





VouchedFor's 2024 Top Rated Financial Adviser Guide

Helping solve life's financial puzzles

possible. Phillips says: "Advisers

routes to homeownership with

proving popular. With a smaller

opportunity to own more of the

property in future, this is a key

first-time buyers through the

property-purchasing process,

Martin Rayner, managing

adviser at Compton Financial

construction, such as being

Lenders need

director and chartered financial

Services, says: "Often a broker can

spot potential mortgage challenges

if the property has non-standard

above or beside certain types of

advising on issues such as whether

to have a fixed or variable rate deal,

way many borrowers will make

deposit required and the

homeownership a reality." Mortgage brokers will guide

and how long to lock in for.

can help look beyond the traditional

schemes such as Shared Ownership



A wealth of ideas

As the cost of living crisis continues, and political uncertainty lies ahead, now is a smart time to take stock of your finances

David Prosser

t is hard to think of a time when Britons have been more in need of high-quality, expert advice on how to manage their finances. The past year has been a perfect storm: high inflation and rising interest rates have driven a cost of living crisis, geopolitical uncertainties have amplified the ups and downs of financial

markets, and the state has rarely seemed less capable of offering

you have a trusted relationship can be your guide through such storms, says Stuart Dodson, managing director of The Openwork

"Financial planners are professionally trained to help people understand their needs and financial goals," he explains. "They create bespoke plans to maximise

protection and support. A financial adviser with whom

Partnership, a network of advisers.

99% of clients would recommend their adviser

research underlines Dodson's point. Studies show that people who have taken professional advice feel more comfortable about their financial situation - and that

they are closer to achieving their goals. For example, across client reviews collated by VouchedFor which helps people find financial advisers, 88 per cent of clients said they felt on track to achieve their goals despite the recent turmoil,

their clients' wealth and

resilience, whatever

life throws at them.'

Independent

and 99 per cent would recommend their adviser.

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

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

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

"What do you want out of life? What level of wealth do you need to get it? How can stock markets help you get there? How much risk can or should you take?" Rose says. "A goal-based financial planner will draw all of these strands together nto some clear objectives."

Importantly, adds Samantha Secomb, chief executive of Women's Wealth, this advice is ongoing – your relationship with vour financial adviser will be most productive when you meet regularly to review your situation. "We all go through changes in our lives," she says. "We expect to work and earn, then reach a stage where we don't work any more. Maybe we become a parent or a grandparent. Having the financial resilience to work through each of these periods is essential; that is the value of good advice."

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

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

With an adviser offering support in all these areas, you will feel more confident about the future - even at times such as now when the economic landscape continues to feel challenging.

Your adviser should help you look through the short-term noise fixed mortgage adds Secomb. "Rather than being deals will expire concerned about what is changing in the near future, it is vital to have a long-term plan that maps

the availability of savings and investments to your needs.' That's not to suggest you should ignore the short-term outlook altogether - and there are certainly challenges to keep front of mind in 2024. Not least, the UK economy remains troubled. While inflation fell in the final months of last year. at 4 per cent in December, it remains well above the Bank of England's 2 per cent target. The consensus among economists is

that the Bank should be able to begin reducing interest rates later this year, but views differ on exactly when rates will come down and by how much. For many mortgage borrowers, a

series of interest rate rises over the past two years - taking the Bank's base rate to a 15-year high – have been painful. And for 1.6 million borrowers whose fixed-rate deals expire in 2024, costs are set to rise

Nor are savers and investors having a good time. Returns on cash held in banks and building societies have fallen well short of inflation, and growth from assets in the stock market - which have, in the past, tended to outperform over longer periods - has also been patchy. The FTSE 100 Index of shares in the UK's largest companies rose by just 2.4 per cent in 2023, and most stock market commentators predict



only modest gains in 2024. too. There's also the

pending general election to consider. with a vote due by next January at the latest – and both the Conservatives and Labour positioning themselves accordingly 'Political uncertainty feels like a given and

there are potential swings and roundabouts with any change in government," says Dodson. The US election, scheduled for November, adds to the sense that change affecting us all is on the way

Inevitably, different people will be impacted in different ways by these factors. Younger people, focused on getting on the housing ladder and saving for later in life, will need



1.6 million

this year

What do you want out of life? What level of wealth do you need to get it? How can stock markets help you get there? How much risk can or should you take?

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

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

HOME TRUTHS

With the base rate hitting a 15-year high in 2023, it's been a tough time for mortgage borrowers – but experts say there is hope on the horizon

Sara Benwell

fter a tumultuous 2023, characterised by rapid mortgage rate increases, tightening affordability criteria and stagnating house prices. UK homebuyers would be forgiven for some trepidation about the year ahead.

However, experts are optimistic that the market will continue to stabilise, leading to greater competition among providers and better conditions for buyers.

"Lenders need to lend to make money, so it is in their best interest to improve mortgage rates and encourage business," John Phillips, CEO of Just Mortgages, says. "The consensus is that the Bank of England will finally make a cut to the base rate later this year, which would certainly help with the heavy lifting on mortgage rates.'

It's a view that's supported by Liz Syms, CEO of Connect Mortgages, who also points at the falling rate of inflation as a driver for interest rate cuts. "This could lead to further reductions in mortgage rates, especially beneficial for those stuck on variable-rate mortgages," she adds.

FIRST-TIME BUYERS

For first-time buyers, a decrease in mortgage rates will help with affordability, but saving up big enough deposits is still a problem There are government schemes available to help people, and mortgage brokers can assist with navigating those, while also negotiating the best rates

to lend to make money, so it is in their best interest

> to improve rates shops. Between the mortgage offer and completion a good broker will keep an eye on the market and, if

the rates drop with the lender, seek

to move you on to the lower rate."

REMORTGAGES

With more than a million fixed deals coming to an end in 2024, it will be a big year for remortgaging While lower rates will mean better terms and smaller monthly payments than expected, people who fixed on historically low rates are still in for a shock.

"The role of mortgage advisers becomes crucial in helping individuals understand and take

CONTINUED ON PAGE 4

CHOOSING AN EXPERT

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

INDEPENDENT FINANCIAL ADVISERS (IFAs)

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



Offer advice on a limited range of products or services, which could be from a single company or area. This doesn't necessarily mean that you'll be missing out on the best



options, and there are also other factors to consider such as customer service and cost. Before you start, always talk to your adviser to understand whether the scope of their services fits your needs.

