



# Know your game plan

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

Colin Randall

More than 18 million people in Britain who could benefit from professional financial advice are not seeking it, according to research for the Financial Conduct Authority (FCA). A report for the regulator's Financial Advice Market Review in 2018 reinforces the sector's belief that working people across the UK – and not just the very wealthy – are in need of help with financial planning. It found that of 46.5 million adults who had not obtained regulated advice, nearly 40 per cent had savings or investments of at least £10,000 “and therefore might have a need for advice”. VouchedFor.co.uk – a ratings

site that lists financial and legal professionals, and helps people access the best available advice at all stages of life – has accumulated more than 100,000 verified client reviews and conducts its own extensive checks and monitoring. Its key objectives are to “demystify the advice landscape”, help consumers understand the value of good advice and make them confident about seeking it. It's worth noting that the number of people receiving regulated advice on investments, pensions or retirement planning rose sharply from 3.2 million in 2017 to 4.5 million last year. But as the FCA report points out, that still only accounts for about one in ten UK adults. Among the given reasons for the low uptake are expense, uncertainty and lack of trust about the quality of advice offered. This

underlines the challenges facing professionals as they try to convince people that even those with relatively modest incomes and savings have something to gain. The situation hasn't been helped by the 2017 British Steel pensions mis-selling scandal, which rocked confidence in the financial advice sector. After British Steel owner Tata restructured its pension fund, thousands of scheme members were targeted by “vulture” financial advisers, many losing out in the process. However, VouchedFor says the fallout from such isolated cases should be viewed against a background of countless examples of sound advice providing “financial uplift across a variety of common life events”. Rebecca Aldridge is a chartered financial planner and managing director of Nottingham-based Balance: Wealth Planning. As one of VouchedFor's listed advisers, she says: “There is a wide spectrum of people who need advice.”

**CHECKLIST**

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

- **Buying a home** mortgage advice
- **Starting a family** life insurance, junior ISAs, school fee funds
- **Starting investing** ISAs, investment advice
- **Starting a business** funding, auto-enrolment/pensions
- **Bereavement or getting divorced** holistic financial advice
- **Nearing retirement** take advantage of pension freedoms, equity release and annuities
- **Leaving a legacy** inheritance tax plans

“What people actually think can be a quite different matter, though. What I see is younger people – particularly millennials – who do not identify as needing such advice. Even if they do, they are much more likely to try to do it for themselves.” Aldridge believes professionals need to overcome this scepticism by “bending and changing” the way they offer services. Her own response has been to launch Neon Financial Planning, an online subsidiary catering for under-45s – her own age bracket. “There is a misconception that financial planning is all about investing money,” she says. “We must focus on the predominant objective of restructuring wealth in order to make the best of it: minimising taxation, having your money in the right place, and having the structure to ensure you have enough – and will continue to do so in the future.”

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



## How to pop the right questions

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

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

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

**What do you do that I couldn't do myself?**  
With the rise of multiple online services, it's important to know how your adviser can benefit your situation above what an automated service can offer you. It may be tempting to use online services, such as “robo-advice” companies that offer investment and pension advice. However, a financial adviser should be able to discuss the additional services and assistance they can provide. For example, many advisers specialise in particular scenarios, such as helping you to understand how much you might want to draw down from your pension. Practical expertise and the human touch can make a huge difference to ensuring you hit all of your financial and personal goals. Similarly, when speaking with a mortgage adviser, they will be able to discuss the full intricacies of your mortgage, so do be open with them. It is their job to advise you on which type of mortgage is the most suitable for you. They will factor in your whole financial situation, and will be able to display the full costs involved. They are also usually able to secure better deals than those that are available on comparison sites; the latter will not show the full complexity of why each product is (or isn't) suited to you. The sites also might not include application charges that arise down the line. A good mortgage or financial adviser will be able to provide validation and give you peace of mind that no stone has been left unturned.

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

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

**Do you have experience of people in a situation similar to my own?**  
It is not uncommon for an adviser to only work with clients who have a minimum wealth level or mortgage size. For instance, if you have £20,000 in savings, but your potential financial adviser generally deals with people who have £500,000, you may be better off with someone who has more experience assisting those in a similar financial situation to you. The same applies with personal circumstances. Major life events such as births, divorce, bereavement and critical illness can add a further level of complexity to your financial situation and it might be helpful to find advisers who have experience in these areas.

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

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

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

**How, and how much, do you charge clients?**  
When considering whether to take advice, what it will cost will probably be one of your first concerns. An adviser must explain how much they will charge before you are taken on as a client. Mortgage advisers may charge in different ways: an upfront fee, payment through commission on the mortgage loan, or a combination of both. Many financial advisers charge a percentage of the value of your investment or pension pot. Fee structures can be complicated, so ask exactly what you'll pay based on your wealth and requirements.



## Inheritance tax...what the fugu?

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

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

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

**octopusinvestments**  
A brighter way

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**INFO**

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|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>JARGON BUSTER</b></p> <p>Definitions for financial and mortgage advisers can be confusing. This guide will help you understand what you're dealing with.</p> | <p><b>INDEPENDENT FINANCIAL ADVISER</b></p> <p>An independent financial adviser can advise across all investment and pension matters relevant to their clients.</p> | <p><b>FOCUSED INDEPENDENT FINANCIAL ADVISER</b></p> <p>Focuses on specific investment and pension matters. Within these areas of advice, the adviser is in no way limited in the products they can recommend.</p> | <p><b>RESTRICTED FINANCIAL ADVISER</b></p> <p>They can advise across a limited set of investment and pension products.* This limitation may enable them to offer an improved service and lower fees, but you should consider how other products compare.</p> | <p><b>WHOLE OF MARKET MORTGAGE ADVISER</b></p> <p>Can advise across a range of available mortgage products. Ask whether they check lenders' direct-only deals (ie, those available only directly to consumers from the lender, without going through an adviser).</p> | <p><b>LIMITED MORTGAGE ADVISER</b></p> <p>Can advise across a limited set of mortgages.* This limitation might enable them to offer an improved service and lower fees – but do also consider how other products compare.</p> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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

Cover illustration: Valentina Verc

# How much should financial guidance cost?

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

Laura Brodeur

Whether we have just had a baby, or waved a child off to university, are planning to retire or have been bereaved, we need help when managing our capital across the different stages of life. For many, however, seeking financial guidance from a qualified adviser

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

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

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

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

In the past six months, 47 per cent of VouchedFor's top rated advisers have added their fees. This is evidence, the site says, that the desire for transparency is actually coming from the advisers

themselves. The beneficiaries of such a move are consumers.

"Fee transparency is a vital step in giving millions of Britons who could benefit from financial advice the confidence to engage," says Alex Whitson, managing director of VouchedFor. "The key word here is value and it's important that consumers get to grips with how an adviser's fee structure and services align with their needs."

#### Free initial consultation

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

#### Initial fees

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

#### Ongoing charges

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

#### Average total charges

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



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

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

#### Financial plan

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

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

#### Stocks and shares ISA

To open one of these, you'd pay about 3.79 per cent of the amount invested as an average initial fee. That means if you were to invest the annual ISA limit of £20,000, there would be a cost of £758. You would then pay an average 0.84 per cent of the amount invested as an ongoing charge.

#### Pensions

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

#### Mortgages

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

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



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

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

Find out more at  
[pensionadvicevouchers.co.uk](http://pensionadvicevouchers.co.uk)  
or call **0330 500 1586**



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

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

**K**aren Broadhead, 57, a sales representative for a gift company, and her husband Mark, 56, a director for a shopping centre, realised that with retirement looming they had to get their financial affairs in order. They knew they wanted to consolidate pensions from previous jobs and address their larger than desired mortgage in order to safeguard their future, without impacting their outgoing lifestyles. "We live in a wonderful village, Warmington, in Northamptonshire, and will have been there for four years in July," says Karen. "We've been lucky enough to make a lot of friends here and love going to our local pub. We are social animals and it's fair to say that comes at a price, hence even more of a need to make sure we can continue our way of life once we retire. "Also, our daughter Emma lives away from Warmington and at some stage it would be good to be close to

her, something that would obviously involve a house move."

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

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

She discovered VouchedFor via an online recommendation on MoneySavingExpert. Impressed with its transparency, she could instantly access personal reviews on VouchedFor for financial advisers in her area, reassuring her that they came recommended.

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

She says it was helpful to see what other financial issues and life stages – for example, how to prepare for retirement – had been addressed by advisers and what she might be able to ask about. Reviews included information about why a person originally sought help, whether they achieved the outcome they'd hoped for and what an adviser might have done better.

Calum O'Donnell, a chartered financial planner at AMAS Investments in Bury St Edmunds, Suffolk, was the independent adviser she approached. Today, Karen declares herself delighted with the decision, saying he has been "absolutely fantastic" and "nothing has been too much trouble".

Initially, she contacted him through VouchedFor. Within 24 hours he had responded and arranged a meeting. He visited the Broadheads at their home on several occasions – and they are still in touch.

The couple approached Calum with "the usual bag of paperwork". But he didn't open it, instead taking his preferred approach of asking what it was Karen and Mark were most concerned about, and what they hoped to achieve. They wanted to address how to consolidate their pensions, retire early, deal with an inheritance and pay off what at their stage in life was still a large mortgage.

Calum reviewed their current and future income against outgoings to quantify their basic, leisure and luxury expenditure, and analysed their cashflow.

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

Financial makeover:  
Mark and Karen  
Broadhead



He helped us focus on how much we would need to retire

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

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

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

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

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

goals and use our money to our best advantage."

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

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

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

## David Prosser

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

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

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

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

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

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

“There is a common perception that inheritance tax is something that affects only the wealthiest people, but with the nil rate band frozen, and given the house price rises of recent years, more and more families are being affected,” warns Paul Latham, the managing director of Octopus Investments.

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

### 1 Write your will to make the best use of the nil rate bands

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

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

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

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

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

**4 Give more wealth away**  
Even if you've exhausted your ordinary gift allowances, you can still make “potentially exempt transfers”. They're only potentially exempt because if you die within seven years of making such a gift, it could be counted as part of your estate.

Careful planning and expert advice can make a real difference

**5 Use discretionary trusts**  
A trust enables you to set aside assets for your heirs while maintaining control over when and how these bequests will be distributed – usefully, wealth held within a trust is normally free of IHT. However, in some cases, there may be tax charges when you set up the trust or on an ongoing basis. You also have to live for seven years after moving assets into a trust for them to be IHT exempt.

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

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

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

# 8 ways to cut your inheritance tax liability

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



# The Guide's mission

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



**Adam Price**  
VouchedFor  
CEO and  
founder

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

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

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

financial and legal professionals.

In total, 1,171 advisers from 723 different firms are included in the Guide. They amassed 21,664 reviews in 2018, with an average rating of 4.9 out of 5.

As well as being endorsed by at least ten clients, each adviser is a fully verified member of VouchedFor, which means they have been checked against the Financial Conduct Authority's Register as well as undergoing checks and ongoing monitoring.

