 | Chelmsford |
| Balance: Wealth Planning | 236 | 4 | 4.8 | Nottingham |
| The Wilcox Young Partnership | 195 | 4 | 4.8 | Bournemouth |
| Mearns & Company | 187 | 4 | 4.8 | Edinburgh |
| Kingsland Wealth Management | 149 | 4 | 4.7 | Shrewsbury |
| Efinity Finance | 82 | 4 | 5 | Warrington |
| Jones & Co Independent Financial Advice | 506 | 3 | 4.8 | Chesterfield |
| Rowley Turton (IFA) | 487 | 3 | 4.9 | Leicester |
| IronMarket Wealth | 341 | 3 | 4.9 | Stoke-on-Trent |
| Romilly Financial | 298 | 3 | 4.7 | Cardiff |
| Bray Wealth Management | 277 | 3 | 4.9 | Chobham, Surrey |
| Hitchell Financial Planning | 277 | 3 | 4.9 | Tunbridge Wells |
| Tailored Financial Planning | 244 | 3 | 4.9 | St Helens |
| Sylvan Financial Management | 223 | 3 | 4.9 | Cheadle |
| Business & Personal Investment | 192 | 3 | 4.9 | Bourne End |
| Christopher Little & Co | 186 | 3 | 4.9 | Otley |
| Virtus Financial Planning | 181 | 3 | 4.9 | London |
| Robson Macintosh & Company | 101 | 3 | 4.8 | Edinburgh |
| Lewis Christopher | 60 | 3 | 5 | Milton Keynes |
| Wardour Financial Planners | 49 | 3 | 4.9 | Gerrards Cross |
| Adcas Financial Management | 270 | 2 | 4.9 | Blackpool |
| Aspen Wealth Management | 256 | 2 | 4.8 | Isle of Wight |
| Brace Wealth Management | 210 | 2 | 4.9 | Northampton, Warwick |
| Adcock Financial | 210 | 2 | 4.9 | Twickenham |
| Stonegate Wealth Management | 208 | 2 | 4.9 | Stone, Staffordshire |
| Vizion Wealth Chartered Financial Planners | 206 | 2 | 4.9 | Milton Keynes |
| Philpott Financial | 194 | 2 | 4.9 | Huddersfield |
| Expert Wealth Management | 188 | 2 | 4.9 | Oxford |
| Insight Wealth Financial Advisers | 187 | 2 | 4.9 | Northampton |
| Vital Financial Planning | 153 | 2 | 4.9 | Newport, Swansea |
| O'Sullivan Financial Planning | 146 | 2 | 5 | Swansea, Chelmsford |
| TFP Financial Planning | 146 | 2 | 4.8 | Chelmsford |
| JML (Financial) Associates | 144 | 2 | 5 | Cobham |
| DBL Asset Management | 138 | 2 | 4.8 | Wilmstow |
| Positive Wealth Creation | 111 | 2 | 4.8 | Burnham-on-Sea |
| Attain Wealth Management | 105 | 2 | 4.9 | Leighton Buzzard |
| Harper Financial Associates | 97 | 2 | 4.8 | Wakefield |
| Estate Financial Planning | 78 | 2 | 4.9 | Dorking, Guildford |
| Barwells Wealth | 66 | 2 | 4.8 | Lewes |

| | | | | |
|--------------------------------------|-----|---|-----|----------------------------|
| Money Advice Partnership | 50 | 2 | 4.8 | Northern Ireland, Scotland |
| Makemson & Company | 46 | 2 | 4.9 | Cardiff |
| Edward Asset Management | 44 | 2 | 5 | Liverpool |
| Citygate Financial Planning | 41 | 2 | 4.9 | London |
| Ruby Red Financial Planning | 40 | 2 | 4.8 | Ivybridge |
| Two10 Investment Services | 35 | 2 | 4.7 | Preston |
| Clifford Osborne IFA | 440 | 1 | 4.9 | Eastbourne |
| Ginkgo Financial | 281 | 1 | 4.8 | London |
| Waymark Financial | 221 | 1 | 4.9 | London |
| Cordiner Wealth | 219 | 1 | 4.8 | Leeds |
| LightSide Financial Planning | 215 | 1 | 4.8 | Liverpool |
| Black Lion Wealth Management | 209 | 1 | 4.9 | Brighton |
| Worthington Financial Planning | 207 | 1 | 5 | Sandy |
| Sheraton Financial Planning | 205 | 1 | 5 | Portsmouth |
| Probity Mortgage Services | 188 | 1 | 5 | Telford |
| Thanks Wealth Planning | 177 | 1 | 4.9 | London |
| Poise Financial Planning | 175 | 1 | 4.8 | Linlithgow |
| Natalie Turner Wealth Management | 165 | 1 | 4.9 | Newcastle-upon-Tyne |
| Britannic Place Financial Management | 159 | 1 | 4.9 | Worcester |
| MDM Wealth | 158 | 1 | 4.9 | Rugby |
| High House Wealth Management | 150 | 1 | 4.9 | Birmingham |
| New Vision Wealth Strategies | 139 | 1 | 4.8 | Holmes Chapel |
| Jane Smith Financial Planning | 133 | 1 | 4.9 | Milton Keynes |
| Otus Financial Planning | 132 | 1 | 4.9 | Altrincham |
| Advice Matters Financial Planning | 131 | 1 | 4.9 | Lancaster |
| Barnsdale Financial Management | 118 | 1 | 5 | Leicester |
| Daniel Bloomfield Wealth Management | 102 | 1 | 5 | London |
| DeLaunay Wealth Management | 92 | 1 | 4.9 | Guildford |
| Tingley & Cooper | 92 | 1 | 4.9 | London |
| KWL Wealth Management | 90 | 1 | 4.8 | Taunton |
| Auxilia Financial Services | 89 | 1 | 5 | South Petherton |
| Blackroot Financial Planning | 84 | 1 | 4.8 | Birmingham |
| Hesketh Financial Planning | 45 | 1 | 4.9 | Chorley |
| EVA Capital Management | 44 | 1 | 4.8 | Worcester |
| King Property Finance | 39 | 1 | 5 | Chertsey |
| John Yuille Financial Services | 35 | 1 | 4.8 | Edinburgh |
| DTCS Financial | 31 | 1 | 5 | Pontyclun |
| Mulberry Bow | 30 | 1 | 4.8 | London |
| Advice Rooms | 28 | 1 | 4.9 | Exeter |
| Finsbridge Financial Planning | 21 | 1 | 5 | Sevenoaks |

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