MORTGAGE BROKERS Mortgage advisers or helping to secure optimal home loans, whether their client is a first-time buyer, home mover of remortgaging. The mortgage market is in constant flux, so they can potentially help you to save thousands by picking out the latest deals. They can also advise on protection products

such as life insurance and critical illness cover

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

EQUITY RELEASE Normally cater for clients looking at funding their retirement, with guidance around releasing equity from their home to fund their lifestyle. With an ageing population whose wealth is tied up in property, there is an increasing

demand for equity release in the UK.

FINANCIAL PLANNERS An adviser identifying

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

FINANCIAL COACHES Unregulated by the

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



Property

predictions:

experts suggest

that the market

will continue to

stabilise this year

Since 2015, there have been many different ways to manage your savings in retirement – seek expert help to choose the right one for you

Sara Benwell

he average Brit spends approximately 20 years in retirement, so decisions about pensions are some of the most important ones you'll ever make.

"Freedoms" introduced in 2015 left people with several options for accessing their savings. Before the legislation, most people had to buy an annuity, but now you can choose from drawdown, annuities, uncrystallised pension fund lump sums, taking the whole pot as cash, or a mixture.

Choosing the wrong approach could be financially catastrophic. Many people pay more tax than needed, handing huge chunks of hard-earned savings straight back to the government. Those without a financial plan risk running out of money long before they die.

Kirsty Stone, a chartered financial planner at The Private Office, says: "People laugh when I suggest planning to ensure they have sufficient wealth should they live to 100, but the average 50-year-old man today has a one in four chance of living to 93."

A financial planner can help. Advisers will look at your whole financial picture, including current expenditure, predicted income needs, pensions, savings and other

assets, and develop a strategy. They will work out when you can afford to retire and how much you'll have to live on.

Stone adds: "Spending patterns in retirement are rarely linear. You may wish to spend more in the first ten years of retirement when you are physically able. Or you may want to ensure you have a pot of pension available towards the end of your life to cover care costs.

Emily Turgoose, a financial planner at Life Matters, says: "Most people want to spend far more in early retirement than they do when they're 85. Ensuring you have sufficient funds available to do this can be a decisive factor.'

Time to choose

After a decade of low rates, annuities now offer far more competitive returns. One key benefit is that you'll know exactly how much you will receive for the rest of your life.

Lee Waters, CEO of Barwells Wealth, says: "With interest rates at 0 per cent, annuities weren't a viable option because you were getting 3-4 per cent returns. Now you're getting 7-8 per cent on a standard annuity. They should be considered by a lot of people, especially to secure essential income."

Of course, there are drawbacks too. Most people choose a "level annuity", which gives you a higher monthly sum from the outset but means your income won't rise with inflation.

Turgoose says: "The amount it will cost to live 30 years from now will be far greater than it is today. Consider that in 1994 a first-class stamp cost 25p. Now it will cost you £1.25. If you applied that level of increase to all your

outgoings, you get a feel for the diminishing amount your money

> For those buying an annuity, an adviser can help you select the right product and get the best rates. There are several considerations, including inflationlinking, whether to take a tax-free lump sum,

will purchase."

spousal benefits and the client's current state of health. Waters says: "They all have standard features such as guaranteed periods, spouse's pension and indexation, but different providers have their quirks. I really don't think that choosing an annuity is something you could do yourself. Even with a good understanding, you could potentially get it wrong

Drawdown is typically more tax-efficient. As the name suggests, it lets you draw down from your retirement pot over time, with the ability to pass on any unspent money free from inheritance tax, giving you real flexibility around the shape of your income. The downsides are that you can run out of money, and you will continue to have investment risk throughout your retirement.

An adviser can help you develop an investment plan (subject to an annual review where the strategy can be tweaked) and ensure you're balancing your pensions with other income streams to be as tax-efficient as possible



The best time to start is as early as possible. You've got to be looking at least five years prior to retirement

Too little, too late

It's not surprising that we seek advice when we're approaching retirement, but it may be too late

Waters says: "The best time to start is as early as possible. You've got to be looking at least five years prior to retirement, because if you eave it till six months or a year before, it doesn't give you much ime to get back on track."

He adds that for younger people the most useful thing an adviser can do is reframe the conversation instead of considering how much you are willing to save, you think about the income you want in retirement and work backwards.

"Informing people how much they should be saving and keeping people disciplined is probably the biggest thing we can do Left to their own devices the average consumer simply won't do it," Waters concludes.

Drawdown: an option that keeps

draw money each year

your pension invested and lets you

Uncrystallised pension fund lump

sum: a way of withdrawing lump

sums directly from your pension

Stone says: "The emotion of seeing your pension fluctuate in value is very different once you're retired. You will not have the option of rebuilding your pension

GLOSSARY

'WE NEEDED PENSION ADVICE – FAST'

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

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

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

Their original adviser had retired and his partner wasn't moving with enough urgency, so they looked for someone new. A combination of personal recommendations and research led them to Lee Waters, CEO of Barwells Wealth. Ann and Riin sav a crucial factor was finding someone who was



It's unlikely we'll go at the same time - so a lifetime annuity made sense

independent, and with whom they could form a relationship. Ann says: "It's not advisable to look for a new financial adviser at 74. It's difficult; you've got to have all your smarts about you and do your homework. But

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

we couldn't have had a better

outcome. Lee is professional.

moral and trustworthy."

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

spending, crucial home improvements and a car

Waters says: "We started with a cash flow. We drilled down into their expenditure and how much income they needed. We used an impaired life annuity to deliver that income. They're getting almost 10 per cent return guaranteed, which you could never hope to achieve in a drawdown'

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

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

CONTINUED FROM PAGE 3

advantage of these changes," Syms says. "A mortgage adviser can offer guidance for those uncertain about when to lock in rates or switch from variable to fixed.

One quirk of the mortgage system is that you can lock in a new rate six months before your current deal ends, but you're not obliged to take it. This can save thousands.

Rayner explains: "In a normal market there is just as much probability of the mortgage rates increasing as decreasing.