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

Further, each top rated adviser will receive a background report to reassure people considering

advice that they are in good hands. The report will list all the checks and reviews that support the adviser's inclusion in the Guide.

For a full breakdown of the reviews, checks, services, top rated status and qualifications of each of the advisers listed in the Guide please visit VouchedFor.co.

uk where you can search for advisers by name. Alternatively, you can call 0203 1110580 and speak to a member of the VouchedFor team who will listen to your needs and point you in the right direction.

The Guide wouldn't be possible without the efforts of the thousands of advisers and clients who share our commitment to shining a light on the value of great financial advice and helping more people access it. My most sincere thanks to everyone who has contributed.

We hope you find the Guide valuable.

## Firm favourites: here's a list of the top rated financial and mortgage advice firms with the most reviews on VouchedFor

| FIRM NAME               | TOTAL REVIEWS |
|-------------------------|---------------|
| True Potential          | 1896          |
| 2plan Wealth Management | 1332          |
| GHL Direct              | 1147          |
| Hargreaves Lansdown     | 705           |
| Investment Solutions    | 619           |
| Gallagher               | 486           |
| Westminster Wealth      | 438           |
| Jones & Co              | 369           |

## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

These financial advisers have received the highest volume of positive 2018 client reviews on VouchedFor.co.uk, the ratings site for financial and legal professionals. As well as being endorsed by more than ten clients, each adviser is a fully verified member of VouchedFor, which means they have been checked against the Financial Conduct Authority's Register, as well as undergoing several other checks and ongoing monitoring.

### CENTRAL ENGLAND

| NAME             | FIRM                         | REVIEWS | STATUS | FEES PUBLISHED | LOCATION          |
|------------------|------------------------------|---------|--------|----------------|-------------------|
| Philip Truscott  | Truscott Wealth Management   | 68      | I      | Y              | Alfreton          |
| Chris White      | Regent Financial             | 73      | I      | N              | Ashby De La Zouch |
| Mandeep Singh    | AFH Wealth Management        | 40      | I      | N              | Birmingham        |
| Robert Prymachuk | Chamberlain Group            | 37      | I      | N              | Birmingham        |
| Thomas Dickson   | Essential Money              | 87      | I      | Y              | Birmingham        |
| Lisa Footes      | Footes Financial Planning    | 76      | I      | Y              | Birmingham        |
| Gary Franklin    | GRF Wealth Management        | 40      | I      | N              | Birmingham        |
| Alan Moran       | Interface Financial Planning | 22      | I      | Y              | Birmingham        |
| Gem Durham       | Obsidian Financial           | 24      | I      | Y              | Birmingham        |
| George Kapositas | Professional Capital         | 36      | I      | N              | Birmingham        |
| Steven Johnson   | S Johnson                    | 21      | I      | N              | Birmingham        |
| Kira Sehmbi      | True Potential               | 25      | R      | Y              | Birmingham        |
| Simon Cherry     | Hargreaves Lansdown          | 15      | R      | Y              | Brackley          |

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

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

### KEY

#### STATUS:

I: Independent financial adviser  
FI: Focused independent financial adviser  
R: Restricted financial adviser

#### FEES PUBLISHED:

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

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

CENTRAL ENGLAND

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

|                    |                              |     |   |   |                     |
|--------------------|------------------------------|-----|---|---|---------------------|
| Gary Fulcher       | Kimbolton Financial Planning | 46  | I | N | St Neots            |
| Christopher Clark  | Premier Plus                 | 57  | I | N | St Neots            |
| Henry Metcalf      | Golden Oak Wealth Management | 27  | I | N | Stamford            |
| Richard Ash        | Liberty Partnership          | 17  | I | N | Stamford            |
| Richard Hollington | Octagon Wealth               | 75  | I | Y | Stone               |
| Steven Hendry      | Stonegate Wealth Management  | 72  | I | N | Stone               |
| Ashley Clifton     | ASC Financial Advisers       | 85  | I | N | Stourbridge         |
| Michael Harvey     | Charters Private Wealth      | 28  | I | N | Stratford Upon Avon |
| Pippa Cucirean     | True Potential               | 16  | R | Y | Stratford Upon Avon |
| Robin Place        | Four Oaks                    | 49  | R | N | Sutton Coldfield    |
| Amanda Reid        | Gemini Wealth Management     | 127 | I | N | Sutton Coldfield    |
| Jeremy Lake        | Jeremy George Lake           | 23  | R | N | Sutton Coldfield    |
| Helen Blackburn    | Oaklands Wealth Management   | 73  | I | Y | Sutton Coldfield    |
| Hannah Cowell      | Zplan Wealth Management      | 104 | I | N | Swadincote          |
| Mark Johnson       | Integritas                   | 78  | I | Y | Swadincote          |
| David Chapman      | Complete Advice Services     | 38  | I | Y | Tamworth            |
| Gary Puffett       | Mansion Park                 | 63  | I | N | Tamworth            |
| James Hawsworth    | Pendra House                 | 31  | R | Y | Tamworth            |
| Veronica Harrison  | True Potential               | 17  | R | N | Tamworth            |
| Nicholas Davies    | AFH Wealth Management        | 11  | I | N | Telford             |
| Gavin Roberts      | Chartered Independent        | 68  | I | N | Telford             |
| Daniel Morris      | Future Perfect               | 10  | R | Y | Telford             |
| Lee Gardner        | Gardner Financial Management | 69  | I | N | Warwick             |
| Roy Donoghue       | The Money Map                | 51  | I | Y | Warwick             |
| Paul Anstee        | Moneytree Financial Services | 66  | I | N | Wellingborough      |
| Andrew Reeves      | The Investment Coach         | 85  | I | Y | Wellingborough      |
| Spencer Clifton    | ASC Financial Advisers       | 60  | I | N | West Bromwich       |
| David Stait        | Gemini Wealth Management     | 60  | I | N | Wolverhampton       |
| Scott Saxby        | JPA Financial Services       | 29  | I | Y | Wolverhampton       |
| Martin Dodd        | Midlands Investment Agency   | 70  | I | Y | Wolverhampton       |
| Chris Stallard     | Stallard Wealth Management   | 10  | I | N | Wolverhampton       |
| Simon Mansell      | Temple Bar                   | 68  | I | N | Worcester           |

GREATER LONDON

|                    |                               |     |   |   |                |
|--------------------|-------------------------------|-----|---|---|----------------|
| Kam Bains          | Templar Financial Associates  | 29  | I | N | Abbots Langley |
| Guy Stout          | Templar Financial Associates  | 11  | I | Y | Abbots Langley |
| Sukh Jawanda       | InterestMe Financial Planning | 10  | R | N | Aldgate        |
| Ross Speedie       | InterestMe Financial Planning | 18  | R | N | Aldgate        |
| Philip Dragoumis   | St. James's Place             | 11  | R | Y | Aldwych        |
| James Woodfall     | Woodfall Wealth Consultancy   | 10  | R | Y | Aldwych        |
| Paul Coyle         | Hargreaves Lansdown           | 16  | R | Y | Ashted         |
| Filip Slipaczek    | Filip Slipaczek               | 154 | I | N | Barnet         |
| Dhan Sharma        | Succession Wealth             | 53  | I | Y | Beckenham      |
| Christopher Wotton | Wotton Wealth Management      | 11  | R | Y | Bexley         |
| Adam Liddelow      | Liddelow Financial Services   | 40  | I | N | Blackheath     |
| Joshua Gerstler    | The Orchard Practice          | 45  | R | Y | Borehamwood    |
| Adam Rideout       | Foster Denovo                 | 19  | R | N | Borough        |
| Ray Rastall        | Foster Denovo                 | 59  | I | Y | Borough        |

|                        |                                     |     |   |   |                      |
|------------------------|-------------------------------------|-----|---|---|----------------------|
| Andrew Rumbles         | Prospera Wealth Management          | 13  | R | Y | Borough              |
| Graeme Mackay          | Foxgrove Associates                 | 79  | I | Y | Bromley              |
| Bobby Phillips         | Cooper Associates Wealth Management | 15  | R | Y | Canary Wharf         |
| Martin Card            | TBA Wealth Management               | 30  | I | N | Carshalton           |
| Richard Paddle         | St. James's Place                   | 13  | R | Y | Chislehurst          |
| James Wade             | Charles Wade Finance                | 35  | I | Y | Chiswick             |
| Alex Smith             | Watson Moore                        | 41  | I | Y | Chiswick Park        |
| Matthew Brennan        | Motus Financial Planning            | 11  | R | N | City of London       |
| Alistair Mann          | Clocktower Fund Management          | 88  | I | N | Cobham               |
| David Bull             | Creative Wealth Management          | 18  | R | N | Croydon              |
| Wayne Griffiths        | One Financial Solutions             | 24  | I | Y | Croydon              |
| Dave Chamberlain       | Qi Financial Solutions              | 17  | I | Y | Croydon              |
| Nick Blackford         | Cophorne Financial Services         | 12  | I | N | Egham                |
| Ray Martin             | Four Seasons                        | 30  | I | N | Epsom                |
| Belinda Coombs         | Origen Financial Services           | 10  | R | N | Epsom                |
| Andrew Sotiriou        | Ethical Financial Planning          | 46  | I | N | Finchley             |
| Owen Cook              | Ablestoke Wealth Management         | 88  | I | Y | Fitzrovia            |
| Jonathan Ritterband    | The Private Office                  | 17  | I | N | Fleet Street         |
| Paul Sanders           | The Private Office                  | 14  | I | N | Fleet Street         |
| Tony Whelan            | True Potential                      | 10  | R | Y | Grange Park          |
| Salvatore Volante      | Origen Financial Services           | 44  | R | N | Gray's Inn           |
| Andrew Brixey-Williams | Fiduciary Partners                  | 14  | I | N | Gunnersbury          |
| Bejal Shah             | Capital Financial Consultants       | 11  | R | N | Harrow               |
| David Hadrava          | Westminster Wealth                  | 40  | I | N | High Holborn         |
| Stephanie Jones        | Westminster Wealth                  | 35  | I | N | High Holborn         |
| Danny McFarlane        | Westminster Wealth                  | 39  | I | N | High Holborn         |
| Kevin Hughes           | Westminster Wealth                  | 13  | I | N | High Holborn         |
| Rebecca Cherry         | Westminster Wealth                  | 42  | I | N | High Holborn         |
| Lisa Conway Hughes     | Westminster Wealth                  | 23  | I | N | High Holborn         |
| Gemma Stanbridge       | Westminster Wealth                  | 38  | I | N | High Holborn         |
| Malcolm Samuels        | True Potential                      | 17  | R | N | Hoddesdon            |
| Sean Irwin             | DFP Wealth Management               | 53  | I | N | Honor Oak            |
| Philip Cohen           | In2 Planning                        | 17  | I | N | Hoxton               |
| Jane Hodges            | Money Honey                         | 29  | I | Y | Hoxton               |
| Nigel Shaffer          | Radcliffe & Newlands                | 14  | I | N | Hoxton               |
| Henrietta Oxlade       | Radcliffe & Newlands                | 98  | I | N | Hoxton               |
| Rongu Miah             | Advance Wealth                      | 39  | I | N | Ilford               |
| Kanishk Swarup         | St. James's Place                   | 13  | R | Y | Kensal Green         |
| Sam Sloma              | Engage Financial Services           | 14  | I | Y | King's Cross         |
| Ruban Sanmuganathan    | Plutus Wealth Management            | 17  | I | N | King's Cross         |
| Michael Bower          | Aspen Financial Services            | 27  | I | Y | Kingston Upon Thames |
| Stewart Twidle         | Asset & Investment Management       | 128 | I | Y | Kingston Upon Thames |
| Andrew Nicolson        | Devine Financial Management         | 27  | I | Y | Knightsbridge        |
| Matthew Smith          | Buckingham Gate                     | 61  | I | Y | Knightsbridge        |
| Andrew Shorten         | Blacktower FM                       | 11  | I | N | Leatherhead          |
| Guy Bolam              | BolamRose                           | 33  | R | N | Liverpool Street     |
| Jeremy Askew           | Town Close Financial Planning       | 122 | I | Y | Loughton             |