"People often remortgage and forget, or they leave it to nearer the



end date of their current mortgage. Either way, there is a 50 per cent chance that they won't get the best rate. A good mortgage broker would secure a rate at six months out, then if the rates reduce move a client across. This is likely to save many times the cost of any broker fee."

UPSIZERS AND DOWNSIZERS

Improved rates mean upsizers can potentially buy a bigger property, with access to more affordable mortgages. Downsizers could find more value in their current property and more purchasing power.

Phillips says: "With access to the whole market and a wealth of tools at their disposal, mortgage advisers are best placed to support borrowers, particularly in the current climate.

"Advisers can look beyond the traditional mainstream lenders, as well as review the mortgage terms to help make the numbers work."

costs have pushed many landlords

PROPERTY INVESTORS

AND LANDLORDS Higher mortgage rates and running

7-8%

The return on

a standard

annuity

Mortgage advisers are best placed to support borrowers, particularly in the current climate

to dispose of properties. Investors may have struggled with raising mortgages at the level they need due to how rental affordability is calculated. Some have turned to higher-yielding property, such as HMOs and holiday lets.

Phillips says: "Without government action on landlord tax policy, this will be a real area of concern moving forward."

However, some areas of the country have seen steep market corrections and houses listed for longer. This creates opportunities for landlords looking to expand their portfolio while improving the rental yield. Syms says:

"Landlords might find it more financially viable to maintain or expand their property portfolios with more flexibility on the property types, especially if rental demand remains strong."

A key area where advisers can add value is in helping determine whether to buy property in the landlord's name or through a limited company. Key considerations include the implications on stamp duty, capital gains, income tax, mortgage rates and rental yield.

CHALLENGING MORTGAGES

For people who are self-employed, have adverse credit, or have an extremely high loan-to-value ratio, brokers are worth their weight in gold.

"A good broker will help you restructure your finances as they know what impact this can have on obtaining a maximum mortgage," Rayner says. "For example, it is often better to have a loan rather than credit card debt of the same amount

"Adverse credit is more complex." but a broker can not only help you to get a mortgage but also offer advice on future remortgages."

'IT WAS INCREDIBLY EASY

With the help of a mortgage adviser, homebuyer benefited from falling mortgage rates - even after an initial deal was secured

with earnings or further savings.

An independent adviser can ensure

vou are not going to make emotive

jeopardise your financial security."

Annuity: an insurance product that

pays a guaranteed income for life

Tax-free lump sum: 25 per cent of

your pension is income tax-free.

You can choose to take this as a

ump sum up front

decisions on investing that could

onathan Neumann, 39, is just a month away from moving into his new home When he decided to buy a

property in Berkshire, he planned to secure the best mortgage possible himself. But he found that tighter affordability measures meant that the mortgages he was being offered were significantly lower than his agreements in principle.

With a high

loan-to-value of

90 per cent, Neumann

decided that a broker

might help him navigate the

£5,200+ client saving over 24 months on a two-year fix

process better and enable him to buy the property he wanted. After researching online, he went with a whole-of-market brokerage. But while it secured him an offer, it only found one lender and Neumann felt the brokerage wasn't proactive enough about chasing better deals.

He decided to look elsewhere. ultimately finding Martin Rayner, managing director and chartered financial adviser at Compton Financial Services. Rayner impressed him from the get-go. "I was immediately

amazed." Neumann says. "He said he could find more than one lender and with better rates, and he did it within an hour.

That convinced me - here's a guy who knows what he's talking about." After a thorough market review, Rayner identified a

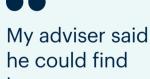
lender with attractive

rates and a high likelihood



of approving Neumann's application. He managed the application process but, in an unexpected turn, the lender did not extend an offer.

Rayner says: "We leveraged our expertise to reassess the market. We soon found another lender with equally favourable rates and swiftly secured a mortgage offer for Jonathan. We maintained lines of communication via email and phone, ensuring Jonathan's queries and concerns were promptly addressed.



he could find better mortgage rates - and he did it within an hour

A deal was secured for a two-year fix at 5.61 per cent, but that wasn't the end of the story. Rayner continued to monitor the market to see if a better rate would become available.

The rate fell twice before exchange and Neumann was transferred across each time, first to a 5.39 per cent fix and then to a rate of 4.94 per cent. The latter saved £217 per month

– more than £5,200 over 24 months For Neumann, this was all the proof he needed as to the value of an independent mortgage adviser. He says: "Martin was so speedy and efficient - amazing. He is passionate about saving people money. After he got to grips with my circumstances, he made it incredibly easy."

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How to catch a break in a taxing year

With a general election on the horizon and a series of tax changes due, it's important to know how to make the most of your money

David Prosser

his could be a seismic year for tax. A raft of changes are due to take effect in the coming months and the prospect of a general election neans further upheaval is likely Still, while financial advisers urge clients to consider tax planning, they also warn people to remain focused on their long-term goals. "Try to look through the noise by planning on the basis of what we know today," says Jessica Franks, head of investment products at Octopus Investments. 'It's easy to get distracted by speculation, particularly in an election year, but it's your adviser's job to help you concentrate on your

long-term priorities. The bad news is that most of the tax changes currently slated for 2024 will cost people money. True. the employees' national insurance rate fell from 12 to 10 per cent in January, saying an average worker £450 a year. But on the downside, the chancellor has already frozen the thresholds at which people start paying basic, higher and additional rate income tax until 2028.

That will drag around 4 million people into the tax system who didn't previously pay income tax; and an additional 3.5 million people will start paying higher or additional rate tax at 40 per cent or 45 per cent respectively.

Also, from April 6, the first day of the 2024-25 tax year, tax bills could rise for people with savings and investments. The dividend allowance - the amount of dividends you may earn without paying any tax – will fall from £1,000 to just £500. And the capital gains tax allowance - the tax-free investment profit you may make E3,000. Both allowances were

also reduced last April. The big question now is what else might change – either in the government's spring budget, its last big pre-election financial set piece - or following an election if Labour

were to win power. Andrew Day, principal financial planning director at Depledge

Strategic Wealth Management, says that while there is limited room for manoeuvre given the strains on the public finances, the political backdrop will have an impact. "We may see some fun and games as the current government electioneers, and as a subsequent government reverses any controversial moves

One area attracting a great deal of attention is inheritance tax, with rumours that the government could abolish the levy. Labour, however, has indicated it would repeal such a decision if it wins power.

Certainly, inheritance tax has become an issue for more people The size of estate that may be passed on to your heirs with no tax liability has been frozen at £325,000 since 2009, though that increases to £500,000 with an additional allowance for your home. HM Revenue & Customs received £400 million more in inheritance tax between April and November last year than during the same period in 2022 Still, the £7 billion of revenue lost from abolishing inheritance tax would not be easily replaced.

How, then, to pick a path through these changes and uncertainties? "There are plenty of options for organising your affairs to minimise your tax liabilities," says Franks. For example, she urges people to make good use of their £20,000 annual individual savings account (ISA) allowance. All income and capital gains on investments inside an ISA are tax-free.

Venture capital trusts and the enterprise investment scheme



We may see some fun and games as one government electioneers and a subsequent one potentially reverses controversial moves

4 million

more people

to pay

income tax

Sitting pretty

Carole Bailey changed

how she works without

compromising on income

specialist products tax relief on investments in small, early-stage companies – could also work well for some savers.

Private pensions provide another opportunity. The government has recently increased the annual allowance

the maximum pension contributions you can make while receiving tax breaks - from £40,000 to £60,000. It has also abolished the lifetime allowance, which previously capped the total amount of pension saving. "Labour said it will reinstate this allowance. so there could be a narrow window of opportunity here," says Franks.

As for inheritance tax, Day points out that there are lots of ways to plan ahead. "You can take out life insurance with a guaranteed payout into a trust so that your beneficiaries can pay the tax bill," he says. "You may be able to reduce the size of your estate by making gifts on a regular basis or by making larger gifts that will require seven years to leave the estate for inheritance tax purposes."

Other possibilities include investing savings in business or agricultural assets that fall outside the inheritance tax net; private pensions can also be a good way to plan for the tax, since they're not usually caught by it. "Your adviser can help you combine strategies for the best result," says Day.



Bookkeeper Carole Bailey wanted to go freelance in the run-up to retirement. When she asked her financial planner how best to achieve this, the focus was on tax efficiency

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

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

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

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

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

An additional benefit from this arrangement is that by

remaining a basic rate taxpayer, Bailey qualifies for the full £1,000 annual personal savings allowance. This is the amount of interest people can earn on savings with no liability

to tax: for higher rate taxpayers

it reduces to £500 The exercise was also an opportunity to consider other issues. Bailey was thinking of buying a property with her new partner but didn't want her son from her previous marriage to be disadvantaged.

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

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

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

SERVE AND **PROTECT**

Partly due to myths and misinformation, only 47% of Britons have some form of protection insurance. Yet it is affordable - and can be vital

ow would you and your loved ones cope if the worst happened? A death in the family or a serious illness or accident takes a huge emotional toll, but the financial impact can also be devastating.

Even so, less than half of Britons have protection insurance. Research published last year by the Financial Conduct Authority found just 47 per cent of working adults had a policy like life insurance or income protection

That needs to change, says Paula Bertram-Lax, chief operating officer of LifeSearch an adviser specialising in the protection market. "The most pressing protection priority for every household is to think about a plan B," she says.

However, there is a problem the FCA's research reveals that even among those with protection policies in place, understanding of these products is lower than for other types of insurance. Indeed. advisers warn seven common protection myths are getting in the way of good planning.

MYTH 1: PROTECTION PRODUCTS

ARE TOO EXPENSIVE Protection may be more affordable than you realise A 30-year-old non-smoker arranging £200,000 of life insurance over a 25-year term might pay as little as £5.33 a month for cover, according to moneysavingexpert.com. Older people and those in poor health will pay more, and other types of protection may be more costly, but with good financial advice, there are ways to keep premiums down

MYTH 2: I'M ALREADY COVERED THROUGH MY WORK

Your employer may offer support such as sick pay and death-in-service benefits. But these may well fall short of what you need to protect your family. Sick pay, for example, is typically only payable for a limited period, while deathin-service benefits will be linked to your salary rather

than reflecting your circumstances A financial adviser can help you evaluate vour employer's benefits and advise you on how to make up any shortfall "Make sure the protection you have gives you the security you need." says Liam Richards, managing director of Owl Financial, the specialist protection arm of The Openwork Partnership, "People's lives, circumstances and goals change as life moves forward

MYTH 3: LIFE INSURANCE IS ALL I REALLY NEED

"People of working age are more likely to suffer a serious illness or long-term sickness than die before they retire," Bertram-Lax says. Indeed, the online risk reality calculator at insurer LV= suggests a 50-year-old man has a 19 per cent chance of being unable to work for two months before retirement, an 11 per cent risk of suffering a serious illness but only a 4 per cent chance of dving. This underlines the fact that while life insurance is often people's first port of call protecting your income is just as important – maybe more so.

MYTH 4: I'M TOO YOUNG TO

WORRY ABOUT INSURANCE People's chances of dying or suffering an illness increase as they get older, but disaster can strike at any age. LV='s calculator suggests a 25-year-old woman has a 42 per cent chance of being unable to work for two months of more, suffering a serious illness or dying before she retires. And whatever your age, if you have people who are dependent on you, it's vital to protect them.

MYTH 5: PROTECTION POLICIES NEVER PAY OUT

Amid cynicism about financial services companies, many people assume that insurers will find a way to wriggle off the hook should a claim have to be made. However, the Association of British Insurers says that in 2022, the last full year for which figures are available, 98 per cent of all protection claims resulted in a payout, with policyholders receiving a total of £6.85 billion

MYTH 6: I'LL NEVER GET ANY BENEFIT FROM SETTING UP A PROTECTION POLICY

Insurance is there to protect you when bad things happen – so if you never have to make a claim, that's good news. However, many protection policies offer benefits in the meantime, says Bertram-Lax. "The majority of protection products come with extra value-added benefits," she explains. "GP services, remote physio, health MOTs, counselling and carer support are among the services often included in your monthly premium.

MYTH 7: PROTECTION PRODUCTS ARE TOO COMPLICATED It's true that it's

important to understand how protection policies work. the nuances of different types of cover and suits your personal circumstances best. But good-quality

financial advice can help you do that quickly and easily - and help you identify the policies that offer the most value. "Advisers will take time to understand each client's aims, priorities and ambitions," says Richards, "They use their knowledge to select the most suitable cover for each client.'