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

|                    |                                           |     |    |   |               |
|--------------------|-------------------------------------------|-----|----|---|---------------|
| Keith Galgut       | Vintage Financial                         | 74  | I  | N | Mill Hill     |
| Barnaby Balkwill   | Ablestoke Financial Planning              | 24  | R  | Y | Moorgate      |
| Sam Whybrow        | Cervello                                  | 58  | I  | Y | Moorgate      |
| Tuli Ghosh         | Consilium Financial Management            | 19  | I  | N | Moorgate      |
| Laurence Jackson   | Fairstone                                 | 48  | I  | N | Moorgate      |
| Jonathan Kinch     | Fairstone                                 | 71  | I  | N | Moorgate      |
| John Brock-Edgar   | Fairstone                                 | 21  | I  | N | Moorgate      |
| Scott Miller       | Fairstone                                 | 13  | I  | N | Moorgate      |
| Mark Beynon        | Foster Denovo                             | 34  | I  | N | Moorgate      |
| Veronica Mann      | Facts and Figures                         | 19  | I  | Y | Pinner        |
| Chandan Hinduja    | SensInvest                                | 68  | I  | Y | Pinner        |
| Mark Gibson        | Searles Financial Planning                | 13  | R  | Y | Putney        |
| Jayesh Ratna       | AFH Wealth Management                     | 11  | I  | N | Queensbury    |
| Peter Adcock       | Adcock Financial                          | 28  | I  | N | Richmond      |
| Fiona Murguro      | Murguro Wealth                            | 14  | I  | Y | Romford       |
| David Chew         | Professional & Medical Financial Planning | 55  | I  | N | Romford       |
| Tony Martin        | True Potential                            | 26  | R  | Y | Romford       |
| Amit Mittal        | One Financial Solutions                   | 22  | I  | Y | Ruislip       |
| Rebecca Robertson  | Evolution Financial Planning              | 27  | I  | Y | Somers Town   |
| Ed Shardlow        | Ablestoke Financial Planning              | 11  | R  | N | South Bank    |
| Lucie Gee          | Westminster Wealth                        | 14  | I  | N | Southfields   |
| Jonathan Rowe      | Inpartnership                             | 19  | I  | Y | St James's    |
| Priyesh Patel      | Ablestoke Financial Planning              | 18  | R  | Y | St Paul's     |
| Hamil Mason        | Ablestoke Financial Planning              | 13  | R  | Y | St Paul's     |
| Liam Martin        | Audley Asset Management                   | 15  | I  | Y | St Paul's     |
| Adrian Douglas     | Audley Asset Management                   | 15  | I  | N | St Paul's     |
| James Lindley      | Castell Wealth Management                 | 14  | R  | Y | St Paul's     |
| Tom Wood           | Clearwater Wealth Management              | 11  | R  | Y | St Paul's     |
| Adrian Lambe       | Clearwater Wealth Management              | 12  | FI | Y | St Paul's     |
| Greg Neall         | Wake Up Your Wealth                       | 32  | I  | Y | Staines       |
| Jean-François Rio  | Alexander House                           | 11  | R  | N | Stockwell     |
| Seán Standerwick   | MLP Wealth Management                     | 58  | I  | N | Surbiton      |
| Christine Tucker   | One Financial Solutions                   | 31  | I  | Y | Sutton        |
| Nicholas Paling    | Motus Financial Planning                  | 11  | R  | N | Tooting       |
| Justin Jordan      | Leadenhall Wealth Management              | 49  | I  | N | Tower Hill    |
| Sarah Pearson      | Mulberry Chartered                        | 16  | I  | Y | Twickenham    |
| Matthew Allen      | Mulberry Chartered                        | 39  | I  | Y | Twickenham    |
| Simon Allen        | Mulberry Chartered                        | 38  | I  | Y | Twickenham    |
| Shazana Anwar      | Lighthouse Financial Advice               | 18  | R  | N | Upminster     |
| Rebecca Welthy     | Watson Moore                              | 11  | I  | Y | Upminster     |
| Sandra Corkhill    | Wren Sterling                             | 30  | I  | N | Upper Norwood |
| Luke Lally         | Charles Derby                             | 11  | R  | N | Wallington    |
| Paul Standerwick   | MLP Wealth Management                     | 101 | I  | N | Wallington    |
| Patrick McClelland | Primavera Financial Partners              | 15  | I  | N | Wanstead      |
| Jonathan Willis    | Future Start                              | 17  | I  | N | Watford       |
| Dean Barham        | Prospect Tree Financial Services          | 45  | I  | N | West Wickham  |
| Rachel Lane        | Fairstone                                 | 60  | I  | N | Weybridge     |
| Raj Unadkat        | Foster Denovo                             | 12  | R  | N | Weybridge     |
| Paul Hodge         | Pennymatters                              | 25  | I  | N | Weybridge     |

|                   |                          |     |   |   |                |
|-------------------|--------------------------|-----|---|---|----------------|
| Michael Powell    | Sandringham              | 12  | I | N | Weybridge      |
| David Rose        | Rose Financial Planning  | 10  | I | N | Whetstone      |
| Gareth Rees       | GEM & Co                 | 42  | I | N | Wimbledon      |
| Elliott Swatton   | GEM & Co                 | 66  | I | Y | Wimbledon      |
| Paolo Standerwick | MLP Wealth Management    | 181 | I | N | Wimbledon      |
| Ian Hart          | Unbiased Financial Group | 46  | I | Y | Wimbledon      |
| Antony Smith      | Providus Financial       | 14  | I | N | Woodford       |
| Simon Chandler    | Positive Solutions       | 58  | I | N | Woodford Green |
| Khalid Mahmood    | Money Advice & Planning  | 15  | I | Y | Worcester Park |

NORTH ENGLAND

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

|                  |                               |     |   |   |              |
|------------------|-------------------------------|-----|---|---|--------------|
| Mark Reidford    | Innes Reid                    | 34  | I | Y | Chester      |
| Haleam Muhashash | Moneytree Wealth Management   | 24  | R | N | Chester      |
| Jane O'Hara      | Rosebridge                    | 12  | I | Y | Chester      |
| Cathy Smith      | Jones & Co                    | 46  | I | N | Chesterfield |
| Mark Jones       | Jones & Co                    | 123 | I | N | Chesterfield |
| Donna Robertson  | Jones & Co                    | 150 | I | N | Chesterfield |
| Chris Sadler     | Jones & Co                    | 50  | I | N | Chesterfield |
| Melanie Wray     | Anne Wray                     | 15  | I | N | Chorley      |
| Stephen Danson   | Banks Wealth Management       | 68  | I | Y | Chorley      |
| Ashley Parry     | Polygon Financial             | 73  | I | Y | Clitheroe    |
| Paul Lewis       | Polygon Financial             | 98  | I | Y | Clitheroe    |
| Christina Clegg  | Christina Clegg               | 137 | I | Y | Colne        |
| Kevin O'Neill    | O'Neill Financial Services    | 17  | I | N | Congleton    |
| Kate Boon        | Lifeplan Financial Management | 99  | I | N | Consett      |
| David Nattrass   | Sandringham                   | 10  | I | Y |              |

## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

## NORTH ENGLAND

| NAME             | FIRM                         | REVIEWS | STATUS | FEES PUBLISHED | LOCATION            |
|------------------|------------------------------|---------|--------|----------------|---------------------|
| David Hardman    | Argent Wealth                | 42      | I      | Y              | Houghton Le Spring  |
| Leanne Harris    | 2plan Wealth Management      | 38      | I      | N              | Huddersfield        |
| Andrew Dodd      | Heritage Wealth Solutions    | 79      | I      | N              | Huddersfield        |
| Steven Haigh     | Portal Financial Planning    | 91      | I      | Y              | Huddersfield        |
| Martin Parry     | Sandringham                  | 20      | I      | Y              | Huddersfield        |
| Barry Crawford   | Origen Financial Services    | 25      | R      | N              | Hull                |
| Robert Morse     | The Private Office           | 12      | I      | N              | Ilkley              |
| John Metcalf     | The Private Office           | 19      | I      | N              | Ilkley              |
| Ben Town         | 2plan Wealth Management      | 92      | I      | N              | Keighley            |
| Michelle Ritson  | Gallagher                    | 11      | I      | Y              | Lancaster           |
| James Larton     | Truly Independent            | 11      | I      | Y              | Lancaster           |
| David Toner      | True Potential               | 22      | R      | Y              | Lanchester          |
| Richard Platt    | Clarity Wealth               | 66      | I      | N              | Leeds               |
| David Berry      | Gallagher                    | 13      | I      | Y              | Leeds               |
| Darren Goodall   | Informed Financial Planning  | 54      | I      | Y              | Leeds               |
| Adam O'Melia     | The Private Office           | 12      | I      | N              | Leeds               |
| Joseph O'Shea    | The Private Office           | 43      | I      | N              | Leeds               |
| Louise Pearson   | True Potential               | 15      | R      | N              | Leeds               |
| Alan Parkin      | Vista Financial Management   | 107     | I      | Y              | Leeds               |
| Clive Barwell    | Wren Sterling                | 29      | I      | N              | Leeds               |
| Mike Greenhalgh  | True Potential               | 18      | R      | N              | Leigh               |
| Gurdit Singh     | Chameleon Financial Planning | 35      | I      | N              | Leyland             |
| Julie Alexander  | Cater Associates             | 10      | R      | N              | Liverpool           |
| Chris Douglas    | Douglas White                | 58      | I      | N              | Liverpool           |
| Julie Roche      | Hanover Wealth Management    | 29      | I      | N              | Liverpool           |
| Paul Kelly       | Parker Kelly                 | 10      | I      | N              | Liverpool           |
| Malcolm Wallace  | Parsonage                    | 37      | I      | Y              | Liverpool           |
| Emma Craig       | Prosperity Private Wealth    | 14      | I      | N              | Liverpool           |
| Sean McDermott   | SMC Financial Services       | 112     | I      | N              | Liverpool           |
| Philip Wasley    | True Potential               | 18      | R      | Y              | Liverpool           |
| Martin Wilcocks  | Wilcocks & Wilcocks          | 40      | I      | N              | Liverpool           |
| Darron Whitehead | Utopia Financial Planning    | 96      | I      | Y              | Liversedge          |
| James Collins    | Cheshire Wealth Partnership  | 83      | I      | N              | Macclesfield        |
| Chris Lunt       | Chris Lunt IFA               | 112     | I      | N              | Maghull             |
| Mark Birchall    | Birchall Financial Planning  | 14      | R      | Y              | Manchester          |
| Simon Warburton  | Chequers Financial Services  | 74      | I      | N              | Manchester          |
| Kevin Titmus     | Halcyon Financial Planning   | 53      | I      | N              | Manchester          |
| Richard Clayton  | Old Royle Wealth             | 82      | I      | N              | Manchester          |
| Wayne Chatwood   | True Potential               | 16      | R      | Y              | Manchester          |
| Gary Stewart     | The Pension Review Service   | 24      | I      | N              | Middlesbrough       |
| Darrell Barnes   | The Money Map                | 73      | I      | N              | Mirfield            |
| Jonathan Garnett | Utopia Financial Planning    | 19      | I      | N              | Mirfield            |
| Alex Pritchard   | Applewood Independent        | 14      | I      | N              | Nantwich            |
| Simon Richards   | Bailey Richards              | 75      | I      | Y              | Newcastle Upon Tyne |