CLEARING UP COVER

nsurers offer a range of policies to cover you in different ways.

LIFE INSURANCE

A life insurance policy pays out to your dependents if you die while it is in force. There are lots of variations. For example, some policies pay out lump sums while others offer regular income. Some are directly linked to your mortgage and others are aimed at couples rather than individuals, offering a payout to the survivor when the other partner dies

INCOME PROTECTION

Income protection policies will pay you a regular income if you're unable to work due to ill health. Cover is available for employed and self-employed people. The aim is to replace at least some of your income for as long as you're unwell, particularly once any sick pay from an employer has run out

CRITICAL ILLNESS INSURANCE

Such a policy will provide you with a significant lump sum payment if you're diagnosed with a serious or life-changing illness – a heart attack, cancer multiple sclerosis or a stroke. for example. The money can help if you're no longer able to work, or if you and your family face extra costs because of your condition

PRIVATE MEDICAL INSURANCE

Private medical policies cove the cost of healthcare you source privately, rather than through the National Health Service. They may enable you to secure treatment more quickly, or to get help that is not available on the NHS





For entrepreneurs, seeking expert advice is the surest way to get a clearer view of complex rules

Sara Benwell

unning a small company s fraught with financial difficulties, whether that means complying with auto-enrolment legislation, extracting money as tax efficiently as possible or making decisions about what will happen to the you die.

The complexity

of your business will determine how much support vou need. Many smaller companies tax-efficient get by doing things on their own, or with the help of a chartered account. However, a financial planner can look at your personal and business finances and come up with

a multiyear strategy to meet

A limited company may be more

need to decide what business structure to use If your business generates a profit of more than £20,000 a year, GoSimpleTax says it might be more

tax efficient to set up a limited company. However, the administrative burden is higher. You need to keep in-depth records, and file company

A chartered accountant can explain the benefits of each

SETTING UP YOUR approach and help you choose. They will also take on the admin When you start and make sure your business is as tax-efficient as possible, including claiming any tax allowances.

> STRUCTURING YOUR INCOME If you have a limited company. you need to find the right balance between dividends and salary. You should make sure your salary is high enough to make national insurance contributions, so that you get the full state pension,

while also minimising tax. An accountant can provide some help but an Independent Financial Adviser (IFA) will look at your whole financial picture, including savings, investments, pensions and other assets.

Peter Fulcher, an IFA at BPI. says: "Ninety-two per cent of our clients have an annual review where we do a business fact-find and a personal fact-find It's geared not only towards all the income coming through the business, but also to things that are happening on the personal side as well, which we need to

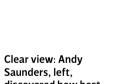
marry together.'

Financial advisers say that pensions planning is one of the areas where they can make the biggest difference for SMEs.

If you have eligible employees, you will need to set up a company pension under auto-enrolment legislation. You'll also need to pay company contributions Many firms offer more generous contribution-matching as an employee attraction and retention tool. Some even give staff access to advice. An adviser can help

you navigate all the options. From a personal perspective, they can work out whether it is more tax-efficient to make company pension contributions. personal contributions or a mixture of both. They'll also help you plan around lifetime and annual allowances, and advise on your investment strategy for retirement savings

A good adviser can help you navigate other benefits you too, such as death-in-service. private healthcare, salary sacrifice and more





think neonle understand how little it costs to offer a death-inservice scheme, for instance. And staff really do perceive these things as benefits "There are ways

Fulcher says: "Large

of doing things that save companies money, but which the majority of people don't know about because they don't speak to advisers."

MOVING ON

of clients opt

for an annual

review

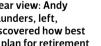
Whether you decide to sell your business, want to use it to generate an income in retirement or you are concerned about what might happen to it when you die, a financial planner can help. There are many often complicated options to consider, from making



People getting into their late sixties or seventies may be more comfortable gifting assets or putting them in trust

business wills and cross-option agreements to creating a trust for your children

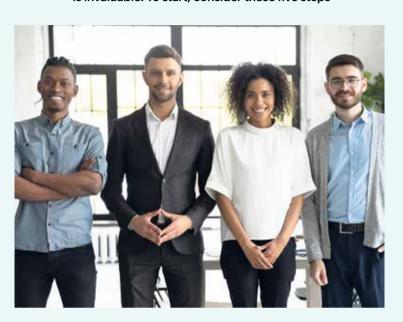
"When people are getting to their late sixties or early seventies, they may be more comfortable gifting assets, putting them in trust, using business property and so on," Fulcher says. "We can get people into a very good





ESSENTIAL TIPS TO FIND A FINANCIAL ADVISER

Getting sound money advice from someone you can trust is invaluable. To start, consider these five steps



ith more than 40,000 financial and mortgage advisers working in the UK, appropriate qualifications. For example, all IFAs must hold at least a Level 4 Diploma. Many financial finding the right one to work with can be tough. The key is to pick someone you can build a trusted relationship with, and who has the right expertise to help you achieve your financial goals. Here are a few pointers to help



There are several types of adviser, so think carefully about what you're trying to achieve

before you start your search. For instance, if buying a house, a specialist mortgage adviser could be the choice. If you're looking for life insurance, then an adviser who is an expert in protection can help.

If you want someone to evaluate your finances holistically and advise you on investment and pension products, a financial adviser or financial planner could be an option

2. UNDERSTAND THE DIFFERENCE BETWEEN RESTRICTED AND RESTRICTED AND INDEPENDENT ADVICE

Restricted advisers are limited in the type of advice they can give Usually this means they can only recommend products from one or a limited umber of firms. Independent Financial Advisers (IFAs) must look at the whole of the market. Their advice must be unrestricted and their recommendations should be fully tailored to your needs.

CHECK FOR 3. QUALIFICATIONS Not sure whether the firm you're speaking to is legit? Contact VouchedFor, who'll be happy to tell you if they are regulated by the Financial Conduct Authority (FCA) Where possible, VouchedFor can

also check that advisers have the

advisers are qualified to a higher level, such as holding certified or chartered financial planner status. There may be other specialised qualifications to look out for. For instance, for pensions transfers, look for firms that have signed up to the Personal Finance Society Pension Transfer Gold Standard **UNDERSTAND FEES**

4. When speaking to potential advisers, ask about their fee structures. Some will charge a flat fee, others by the hour, and some will charge a percentage of



Many advisers offer a free first meeting. Use this time to ask questions and see if you can build a good rapport

assets under management. Make sure the company is completely transparent and that you understand the costs.

TRUST IS EVERYTHING Speaking frankly about your finances and goals can be difficult, and you need to choose someone you can trust. Many advisers offer a free first meeting Use this time to ask questions and see if you can build a rapport. If the relationship isn't right, walk away

and find someone else.

WHAT NEXT? RETIREMENT **PLANS FOR SME OWNERS**

Financial advice helped Andy Saunders use business tax efficiently to prepare for more relaxing times ahead. Here's what he learned

ndy Saunders, 58, ran several small, successful printing and print-related businesses, but was keen to make sure he was getting the most out of them to prepare for the future He worked with Peter Fulcher

Independent Financial Adviser at BPI.

who helped streamline his personal

a Buckinghamshire-based

and professional finances. A key element was making sure that Andy and his wife, Lesley, had a comprehensive retirement strategy.

"Most business owners will tell you that their company is going to be their pension but sometimes. outside of their control, businesses fail," Fulcher says. "Money in a pension is protected. Pensions are also an incredibly tax-efficient way of taking money out of a company." The couple started making

personal and company pension contributions, carrying forward unused tax relief allowances. Fulcher advised Saunders to switch to a Sipp, which allowed him to use his pension fund to buy one of his factories.

This means the business pays income-tax-free rent money into his retirement savings. It also gave the business capital and cleared some debts, reducing interest payments and improving cashflow The pension fund then bought neighbouring commercial

properties, which also pay rent Fulcher savs: "I don't know why every business owner in

Peter opened my eyes to big holes in my financial wellbeing

the country doesn't do this. A Sipp can even borrow up to 50 per cent of its net fund value. so they were able to increase their purchasing power.' He also helped Saunders

navigate auto-enrolment legislation

and provide generously matched workplace pensions. The employees can take advice from Fulcher, which has proved incredibly popular Saunders, who lives in

Amersham and has now retired. says: "I'd previously worked in the corporate world, in the IT industry, and thought I knew what I was doing. But then I started making some bad decisions. Peter asked me about my goals and that opened my eyes to gaping holes in my financial wellbeing.

"I'm delighted with the outcomes. I'm in a position now where I can make decisions on my own terms as opposed to thinking I've got to work for another ten years.'

OTHER EMPLOYEE BENEFITS

might wish to offer employees

THE GUIDE'S MISSION

illions of Brits who could benefit from advice are not accessing it. Research* shows that two of the main barriers are trust and awareness.

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

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

That's why we are more than trebling the reach of the Top Rated Financial Adviser Guide in 2024.

The articles and case studies set out to demystify the often overly confusing advice landscape. The tables highlight those financial, mortgage, protection and equity release advisers, as well as financial coaches, who have gone the extra mile for their clients. as decided by... their clients.

In total, 2,273 advisers from 1,192 firms are included in the 2024 guide. They collected 46,523 reviews last year (161,729 all-time) with an average rating of 4.9 out of 5.

As well as being endorsed recently by at least 10 clients, each adviser is a fully verified member of VouchedFor, which means we've checked with the Financial Conduct Authority and/or their firm's senior managers that they have

the necessary permissions to practice.

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

Towards the end of the guide you will find a Top Rated Firm section. This celebrates firms that regularly invite and monitor feedback from all their clients and perform well against industry benchmarks.

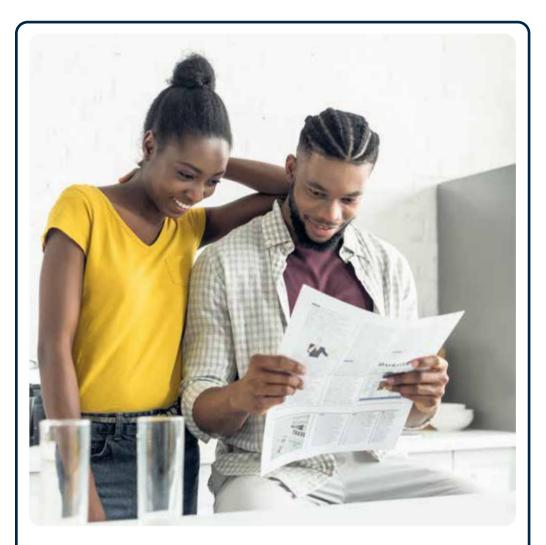
I recommend reading the How to Use The Guide section to help you differentiate between advisers and find the most suitable for your needs.

VouchedFor's mission has always been to help people access the best advice available for them. This steers all we do and we're redoubling our efforts in the year ahead. The increased reach of the guide is just the start and I sincerely hope you find it useful.

Alex Whitson, managing director, VouchedFor

*The Advice Gap, May 2023, The Lang Cat





HOW TO USE THE GUIDE

VouchedFor's 2024 Top Rated Financial Adviser Guide includes more than 2,000 advisers. They are all verified members of VouchedFor, which involves a low monthly cost that enables us to verify their client feedback and run multiple checks. So which adviser is best for you? This can be a tricky question, particularly because, unlike in more transactional sectors such as hospitality, most advice clients leave positive feedback.

Here are six top tips to differentiate between advisers:



The different types of adviser can be confusing, particularly as their services often overlap. For instance, a financial adviser may also offer mortgage advice and equity release. A definitive list of each Top Rated Adviser's services can be found on their VouchedFor profile. Please visit vouchedfor.co.uk and search by adviser name to find their profile.



ASK HOW MANY **CLIENTS THE ADVISER HAS**

It's helpful to know what percentage of an adviser's clients have reviewed them on VouchedFor. Thirty great reviews for an adviser who has 40 clients is usually a better indicator of quality than 30 great reviews for an adviser who has 100 clients.



On VouchedFor you can filter

an adviser's client reviews based on criteria like the service received and client age. You can also read "first impression" reviews from prospective clients after their initial meeting. An adviser with lots of great reviews from people like you may be a better fit than an adviser with lots of great reviews from people with very different requirements.