|                      |                                     |     |   |   |                     |
|----------------------|-------------------------------------|-----|---|---|---------------------|
| Paul Bain            | Gale and Phillipson                 | 40  | I | N | Newcastle Upon Tyne |
| Craig Annan          | Gale and Phillipson                 | 37  | I | N | Newcastle Upon Tyne |
| Julie McBlain        | J. McBlain                          | 17  | R | Y | Newcastle Upon Tyne |
| Christopher Booth    | Lycetts Financial Services          | 55  | I | N | Newcastle Upon Tyne |
| Anthony Field        | Tilney                              | 29  | R | N | Newcastle Upon Tyne |
| Carrie-Ann Woodgate  | True Potential                      | 44  | R | Y | Newcastle Upon Tyne |
| Jonathan Wilcox      | True Potential                      | 14  | R | Y | Newton Le Willows   |
| Paul Richardson      | Amethyst IFAs                       | 28  | I | N | North Shields       |
| Rachael Hall         | Circle Financial Services           | 34  | I | N | North Shields       |
| Derek Dryden         | Gale and Phillipson                 | 132 | I | Y | Northallerton       |
| Ryan Phelps          | True Potential                      | 15  | R | Y | Northwich           |
| Fergus Rushe         | Vision                              | 11  | I | Y | Northwich           |
| Michael Ablott       | Hargreaves Lansdown                 | 13  | R | Y | Oldham              |
| Eric Mowinski        | Landmark Financial Planning         | 38  | I | N | Oldham              |
| Shelagh Taylor       | Landmark Financial Planning         | 25  | I | N | Oldham              |
| Christopher Foster   | Pennines IFA                        | 19  | I | N | Oldham              |
| Angela Maher         | Acumen Financial Partnership        | 63  | I | N | Ormskirk            |
| Joseph Stevens       | True Potential                      | 102 | R | Y | Ormskirk            |
| Phillip Jones        | True Potential                      | 11  | R | Y | Ormskirk            |
| Thomas Hatley        | Christopher Little & Co             | 16  | R | Y | Otley               |
| Jonathan Waterton    | JM Glendinning                      | 10  | I | N | Otley               |
| Sachin Jain          | Reward Financial Services           | 14  | I | N | Otley               |
| Andrew Brierley      | Seventy Financial Planning          | 41  | I | Y | Otley               |
| Neil Edmondson       | Hargreaves Lansdown                 | 19  | R | Y | Penrith             |
| David Lamb           | Lamb & Associates                   | 11  | I | Y | Ponteland           |
| Dominic McLoughney   | Becketts F.S.                       | 67  | I | Y | Poulton Le Fylde    |
| Robert Gill          | TMF Wealth Management               | 49  | R | N | Poulton Le Fylde    |
| Stephen Fox          | Flying Colours                      | 11  | I | N | Preston             |
| Ailsa Thomas         | Springfield Financial Services      | 15  | I | N | Preston             |
| Vanessa Townshend    | Springfield Financial Services      | 57  | I | Y | Preston             |
| Mark Russel          | True Bearing                        | 79  | I | N | Preston             |
| Jonathan Darwen      | True Potential                      | 58  | R | N | Preston             |
| Adrian Hill          | Octagon Financial Services          | 14  | R | Y | Retford             |
| Carl Fletcher        | Fletcher Associates                 | 90  | I | N | Ripon               |
| Dominic Bowers       | Farsight Financial                  | 45  | I | N | Rochdale            |
| Gary Morgan          | Hargreaves Lansdown                 | 16  | R | Y | Rochdale            |
| Richard Martin       | Norden and Bamford                  | 89  | I | N | Rochdale            |
| Matthew Thompson     | Revolution Financial Services       | 36  | I | Y | Rossendale          |
| Amit Ghai            | Regency Wealth                      | 15  | R | Y | Rotherham           |
| Adrian Reese         | True Potential                      | 15  | R | Y | Runcorn             |
| Paul Taylor          | Burnett & Co                        | 46  | I | Y | Sale                |
| Darren Burnett       | Burnett & Co                        | 117 | I | Y | Sale                |
| Paul Campion         | Haven IFA                           | 59  | I | N | Sale                |
| Andrea Gregory       | True Potential                      | 40  | R | N | Sale                |
| Ken Whitworth        | True Potential                      | 24  | R | Y | Salford             |
| Mike O'Dea           | True Potential                      | 15  | R | N | Salford             |
| Paul Robinson        | Moneyweb                            | 75  | I | N | Scarborough         |
| Andrew Mence         | Hargreaves Lansdown                 | 13  | R | Y | Selby               |
| Andrew Ball          | Fogwill & Jones                     | 82  | I | N | Sheffield           |
| Sophie Smith         | Fogwill & Jones                     | 10  | I | N | Sheffield           |
| Jillian Thomas       | Future Life Wealth Management       | 23  | I | Y | Sheffield           |
| James Lawton         | Futures Assured                     | 74  | I | N | Sheffield           |
| Gregory Cooke        | Polaris Wealth Management           | 63  | I | N | Sheffield           |
| Steve Proctor        | The Money Map                       | 48  | I | Y | Sheffield           |
| Antony Barton        | Robertson Baxter                    | 10  | I | N | Shepley             |
| Simon Shorthouse     | Robertson Baxter                    | 35  | I | N | Shepley             |
| Daniel Schofield     | The Private Office                  | 14  | I | N | Shipley             |
| Allie Baglow         | Allisons Financial Planning         | 106 | I | N | Skelmersdale        |
| Chris Dixon          | Approachable Finance                | 56  | I | N | Skipton             |
| Barry Orr            | Barker Sutcliffe and Associates     | 64  | I | N | Skipton             |
| David Lloyd          | Lloyd & Co.                         | 54  | I | N | Southport           |
| Pradeep Sharma       | Optasia                             | 10  | R | N | Southport           |
| Andrew Platt         | Callisto                            | 52  | I | N | St Helens           |
| Mark Evans           | Revolution Financial Services       | 26  | I | Y | St Helens           |
| Peter Tarr           | Hargreaves Lansdown                 | 33  | R | Y | Stafford            |
| Neil Homer           | Lonsdale Wealth                     | 46  | I | N | Stafford            |
| Paul Crossan         | Hargreaves Lansdown                 | 16  | R | Y | Stalybridge         |
| Matthew Bryan-Harris | Hargreaves Lansdown                 | 14  | R | Y | Stockport           |
| Mark Carter          | Pettecrew                           | 65  | I | Y | Stockport           |
| Joe Rose             | Prest Financial Planning            | 33  | I | Y | Stockport           |
| Christopher Bailey   | True Potential                      | 45  | R | N | Stockport           |
| Chris Newland        | WTK Financial Solutions             | 132 | I | Y | Stockport           |
| Emma Cherrington     | Active Chartered Financial Planners | 62  | I | N | Stockton On Tees    |
| Anthony Prior        | Joslin Rhodes                       | 10  | I | N | Stockton On Tees    |
| Nick Matthews        | MG Shaw                             | 73  | I | N | Stockton On Tees    |
| Don Axtell           | True Potential                      | 70  | R | N | Stockton On Tees    |
| Chris Flynn          | Giliker Flynn                       | 65  | I | N | Stoke On Trent      |
| Wes Wilkes           | IronMarket                          | 12  | I | N | Stoke On Trent      |
| Abad Khan            | Right Financial Planning            | 26  | I | N | Stoke On Trent      |
| Paul Clough          | Grainger Financial Planning         | 79  | I | Y | Sunderland          |
| Joe Bonallie         | Inspire Financial                   | 26  | R | N | Sunderland          |
| Glen Sayer           | True Potential                      | 16  | R | Y | Sunderland          |
| Martin Amer          | True Potential                      | 21  | R | N | Sunderland          |
| Joe O'Connor         | True Potential                      | 14  | R | Y | Tarporley           |
| John Carter          | Charles Derby                       | 11  | R | N | Wakefield           |
| Ian Pine             | Gallagher                           | 14  | I | Y | Wakefield           |
| Mark Brown           | True Potential                      | 21  | R | Y | Wakefield           |
| David Rogers         | Elliot Miles                        | 72  | I | Y | Warrington          |
| Alastair Miller      | Farsight Financial                  | 78  | I | Y | Warrington          |
| Paul Moat            | Explore Wealth Management           | 15  | I | N | Washington          |
| Andrew Elson         | Berry & Oak                         | 64  | I | Y | Wetherby            |
| Anthony Roberts      | Hargreaves Lansdown                 | 12  | R | Y | Wetherby            |
| David Barton         | Prosper IFA                         | 78  | I | N | Wigan               |
| Andrew Day           | Depledge                            | 105 | I | Y | Wilmslow            |
| Dominic Liptrot      | Nigel Liptrot and Associates        | 20  | I | Y | Wilmslow            |
| Gareth Nicholson     | Tait Walker                         | 60  | I | N | Windermere          |
| Helen Brown          | Phillip Bates & Co                  | 101 | I | Y | Wirral              |
| Stephen Cross        | True Potential                      | 38  | R | N | Wirral              |
| William Smith        | Wirral Financial Services           | 56  | I | N | Wirral              |
| Andrew Gilmore       | Active Chartered Financial Planners | 11  | I | N | Yarm                |
| Simon Hanson         | Hargreaves Lansdown                 | 12  | R | Y | York                |
| Nick Lawson          | HGH Wealth Management               | 47  | I | Y | York                |

## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

|                           |                               |     |   |   |                |                     |                                   |     |   |   |                    |                                           |                                  |     |   |   |                |                                                                               |  |  |  |  |
|---------------------------|-------------------------------|-----|---|---|----------------|---------------------|-----------------------------------|-----|---|---|--------------------|-------------------------------------------|----------------------------------|-----|---|---|----------------|-------------------------------------------------------------------------------|--|--|--|--|
| Graham Thompson           | Huntington Ross               | 60  | I | N | York           | David Mahood        | Succession Wealth                 | 13  | I | N | Glasgow            | Samantha Secomb                           | Pentins Financial Planners       | 29  | I | Y | Canterbury     |                                                                               |  |  |  |  |
| Asif Sadullah             | PenLife Associates            | 32  | I | N | York           | Jonathan Crowther   | Wren Sterling                     | 12  | I | Y | Hamilton           | Sian MacInnes                             | Gallagher                        | 178 | I | Y | Carterton      |                                                                               |  |  |  |  |
| Ricardo Da Silva          | PenLife Associates            | 51  | I | Y | York           | John Porter         | Craiglyon                         | 108 | I | N | Helensburgh        | Chris Clark                               | Advance Wealth                   | 40  | I | Y | Chelmsford     |                                                                               |  |  |  |  |
| John Walker               | PenLife Associates            | 57  | I | N | York           | James Sinclair      | Achieve Financial Planning        | 25  | I | Y | Inverness          | James Caviel                              | Capital Wealth Solutions         | 126 | I | Y | Chelmsford     |                                                                               |  |  |  |  |
| Al Spall                  | True Potential                | 34  | R | N | York           | Craig Loney         | Advanced Financial Planning       | 11  | R | N | Inverurie          | Kevin Bray                                | EC Financial Services            | 81  | I | Y | Chelmsford     |                                                                               |  |  |  |  |
| Simon Cowley              | Walker Crips                  | 15  | I | N | York           | Steven Mathieson    | Mathieson Financial Services      | 20  | R | Y | Inverurie          | Daniel Midwinter                          | Fairey Associates                | 14  | I | N | Chelmsford     |                                                                               |  |  |  |  |
| <b>NORTHERN IRELAND</b>   |                               |     |   |   |                |                     |                                   |     |   |   |                    |                                           |                                  |     |   |   |                |                                                                               |  |  |  |  |
| Zara Davis                | Newbridge                     | 12  | I | N | Belfast        | Jean Dawson         | More Than Mortgages               | 52  | I | N | Kinross            | Laura Wilson                              | Fairey Associates                | 13  | I | N | Chelmsford     |                                                                               |  |  |  |  |
| Gareth Elliott            | Newbridge                     | 87  | I | Y | Belfast        | Michael McLintock   | Adelp Financial Solutions         | 32  | I | Y | Lanark             | Gavin Dixon                               | Montgomery Financial Consultants | 68  | I | N | Chelmsford     |                                                                               |  |  |  |  |
| Steven Crothers           | True Potential                | 11  | R | Y | Belfast        | Grant MacDonald     | Torpin Associates                 | 46  | I | Y | Loanhead           | Patrick Wilmot                            | Positive Solutions               | 12  | R | Y | Chesham        |                                                                               |  |  |  |  |
| Dale Kirkpatrick          | Navigator Financial Planning  | 24  | I | Y | Dromore        | Mary Hemingway      | Prosperity IFAs                   | 23  | I | N | Melrose            | Andy Hawthorn                             | Compass Financial Planning       | 55  | R | Y | Chichester     |                                                                               |  |  |  |  |
| Ciaran Scullion           | From Acorns                   | 47  | I | N | Dungannon      | David Charnley      | Southern Financial Services       | 14  | I | Y | Motherwell         | Brian Martin                              | Gallagher                        | 11  | I | N | Chichester     |                                                                               |  |  |  |  |
| Patricia Newell           | Hargreaves Lansdown           | 19  | R | Y | Holywood       | Iain Dick           | Money Advice & Planning           | 12  | I | N | Newton Stewart     | Chris Page                                | Lewis Brownlee                   | 45  | I | Y | Chichester     |                                                                               |  |  |  |  |
| David Hill                | Hills Financial Planning      | 50  | I | N | Larne          | Jim Noble           | Origen Financial Services         | 22  | R | N | Prestwick          | Paul Duncalf                              | Premier Financial Planning       | 37  | I | Y | Christchurch   |                                                                               |  |  |  |  |
| Glenn Welby               | Welby Associates              | 20  | I | N | Lisburn        | Brian Kerr          | De Beul Kerr                      | 114 | I | Y | Stirling           | John Markham                              | Future Financial Planning        | 36  | I | N | Clacton On Sea |                                                                               |  |  |  |  |
| Paul Chada                | Furnley House                 | 68  | I | N | Magherafelt    | Lynn Barclay        | Lomond Wealth Management          | 23  | I | Y | Stirling           | Julie Searles                             | Searles Financial Planning       | 27  | R | Y | Clacton On Sea |                                                                               |  |  |  |  |
| Frank Smyth               | Atlas Planning                | 42  | I | N | Newry          | Nick Callaghan      | JC Roxburgh                       | 46  | I | N | Troon              | Peter Emery                               | Emery IFA                        | 90  | I | N | Colchester     |                                                                               |  |  |  |  |
| <b>SCOTLAND</b>           |                               |     |   |   |                |                     |                                   |     |   |   |                    |                                           |                                  |     |   |   |                |                                                                               |  |  |  |  |
| Charlotte Sinclair        | St. James's Place             | 15  | R | Y | Aberdeen       | Jacqueline Hillan   | JC Roxburgh                       | 35  | I | N | Troon              | Gordon Kearney                            | Fiducia Wealth                   | 34  | I | N | Colchester     |                                                                               |  |  |  |  |
| Andrew Macintyre          | MacIntyre Wealth Management   | 12  | R | N | Aberfeldy      | Ian Campbell        | AAB Wealth                        | 11  | I | Y | Westhill           | Andrea Painter                            | Hargreaves Lansdown              | 10  | R | Y | Colchester     |                                                                               |  |  |  |  |
| Carl Melvin               | Affluent Financial Planning   | 184 | I | N | Bridge Of Weir | Simon Glazier       | Stewardship Wealth                | 56  | I | N | Westhill           | Grant Buchanan                            | Scrutton Bland                   | 20  | I | N | Colchester     |                                                                               |  |  |  |  |
| <b>SOUTH EAST ENGLAND</b> |                               |     |   |   |                |                     |                                   |     |   |   |                    |                                           |                                  |     |   |   |                |                                                                               |  |  |  |  |
| Graham Brodie             | Succession Wealth             | 35  | I | Y | Doune          | George Koulloupas   | Informed Wealth Management        | 29  | I | N | Abingdon           | Gary Riches                               | Scrutton Bland                   | 11  | I | N | Colchester     |                                                                               |  |  |  |  |
| Andrew Finnie             | Border Finance                | 248 | I | N | Dumfries       | Jon Elkins          | Smarter Financial Planning        | 71  | I | N | Amersham           | Mike Black                                | Oakwood                          | 17  | R | N | Cranleigh      |                                                                               |  |  |  |  |
| Stuart Huxtable           | True Potential                | 69  | R | N | Dumfries       | Alister Mellor      | Succession Wealth                 | 74  | I | N | Amersham           | Graham Hicks                              | GA Hicks Associates              | 35  | I | N | Crowborough    |                                                                               |  |  |  |  |
| Paul Lothian              | Verus Wealth                  | 52  | I | N | Dundee         | Mathew Angell       | Flying Colours                    | 16  | I | N | Ascot              | Brian Downton                             | Downton and Ali                  | 13  | R | N | Dartford       |                                                                               |  |  |  |  |
| Alistair Lauchlan         | Verus Wealth                  | 27  | I | N | Dundee         | Nicolle Sodey       | Facts and Figures                 | 28  | I | N | Ashford            | Melinda Bush                              | Quartz Financial Services        | 52  | I | Y | Dartford       |                                                                               |  |  |  |  |
| Ian Galston               | 2plan Wealth Management       | 43  | I | N | East Kilbride  | Nicholas Ryan       | Yellow Bear Financial Consultancy | 52  | I | N | Aylesbury          | Daniel Kern                               | Fiducia Wealth                   | 12  | I | N | Dedham         |                                                                               |  |  |  |  |
| Terry Hunter              | Westgate Mortgages            | 41  | I | N | East Kilbride  | Simon Torry         | SRC Wealth Management             | 60  | I | Y | Basildon           | Duncan Mackay                             | Gallagher                        | 13  | I | N | East Grinstead |                                                                               |  |  |  |  |
| Hugo Balfour-Melville     | 2plan Wealth Management       | 61  | I | N | Edinburgh      | Ray Ingleby         | Positive Solutions                | 57  | I | N | Basingstoke        | Tony Springer                             | Square One                       | 41  | I | N | East Grinstead |                                                                               |  |  |  |  |
| Andrew Reynolds           | AAB Wealth                    | 11  | I | N | Edinburgh      | Tony Woodward       | Charles Derby                     | 40  | R | Y | Beaconsfield       | Paul Clifford                             | Clifford Osborne                 | 220 | I | N | Eastbourne     |                                                                               |  |  |  |  |
| Kathryn Tomlinson         | Cailean                       | 56  | I | N | Edinburgh      | Aga Drozd           | Alexander House                   | 12  | R | Y | Bedford            | Gareth Evans                              | Lodestone Financial              | 32  | R | N | Eastbourne     |                                                                               |  |  |  |  |
| Stephen Hall              | Cornerstone                   | 10  | I | N | Edinburgh      | Matthew Aitchison   | Clear Vision Financial Planning   | 15  | I | N | Bedford            | Alex Tondeur                              | Lodestone Financial              | 11  | R | N | Eastbourne     |                                                                               |  |  |  |  |
| Samantha Gibson           | Hargreaves Lansdown           | 14  | R | Y | Edinburgh      | Victoria Redhead    | Foxgrove Associates               | 10  | I | N | Bexhill On Sea     | Sandy Pabial                              | The Private Office               | 11  | I | N | Epping         |                                                                               |  |  |  |  |
| David Garvey              | LIFT-Advice                   | 39  | I | N | Edinburgh      | Peter Harris        | Omni Finance                      | 13  | I | Y | Bexhill On Sea     | Robert Brealey                            | Abbotstone Financial Solutions   | 66  | I | Y | Fareham        |                                                                               |  |  |  |  |
| Malcolm Ramsay            | Ramsay Asset Management       | 29  | I | N | Edinburgh      | Jenny Jackson       | Premier Plus                      | 66  | I | Y | Biggleswade        | Mark Holmes                               | Eighteen Wealth Planning         | 16  | I | Y | Fareham        |                                                                               |  |  |  |  |
| Michael Angus             | Sanlam Wealth                 | 14  | R | N | Edinburgh      | Paul Davis          | Clear Financial Advice            | 127 | I | N | Billericay         | Phil Mason                                | Prosperity IFAs                  | 11  | I | N | Fareham        |                                                                               |  |  |  |  |
| Paul Allan                | Wren Sterling                 | 14  | I | N | Edinburgh      | Gareth Heath        | Crocus Wealth                     | 70  | I | N | Billericay         | Sam O'Mara                                | Southern Wealth Associates       | 65  | I | N | Fareham        |                                                                               |  |  |  |  |
| David Mackintosh          | Advanta Wealth                | 72  | I | N | Glasgow        | Chris Longman       | Hanbury Wealth                    | 15  | I | N | Bishop's Stortford | Glen Belcher                              | TFA Wealth                       | 16  | I | Y | Fareham        |                                                                               |  |  |  |  |
| Clayton Cumming           | Advice & Wealth Management    | 117 | I | N | Glasgow        | Joe Froud           | The Mellor Practice               | 27  | I | Y | Bognor Regis       | Rod Warne                                 | Unity Wealth Management          | 17  | I | N | Fareham        |                                                                               |  |  |  |  |
| David Jack                | Castlebank                    | 21  | I | N | Glasgow        | Bodie Dove          | Colin Hookey                      | 23  | I | N | Bournemouth        | Richard Gross                             | Church's Financial Planning      | 12  | I | N | Farnham        |                                                                               |  |  |  |  |
| Iain Forrest              | Forrest Financial Management  | 17  | I | N | Glasgow        | Chris Miles         | Continuum                         | 18  | I | Y | Bournemouth        | Jeffrey Coleman                           | True Potential                   | 22  | R | Y | Felixstowe     |                                                                               |  |  |  |  |
| Steven Mason              | Gilliland Neilson Brown       | 43  | I | Y | Glasgow        | Daniel Weldon       | The Wilcox Young Partnership      | 32  | I | N | Bournemouth        | Nathan Harris                             | Lothbury Pendil                  | 57  | I | N | Folkestone     |                                                                               |  |  |  |  |
| Alistair Creevy           | Independent Advisers Scotland | 74  | I | N | Glasgow        | Tas Constantinou    | AFH Wealth Management             | 31  | I | N | Braintree          | Rebecca Harris                            | Wren Sterling                    | 10  | I | N | Folkestone     |                                                                               |  |  |  |  |
| Paul McFadyen             | Independent Advisers Scotland | 50  | I | Y | Glasgow        | Mark Watson         | Integris Wealth                   | 31  | I | N | Brentwood          | Alex Shang-Simpson                        | True Potential                   | 12  | R | Y | Frinton On Sea |                                                                               |  |  |  |  |
| Dhawal Chandan            | Just Financial Group          | 73  | I | Y | Glasgow        | Chris Bibb          | Chris Bibb IFA                    | 13  | I | N | Broadstone         | <b>KEY</b>                                |                                  |     |   |   |                |                                                                               |  |  |  |  |
| Andrew Singleton          | Money Advice & Planning       | 61  | I | N | Glasgow        | Christopher Peacock | St. James's Place                 | 13  | R | Y | Buntingford        | <b>STATUS:</b>                            |                                  |     |   |   |                |                                                                               |  |  |  |  |
| David Hands               | Origen Financial Services     | 20  | I | N | Glasgow        | Harry Morgan        | Wellesley Investments             | 25  | R | Y | Burgess Hill       | I: Independent financial adviser          |                                  |     |   |   |                |                                                                               |  |  |  |  |
| Martin Banerjee           | Origen Financial Services     | 14  | R | N | Glasgow        | Calum O'Donnell     | AMAS Investments                  | 79  | I | Y | Bury St Edmunds    | FI: Focused independent financial adviser |                                  |     |   |   |                |                                                                               |  |  |  |  |
| Thomas Marshall           | S W Financial Management      | 27  | I | Y | Glasgow        | Andy Manning        | Succession Wealth                 | 40  | I | Y | Bury St Edmunds    | R: Restricted financial adviser           |                                  |     |   |   |                |                                                                               |  |  |  |  |
| Bobby Welsh               | Simple Wealth Management      | 14  | R | Y | Glasgow        | Lee Giles           | Gallagher                         | 19  | I | N | Canterbury         | <b>FEES PUBLISHED:</b>                    |                                  |     |   |   |                |                                                                               |  |  |  |  |
|                           |                               |     |   |   |                |                     |                                   |     |   |   |                    |                                           |                                  |     |   |   |                | N: No, this adviser does not display their fees structure on VouchedFor.co.uk |  |  |  |  |
|                           |                               |     |   |   |                |                     |                                   |     |   |   |                    |                                           |                                  |     |   |   |                | Y: Yes, this adviser does display their fees structure on VouchedFor.co.uk    |  |  |  |  |



VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

SOUTH EAST ENGLAND

| NAME                  | FIRM                                  | REVIEWS | STATUS | FEES PUBLISHED | LOCATION      |
|-----------------------|---------------------------------------|---------|--------|----------------|---------------|
| Richard Elliott       | Church's Financial Planning           | 74      | I      | Y              | Frith End     |
| Denis Kavanagh        | Omnium Wealth Management              | 32      | I      | N              | Gomshall      |
| Ross Butters          | Omnium Wealth Management              | 72      | I      | Y              | Guildford     |
| Mark Thompson         | Thompson Financial Consulting         | 69      | I      | Y              | Hadleigh      |
| Geoff Buckland        | Lumin Wealth Management               | 81      | I      | Y              | Harpenden     |
| David Dodgson         | The Private Office                    | 15      | I      | N              | Haslemere     |
| Robert Ayley          | St. James's Place                     | 33      | R      | Y              | Hawkhurst     |
| Jon White             | True Potential                        | 12      | R      | Y              | Herne Bay     |
| Susie Bewell          | Raymond James                         | 56      | I      | Y              | Hitchin       |
| Helena Wardle         | Sterling & Law                        | 61      | I      | N              | Hitchin       |
| Philip Piggins        | True Potential                        | 27      | R      | N              | Hook          |
| Adam Reeves           | Reeves Financial                      | 89      | I      | N              | Horsham       |
| Darren Scott-Guinness | Dental and Medical Financial Services | 20      | I      | N              | Horsham       |
| Ian Jaffe             | Hargreaves Lansdown                   | 18      | R      | Y              | Horsham       |
| Marco Vallone         | Brighton Financial                    | 45      | I      | Y              | Hove          |
| David Connor          | Investment Solutions                  | 87      | I      | N              | Hove          |
| Andrew Cooper         | Skerritt Consultants                  | 12      | I      | N              | Hove          |
| John Kelly            | Square One                            | 15      | I      | N              | Hove          |
| Peter Atkins          | The Wilcox Young Partnership          | 26      | I      | Y              | Hove          |
| Ray Best              | UnaVida                               | 65      | I      | N              | Hurst         |
| Neil Hewitt           | Scrutton Bland                        | 47      | I      | N              | Ipswich       |
| James Wright          | Scrutton Bland                        | 10      | I      | Y              | Ipswich       |
| Russell Wiles         | True Potential                        | 35      | R      | Y              | Ipswich       |
| Mark Williams         | St. James's Place                     | 12      | R      | Y              | Knebworth     |
| David Crabbe          | Charles Derby                         | 37      | R      | Y              | Maidenhead    |
| Katie White           | Hargreaves Lansdown                   | 19      | R      | Y              | Maidstone     |
| Susie Laws            | Fiducia Wealth Management             | 12      | I      | N              | Manningtree   |
| Pietro Garritano      | Eden Financial & Wealth Management    | 47      | I      | N              | Milton Keynes |
| Mehar Sandhu          | Flying Colours                        | 16      | I      | N              | Milton Keynes |
| Jeremy Silverstone    | Lucas Fettes & Partners               | 17      | I      | N              | Milton Keynes |
| Bob Gibbs             | Oak Wealth Planning                   | 108     | I      | Y              | Milton Keynes |
| Jenny Stones          | Oak Wealth Planning                   | 19      | I      | N              | Milton Keynes |
| Mark Smallwood        | Oak Wealth Planning                   | 41      | I      | Y              | Milton Keynes |
| Paul Vallance         | Odyssey                               | 21      | I      | Y              | Milton Keynes |
| James Blackham        | Vizion Wealth                         | 12      | I      | Y              | Milton Keynes |
| Andrew Flowers        | Vizion Wealth                         | 38      | I      | Y              | Milton Keynes |
| Darryl Charlwood      | Inshore IFA                           | 19      | I      | Y              | New Milton    |
| James Barton          | Featherstone                          | 19      | R      | N              | Newbury       |
| Alex Breadmore        | Griffins Financial Solutions          | 37      | I      | Y              | Newbury       |
| Simon Moran           | Griffins Financial Solutions          | 57      | I      | Y              | Newbury       |
| Granville Stephenson  | Charles Derby                         | 12      | R      | N              | Orpington     |
| Fotis Ioannou         | Sentient Wealth                       | 71      | I      | Y              | Orpington     |
| Shane Wheeler         | True Potential                        | 13      | R      | N              | Orpington     |
| Kieran Hartnett       | True Potential                        | 21      | R      | Y              | Orpington     |
| James Best            | Best Financial Planning               | 42      | I      | Y              | Oxford        |
| Paul Buckett          | Hargreaves Lansdown                   | 10      | R      | Y              | Oxford        |
| Petra Griffiths       | PSG Financial Solutions               | 58      | I      | N              | Peacehaven    |

|                     |                                |     |   |   |                    |
|---------------------|--------------------------------|-----|---|---|--------------------|
| Nick Lee            | Gallagher                      | 10  | I | N | Portsmouth         |
| Alex Hatfield       | The Private Office             | 32  | I | N | Princes Risborough |
| Paul Bonetti        | Origen Financial Services      | 13  | R | N | Pulborough         |
| Amanda Holden       | AFH Wealth Management          | 11  | I | N | Rayleigh           |
| Alan Ferguson       | Origen Financial Services      | 16  | R | N | Rayleigh           |
| Daniel Barnard      | FA Wealth                      | 15  | R | N | Reading            |
| David Mitchell      | Kingston Smith                 | 11  | I | Y | Redhill            |
| Scott Davis         | 3D Financial Planning          | 56  | I | Y | Reigate            |
| Russell Brett       | Matthew Douglas                | 27  | I | Y | Reigate            |
| Bill Muammar        | Calculus                       | 66  | I | N | Ringwood           |
| Alex Cross          | Direct Financial Planning      | 39  | I | Y | Rochester          |
| Philip Cross        | Direct Financial Planning      | 45  | I | Y | Rochester          |
| Jonathan Miller     | Forte Financial Solutions      | 20  | I | N | Rushden            |
| Paul Wade           | Aspen Wealth Management        | 75  | I | N | Ryde               |
| Alec Cameron        | Coloma Wealth Management       | 60  | I | Y | Sevenoaks          |
| Angus Willson       | Investment Solutions           | 206 | I | N | Shoreham By Sea    |
| Jonathan Hales      | Active Financial Partners      | 15  | I | N | Sittingbourne      |
| David Ruler         | Sandringham                    | 17  | I | Y | Snodland           |
| Keith Jobson        | Julian Harris Network          | 12  | I | Y | Southampton        |
| James Thompson      | NorthStar                      | 41  | I | Y | Southampton        |
| Justin Wade         | Regis Bentley                  | 45  | I | N | Southampton        |
| Sarah Drakard       | Evolution Financial Planning   | 42  | I | N | St Albans          |
| Chris Philcox       | True Potential                 | 11  | R | N | St Leonards On Sea |
| Robert Butcher      | Clarendon Financial Planning   | 15  | I | N | Stockbridge        |
| Catriona McCarron   | Ascot Wealth Management        | 48  | I | N | Sunningdale        |
| Andrew Benson       | Bow House Wealth Management    | 81  | I | Y | Thattham           |
| Kieron Robertson    | Concierge Wealth Management    | 14  | I | Y | Tunbridge Wells    |
| Ben Buhagiar        | Courtney Havers                | 25  | I | Y | Tunbridge Wells    |
| James Ford          | Halcyon Wealth                 | 12  | I | N | Tunbridge Wells    |
| Richard Hitchell    | Hitchell FP                    | 39  | R | Y | Tunbridge Wells    |
| Daniel Karim        | One Financial Solutions        | 86  | I | Y | Tunbridge Wells    |
| Leighton Bascom     | Raymond James                  | 29  | I | N | Tunbridge Wells    |
| Mark Higgins        | Compass Wealth Management      | 31  | I | N | Waterlooville      |
| James Hodges        | Willow Financial Planning      | 23  | I | Y | Westcliff On Sea   |
| Brian Davies        | Beaufort Planning              | 34  | I | N | Westerham          |
| Jason Eldrid        | Sheraton Financial Planning    | 28  | I | N | Wickam             |
| Ian Sparks          | 2plan Wealth Management        | 141 | I | N | Wimborne           |
| Nadine Perry        | Tilney                         | 28  | R | N | Winchester         |
| Ben Thorpe          | Unity Wealth Management        | 47  | I | N | Winchester         |
| Ian Fleming         | AFH Wealth Management          | 19  | I | N | Windsor            |
| James Lindsey-Halls | Vizion                         | 25  | I | N | Windsor            |
| Ketan Shah          | Gallagher                      | 113 | I | Y | Woking             |
| Jonathan Walsh      | EBP Financial Planning         | 81  | I | Y | Wokingham          |
| Graeme Brown        | Milton Keynes Financial Advice | 108 | I | N | Wolverton          |
| Jan Kinghorn        | Investment Solutions           | 54  | I | N | Worthing           |
| Ivan Lyons          | Investment Solutions           | 240 | I | N | Worthing           |
| Alison Lane         | Investment Solutions           | 17  | I | N | Worthing           |
| Jo Penly            | Investment Solutions           | 14  | I | Y | Worthing           |
| Martin O'Brien      | True Potential                 | 27  | R | Y | Worthing           |

SOUTH WEST ENGLAND

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

View these advisers' full profiles and contact them by visiting [VouchedFor.co.uk](http://VouchedFor.co.uk) or calling 020 3111 0592

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

## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

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

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

## WALES

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

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

## KEY

## STATUS:

I: Independent financial adviser  
 FI: Focused independent financial adviser  
 R: Restricted financial adviser

## FEES DISPLAYED:

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

## VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

These mortgage advisers have received the highest volume of positive 2018 client reviews on VouchedFor.co.uk, the ratings site for financial and legal professionals. As well as being endorsed by more than ten clients, each adviser is a fully verified member of VouchedFor, which means they have been checked against the Financial Conduct Authority Register as well as undergoing several other checks and ongoing monitoring.

## CENTRAL ENGLAND

| NAME           | FIRM                       | REVIEWS | STATUS | FEES PUBLISHED | LOCATION          |
|----------------|----------------------------|---------|--------|----------------|-------------------|
| James Hartin   | Impartial Mortgage Advice  | 136     | WoM    | N              | Ashby De La Zouch |
| Dale Davenport | Mansion Park               | 21      | WoM    | N              | Ashby De La Zouch |
| Lee Dowdy      | GHL Direct                 | 32      | WoM    | N              | Birmingham        |
| Daisy Whateley | Whateley Wealth Management | 24      | WoM    | Y              | Bromsgrove        |

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

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

## KEY

## STATUS:

WoM: Whole of market mortgage adviser  
 L: Limited mortgage adviser

## FEES PUBLISHED:

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

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

CENTRAL ENGLAND

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

GREATER LONDON

|                |                           |    |     |   |            |
|----------------|---------------------------|----|-----|---|------------|
| Emma Hernandez | Trinity Finance           | 14 | WoM | Y | Abbey Wood |
| Richard Bragg  | Haven Financial Solutions | 24 | WoM | N | Anerley    |

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

NORTH ENGLAND

|                      |                               |    |     |   |               |
|----------------------|-------------------------------|----|-----|---|---------------|
| Steve Barron         | GHL Direct                    | 12 | WoM | N | Alnwick       |
| James Foster         | JF Financial Solutions        | 56 | WoM | Y | Altrincham    |
| Tanya Cilia          | Mortgages Explained           | 20 | WoM | Y | Appley Bridge |
| Louisa Manterfield   | Louisa Manterfield            | 23 | WoM | Y | Barnsley      |
| Bill Millington      | The Mortgage Shop             | 10 | WoM | N | Barnsley      |
| Elizabeth Franks     | Northern Eagles               | 16 | L   | N | Bawtry        |
| Darren Martin        | Rosemount Financial Solutions | 44 | WoM | N | Bingley       |
| David Rawlings       | Just Mortgages                | 15 | WoM | N | Blackburn     |
| Robert Norris        | The Mortgage Shop             | 38 | WoM | N | Blackpool     |
| Christopher Kennaugh | Just Mortgages                | 19 | WoM | N | Bolton        |
| Marie Price          | Burlington Financial          | 12 | WoM | N | Bridlington   |
| Ian Holmes           | KIS Financial Solutions       | 43 | WoM | N | Brighouse     |

|                    |                                      |     |     |   |                  |
|--------------------|--------------------------------------|-----|-----|---|------------------|
| Ian Gartside       | Just Mortgages                       | 35  | WoM | Y | Bootle           |
| Simon Walton       | GHL Direct                           | 37  | WoM | Y | Carlisle         |
| Ben Shirtliff      | Banks Lane Finance                   | 112 | WoM | N | Cheadle          |
| Sharif Muhashash   | Green Door Mortgages                 | 16  | WoM | Y | Chester          |
| Colin Barwick      | Foster Denovo                        | 45  | WoM | N | Cramlington      |
| Christopher Nelson | Just Mortgages                       | 60  | L   | N | Doncaster        |
| Cilla Shackleton   | Abacus Funding                       | 46  | WoM | Y | Doncaster        |
| Duncan Moore       | Limetree Mortgage Solutions          | 55  | WoM | Y | Doncaster        |
| Christine Parkin   | Just Mortgages                       | 22  | L   | Y | Durham           |
| Tyrone Cisarello   | A Cheaper Mortgage                   | 47  | WoM | N | Ellesmere Port   |
| Jonathan Moore     | Mortgage Advice Bureau               | 21  | WoM | N | Gateshead        |
| Lyndsay Fairhurst  | Just Mortgages                       | 18  | WoM | Y | Glossop          |
| Chris Flanagan     | Woodhall Mortgages                   | 71  | WoM | N | Halifax          |
| Jarrold Robinson   | Affinity IMS                         | 39  | WoM | N | Harrogate        |
| Damian Youell      | Rosemount Financial Solutions        | 74  | WoM | N | Huddersfield     |
| Naomi Dent         | Woodhall Mortgages                   | 42  | WoM | Y | Huddersfield     |
| Malcolm Davidson   | UK Moneyman                          | 25  | L   | N | Hull             |
| Paul Gill          | Derwent Mortgages                    | 73  | WoM | N | Knarborough      |
| Chris Needham      | B R Needham                          | 29  | L   | N | Leeds            |
| Jason Murgatroyd   | C S Mortgage Solutions               | 10  | L   | N | Leeds            |
| Stephen Dransfield | Alexander Financial Solutions        | 40  | WoM | Y | Leeds            |
| Raj Boughan        | What Life                            | 11  | WoM | N | Leeds            |
| Andrew Quinn       | Response Mortgage Services           | 33  | WoM | Y | Leeds            |
| John Kelly         | Parker Kelly                         | 15  | WoM | N | Liverpool        |
| Amanda Robinson    | Just Mortgages                       | 23  | WoM | N | Lytham St Annes  |
| Neil Fraser        | Your Home Mortgages                  | 26  | L   | Y | Normanton        |
| Liam Coker         | Just Mortgages                       | 54  | WoM | N | Prescot          |
| Matthew Castle     | Castle Financial & Mortgage Services | 78  | WoM | Y | Preston          |
| Azim Ahmed         | Charles Derby                        | 11  | WoM | Y | Rochdale         |
| Joe Childes        | Right Choice Mortgages               | 46  | L   | N | Rotherham        |
| Jamie Lilley       | Simply Lending Solutions             | 15  | WoM | N | Rotherham        |
| Simon Burnett      | Just Mortgages                       | 40  | L   | Y | Rotherham        |
| Paul Kozyra        | Just Mortgages                       | 37  | WoM | N | Sandbach         |
| Elizabeth Lacey    | Natural Mortgage Solutions           | 10  | WoM | Y | Sandbach         |
| Karen Graves       | Mortgage Advice Bureau               | 31  | L   | Y | Scunthorpe       |
| Bob Riach          | Riach Financial Advisers             | 59  | L   | Y | Scunthorpe       |
| Brian Beech        | Fairstone                            | 107 | WoM | N | Sheffield        |
| Rebecca Turner     | GHL Direct                           | 59  | WoM | Y | Sheffield        |
| Ian Christlo       | Mortgage Services                    | 112 | WoM | Y | Sheffield        |
| Matthew Evans      | Revolution Financial Services        | 11  | WoM | Y | St Helens        |
| Lisa Jackson       | Integrity Mortgage Solutions         | 68  | WoM | N | Stafford         |
| Derek Johnson      | Mortgage Inspirations                | 59  | WoM | Y | Stafford         |
| Simon Carr         | The Money Bee                        | 18  | WoM | Y | Stafford         |
| Paul Good          | Good Mortgage Solutions              | 85  | WoM | N | Stockton On Tees |
| Carl Elsby         | Elsby Associates                     | 83  | WoM | Y | Stoke On Trent   |
| Steven Lyons       | Just Mortgages                       | 14  | L   | N | Stoke On Trent   |
| Karl Lawton        | GHL Direct                           | 271 | WoM | Y | Stoke On Trent   |
| Sonny Gill         | SG Mortgages                         | 40  | WoM | Y | Wallsend         |
| Ross Jones         | Home Financial                       | 11  | WoM | N | Warrington       |
| Steven Thomas      | Just Mortgages                       | 25  | WoM | N | Warrington       |
| Daniel Field       | The Mortgage Dog                     | 27  | WoM | N | Washington       |
| Michelle Cooke     | MLC Financial Services               | 10  | L   | N | Wilmslow         |
| Craig McBain       | Roberts McBain Mortgage & Finance    | 29  | WoM | N | Wilmslow         |
| Tom Evans          | Chronos Wealth Management            | 14  | WoM | Y | Wilmslow         |
| Carla Ekland       | PR Mortgage Solutions                | 21  | L   | N | Worksop          |
| Joanne Kay         | GHL Direct                           | 17  | WoM | Y | Worksop          |