LOOK FOR RECENT

As with anything, excellent recent reviews are a stronger indicator of current service levels than excellent older reviews. The VouchedFor platform makes it easy for advisers to invite regular reviews from their clients, including enabling advisers to automatically

invite them to give annual follow-up reviews.

CHECK HOW MANY YEARS THE ADVISER

HAS BEEN TOP RATED Being Top Rated for several years (we've published the guide every year since 2019, so the maximum is six) shows that an adviser has invited regular feedback from their clients for a long time – and has received consistently good feedback

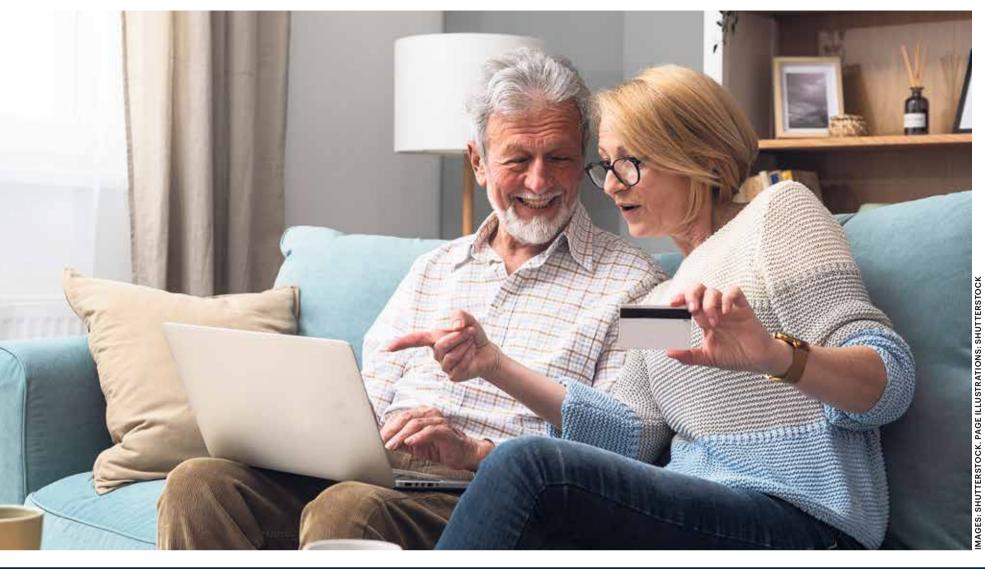


LOOK AT THE 6 ADVISER'S **OUALIFICATIONS**

We've checked that every adviser in the guide has the necessary permissions to practice. However, some advisers have advanced qualifications that we don't have space to list. You can find each adviser's qualifications on their profile at vouchedfor.co.uk.

Still struggling?

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



VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

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

	CENTR	AL E	NGL/	AND		
3Wb.	FIRM	STATUS	REVIEWS	FEESPUB	^{LO} CATION	YEARS QUALIFIED
Jason Harris	AFH Wealth		52	N	Alcester	4
jason narris	Management	'	32	N	Aicester	4
Andrew Whitehead	Honeycroft Wealth Management	R	38	N	Alfreton	3
James Franklin	Fidelius*	I	19	N	Alfreton	1
Gurdeep Lall	Rhodes Wealth Management	R	23	N	Ashbourne	1
Hannah Cowell	2plan Wealth Management	I	266	N	Ashby-de- la-Zouch	6+
Matthew Naylor	White Stone Financial Planning	I	16	Y	Atherstone	1
Davy Hudson	Hudson Wealth Management	R	39	N	Beeston	1
André McRobie	Tenet Financial Services*	ı	48	N	Belper	2
Jon Darley	Consequential Planning	ı	27	Y	Bewdley	1
Michael Farrance	Consequential Planning	I	10	N	Bewdley	1
Thomas Dickson	Wealthwide*	1	240	Y	Birmingham	6+
Chris Guttridge	True Potential	R	225	Υ	Birmingham	5
Laura Salter	Mazars Financial Planning*	ı	108	N	Birmingham	4
Gem Durham	Whitebeam Independent Financial Advice	I	105	Y	Birmingham	6+
Kira Sehmbi	True Potential	R	86	Y	Birmingham	6+
Martin Brown	Wealthwide*	T	51	Y	Birmingham	2

Alexandra Llewellyn	Mazars Financial Planning*	I	48	N	Birmingham	3
Rudy Smith	Ascot Lloyd	1	47	Υ	Birmingham	1
Ranjit Virk	Wealthwide*	1	29	N	Birmingham	1
Paul Tracey	Provest Wealth Management	R	13	N	Birmingham	1
Adam Rendall	Consequential Planning	I	41	Υ	Brierley Hill	3
Simon Baldwin	High House Wealth Management*	R	144	N	Bromsgrove	3
Lisa Footes	Footes Financial Planning	I	138	Y	Bromsgrove	3
Daisy Whateley	Whateley Wealth Management	I	64	Υ	Bromsgrove	1
Darren Mason	Ascot Lloyd	I	61	Y	Bromsgrove	1
Sarfraz Munir	AFH Wealth Management	I	55	N	Bromsgrove	4
Stephen Baker	Ascot Lloyd	I	37	Y	Bromsgrove	1
Lewis Coglan	AFH Wealth Management	I	13	N	Bromsgrove	1
Holly Snooks Harrold	AFH Wealth Management	ı	11	N	Burton-on -Trent	1
Andrea Cloughley	Palatine Financial Planning	R	49	Υ	Cannock	3
Shane Fox	Principle Financial Services Limited	I	183	Υ	Coalville	4
Daniel Sperber	Coleshill Wealth Management	ı	48	Υ	Coleshill	2
Paul Grice	Rothesay Bennett	ı	191	N	Coventry	4
Benjamin Clay	Clay Wealth Management	R	82	N	Coventry	3
Craig Bonsor	Jalapeno	1	67	N	Coventry	4
Adrian Middup	Jalapeno	ı	65	Υ	Coventry	4
Neil Dixon	True Potential	R	57	N	Coventry	3
Kevin Quinn	Sandringham Financial Partners*	I	41	N	Coventry	1
James Pillinger	Profusion Wealth	I	120	Υ	Derby	6+