View these advisers' full profiles and contact them by visiting [VouchedFor.co.uk](http://VouchedFor.co.uk) or calling 020 3111 0592

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

## VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

## NORTHERN IRELAND

|                 |                      |    |     |   |             |
|-----------------|----------------------|----|-----|---|-------------|
| Julie Hansen    | Newbridge            | 20 | WoM | N | Belfast     |
| Helmut Elstner  | The Mortgage Clinic  | 88 | WoM | Y | Belfast     |
| Richard Hoy     | RH Financial Matters | 17 | L   | N | Enniskillen |
| Carol Alexander | Welby Associates     | 13 | WoM | N | Lisburn     |

## SCOTLAND

|                   |                                  |     |     |   |              |
|-------------------|----------------------------------|-----|-----|---|--------------|
| Kevin Philip      | Phil Anderson Financial Services | 26  | WoM | N | Aberdeen     |
| Laura Mackay      | Phil Anderson Financial Services | 15  | WoM | N | Aberdeen     |
| Fiona Allan       | Advantage Home Finance           | 11  | WoM | Y | Clydebank    |
| John Wilson       | The Right Mortgage               | 64  | WoM | N | Dunfermline  |
| James McQuistin   | Cailean                          | 139 | WoM | Y | Edinburgh    |
| Alasdair Lowrey   | Trinity Finance                  | 36  | WoM | N | Edinburgh    |
| Bede Pratt        | Your Mortgage Connection         | 21  | WoM | Y | Edinburgh    |
| Adrian Howard     | Financialshield Group            | 50  | WoM | N | Fraserburgh  |
| Chris Grieve      | Garvin Grieve & Associates       | 12  | WoM | N | Glasgow      |
| Richard Webb      | PIA Financial Solutions          | 43  | L   | Y | Glasgow      |
| Paul McCaughey    | Solicitors Financial Services    | 178 | WoM | N | Glasgow      |
| Graeme Ballantyne | The Glasgow Mortgage Company     | 19  | WoM | Y | Glasgow      |
| Beth Stevenson    | The Glasgow Mortgage Company     | 37  | WoM | Y | Glasgow      |
| Sharon McKim      | The Glasgow Mortgage Company     | 14  | WoM | Y | Glasgow      |
| Ross Stisi        | Stisi Group                      | 135 | WoM | Y | Musselburgh  |
| Moira Ness        | East2West Financial Services     | 62  | WoM | Y | Nairn        |
| Colin Campbell    | Advantage Home Finance           | 20  | WoM | N | Paisley      |
| Roger McCosh      | Advantage Home Finance           | 13  | WoM | Y | Perth        |
| Liz Cunningham    | Affinity Financial Planning      | 36  | WoM | N | Perth        |
| Alasdair Devine   | Property Investment Finance      | 30  | WoM | Y | Stirling     |
| Graham McComb     | Money Advice & Planning          | 16  | WoM | N | West Lothian |

## SOUTH EAST ENGLAND

|                      |                               |    |     |   |                    |
|----------------------|-------------------------------|----|-----|---|--------------------|
| Erin Rigault         | Peppermint Mortgage Solutions | 37 | WoM | Y | Abingdon           |
| James Pinder         | PF Financial                  | 12 | WoM | Y | Amersham           |
| Ian Butt             | Prospect Tree Mortgages       | 34 | WoM | N | Ashford            |
| Joanne Osborne       | Scarlett Financial Services   | 85 | WoM | N | Ashford            |
| David Titherington   | Templar Mortgage Solutions    | 36 | WoM | Y | Baldock            |
| Colin Bell           | DGS Mortgages                 | 26 | WoM | N | Basingstoke        |
| Simon Hickman        | Omni Finance                  | 36 | WoM | Y | Bexhill On Sea     |
| James Oakley         | CLS Money                     | 86 | WoM | N | Billericay         |
| Clara Downton        | Stablegate Financial Services | 14 | WoM | Y | Bishop's Stortford |
| George Self          | Stablegate Financial Services | 16 | WoM | Y | Bishop's Stortford |
| Simon Rowe           | Mortgage Squared              | 14 | WoM | Y | Bournemouth        |
| Helene Utting        | Mervyn Scourfield-Thomas      | 12 | WoM | N | Bury St Edmunds    |
| Pageani Sookramanian | Coleman Chase                 | 40 | WoM | Y | Canterbury         |
| Hugh Kennedy         | HRK Mortgages                 | 35 | WoM | Y | Canterbury         |
| Sam Denly            | Prospect Tree Mortgages       | 11 | WoM | Y | Canterbury         |
| Daniel Borley        | Dan The Mortgage Man          | 31 | L   | Y | Chelmsford         |
| Keith Robinson       | London Money                  | 15 | WoM | N | Chelmsford         |
| Sue Briscoe          | Southern Mortgages            | 28 | WoM | Y | Chelmsford         |

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

## SOUTH WEST ENGLAND

|                |                             |    |     |   |           |
|----------------|-----------------------------|----|-----|---|-----------|
| Katrina Herrod | Vanilla Financial Solutions | 16 | WoM | Y | Axminster |
|----------------|-----------------------------|----|-----|---|-----------|

|                   |                                  |     |     |   |                 |
|-------------------|----------------------------------|-----|-----|---|-----------------|
| Charley Newman    | Mortgage Saving Expert           | 52  | WoM | N | Bath            |
| James Thorne      | Premier Financial Planning       | 15  | WoM | Y | Blandford Forum |
| Mark Davis        | XL Financial Services            | 52  | WoM | Y | Bridgwater      |
| Julie McDonald    | Aspirations Financial Advice     | 36  | WoM | Y | Bristol         |
| Khalid Javid      | Blackstone Financial Solutions   | 66  | WoM | Y | Bristol         |
| Alex Bodman       | Elite Financial Consulting       | 26  | WoM | N | Bristol         |
| Chantal Stuart    | EveryStep                        | 28  | WoM | N | Bristol         |
| Catherine Hope    | Hope Mortgage Solutions          | 35  | WoM | Y | Bristol         |
| Thomas Crane      | Lucid FS                         | 60  | WoM | Y | Bristol         |
| Charlotte Coles   | Clear Thinking Finance           | 17  | WoM | Y | Burnham On Sea  |
| Sarah Hume        | Cheltenham Mortgage Advisers     | 15  | L   | N | Cheltenham      |
| Luke Tomkotowicz  | Fairview Financial               | 26  | WoM | Y | Cheltenham      |
| Mark Walker       | Lighthouse Mortgage & Protection | 55  | WoM | Y | Cheltenham      |
| Nathan Ball       | One 77                           | 22  | WoM | Y | Chippenham      |
| Cy Cotterill      | Temple Wealth                    | 11  | WoM | N | Dorchester      |
| Richard Dagleish  | Premier Financial Planning       | 20  | WoM | Y | Exeter          |
| David Adamson     | FA Wealth                        | 11  | WoM | N | Fairford        |
| Paula Whiteside   | FA Wealth                        | 11  | WoM | N | Fairford        |
| Gemma Gage        | Your Mortgage Services           | 12  | WoM | N | Gloucester      |
| Greg West         | Your Ideal Mortgage              | 109 | WoM | N | Liskeard        |
| Jason Whitehead   | Vitality Mortgages               | 71  | WoM | N | Lydney          |
| Andy Haigh        | Rosemount Financial Solutions    | 38  | WoM | N | Newquay         |
| Stuart Powell     | Ocean Mortgages                  | 44  | WoM | N | Plymouth        |
| David Aggiss      | Three Sixty Mortgages            | 31  | WoM | N | Plymouth        |
| Jon Kempson       | Omni Finance                     | 19  | WoM | Y | Salisbury       |
| Adam Nanson       | Your Mortgage Expert             | 53  | WoM | Y | Salisbury       |
| Johanna Kemp      | Abacus Financial Options         | 68  | WoM | N | Sherborne       |
| Ross Hampton      | GHL Direct                       | 73  | WoM | Y | Stroud          |
| Mark Stallard     | House & Holiday Home Mortgages   | 80  | L   | Y | Stroud          |
| Suzanne Gore      | Not Only Mortgages               | 74  | L   | N | Swindon         |
| Mark Weymouth     | 1st Financial                    | 123 | WoM | N | Taunton         |
| Lizz Reading      | Cooper Associates                | 39  | WoM | N | Taunton         |
| Daniel White      | White Financial Services         | 69  | WoM | Y | Taunton         |
| Samuel Whittlesea | Whittlesea Mortgages             | 90  | WoM | Y | Taunton         |
| Simon Dawes       | Cooper Associates                | 11  | WoM | N | Yeovil          |

## WALES

|                   |                              |    |     |   |          |
|-------------------|------------------------------|----|-----|---|----------|
| Ian Davies        | Mav Mortgages                | 37 | WoM | Y | Aberdare |
| Sion Thomas       | Just Mortgages               | 13 | L   | Y | Bangor   |
| Huw Martinson     | DCS Financial                | 25 | WoM | N | Bridgend |
| Samantha Dorn     | GHL Direct                   | 50 | WoM | N | Llanelli |
| John Pearson      | Mortgage Search Go           | 58 | WoM | N | Penarth  |
| Bledwyn Davies    | Romilly Financial            | 14 | WoM | Y | Penarth  |
| Christopher Evans | Moore Turner                 | 28 | WoM | Y | Pentre   |
| Lewis Davies      | Searchlight Mortgages        | 52 | WoM | Y | Swansea  |
| Tracey Dixon      | Pure Mortgage and Protection | 31 | WoM | Y | Usk      |

## KEY

## STATUS:

**WoM:** Whole of market mortgage adviser  
**L:** Limited mortgage adviser

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