		KEY	,			
Goss Lumsden	Prosser Knowles Associates	I	68	N	Hereford	1
Kirsty Tyler	Wyefield Wealth Management	R	94	N	Hereford	3
Becky Womble	Castlegate Financial Management	I	35	N	Grantham	3
Matthew Freemantle	Prosser Knowles Associates	I	18	N	Droitwich	1
Laura Evans	Prosser Knowles Associates	I	19	N	Droitwich	1
Martyn Davies	Mindful Financial Planning	I	32	N	Droitwich	1
Rachel Robb	Prosser Knowles Associates	I	45	Y	Droitwich	3
Dale Gough	Prosser Knowles Associates	Ī	48	N	Droitwich	3
Emily Newman	Jane Newman Financial Planning	I	94	Y	Droitwich	4
Jane Newman	Jane Newman Financial Planning	I	230	Y	Droitwich	6
Jack Lawrence	Prospera Wealth Management	R	27	N	Derby	1
Jo Highton	Hoyl Independent Advisers	I	34	N	Derby	1
Paul White	Cedars Wealth Management	R	83	N	Derby	4
Paul Harman	Profusion Wealth Management	I	95	Y	Derby	6

* Top Rated Firm (includes trading names of Top Rated Firms), more on p30 STATUS YEARS QUALIFIED I Independent financial adviser Consecutive years as a Top Rated Adviser

FEES PUBLISHED

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

							VOUCHE	DFOR'S TOP R	ATE	D FIN	ANC	IAL ADVISERS								
	CENTA		NGL A	ND			Matthew Pearson	Cobens Wealth	ı	40	N	Leicester	1	Peter Ellis	Sovereign	R	62	N	Nottingham	3
	CENTR	ALE					Andrew Hall	Management Ascot Lloyd	ı	22	Υ	Leicester	1	Roger Milner	Wealth BlakeBrooke	R	61	N	Nottingham	3
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	^{LOCA77ON}	YEARS QUALIFIED	Nathan Smith	Mattioli Woods	R	19	N	Leicester	1		Financial Advice			•		
N _A		15	RE	Ħ	9	- 00 YE	Matt O'Hara	Mattioli Woods	R	11	N	Leicester	1	Olivia Shipstone	OCS Financial Planning	R	54	N	Nottingham	3
Philip Needham	Castle Green Financial	R	25	N	Hereford	2	Kristian Vind	Chapter House Wealth Management	ı	99	Y	Lichfield	4	David Ryley Chris Hanbury	Ryley Wealth Management* Hanbury	R R	54 41	N	Nottingham Nottingham	3
Charlotte Webb	Planning Castle Green	R	22	N	Hereford	2	Paul Boutle	RetireInvest	R	70	N	Lincoln	4	Cillis nalibury	Financial Planning	ĸ	41	N	Nottingnam	3
	Financial Planning						Fiona Monro	AFH Wealth Management	ı	52	N	Lincoln	4	Mark Pennington	Ryley Wealth Management*	R	41	N	Nottingham	2
Mark Farrell	True Potential	R	25	N	Hinckley	1	Trudi Giles	Thompson & Richardson	1	51	N	Lincoln	3	Gavin Lawler	Rhodes Wealth	R	40	N	Nottingham	3
Claire Markham	F H. Manning Financial Services	I	163	Y	Horncastle	5	John Fielding	Financial Planning Flying Colours Advice	ı	45	N	Lincoln	1	Natalie Norman	Management BlakeBrooke Financial Advice	R	32	N	Nottingham	1
Cole Mills	F H. Manning Financial Services	I	17	N	Horncastle	1	Tom Olsak	Advice Forrester Boyd Wealth	ı	40	N	Lincoln	2	Gabriella Witek-Morgan	Ryley Wealth Management*	R	25	N	Nottingham	1
Brian Flindall	Credencis	ı	211	Υ	llkeston	4		Management*						Mike Holmes	Ryley Wealth	R	25	N	Nottingham	2
Kevin Holleron	Sovereign Wealth	R	114	Υ	llkeston	6+	Sam Tindale	Tower House Wealth Management	R	32	N	Lincoln	2	Raj Mulji	Management* SRM Financial	R	21	N	Nottingham	2
Matthew Akers	Tenet&You	ı	86	N	Ilkeston	1	Robert Lallo	Sandringham Financial	1	77	N	Loughborough	5	Alex Ratcliffe	Services Ryley Wealth	R	13	N	Nottingham	1
Louise Powell	Sovereign	R	78	N	Ilkeston	3	Matthau Wales	Partners*		63	v	l accept have comb			Management*					
Sonia Marriott	Wealth Sovereign	R	74	N	llkeston	3	Matthew Walne	Santorini Financial Planning	'	62	Υ	Loughborough	4	Bradley James	Ryley Wealth Management*	R	12	N	Nottingham	1
Lee Gardner	Wealth Gardner		155	Υ	Kenilworth	6+	Ben Woolley	True Potential	R	14	Υ	Loughborough	1	Mak Wadsworth	JW Financial Advice	R	10	N	Nottingham	1
Lee Gardner	Financial Management	ļ	133	Ţ	Kelliworth	0+	Alexander Munn	Forrester Boyd Wealth Management*	ı	79	N	Louth	2	Kris Amliwala	Designer Wealth Management	R	47	Υ	Oadby	3
Alan Crowley	Financial Design	1	136	Υ	Kenilworth	6+	Alan Curtis	True Potential	R	69	Υ	Louth	6+	Stephen Hunt	Raven Wealth	1	104	Υ	Oakham	6+
Charles Westrope	Bridgegate Wealth Management	R	25	N	Kenilworth	1	Ross Evans	Flying Colours Advice	ı	27	Υ	Louth	1	Jo Calver	Calver Wealth Management	R	60	N	Oakham	3
Nicholas Lue	JPA Financial Services	ı	116	Υ	Kingswinford	3	James Slowey	Gransha Financial Services	R	162	N	Lutterworth	6+	Charlotte Smith	Smith Eliot Financial Management	R	53	N	Oakham	2
Scott Saxby	JPA Financial Services	1	81	Y	Kingswinford	2	Paul Urmston	Fresh Approach	ı	159	Υ	Malvern	5	Sophie Wilkins	Hampton James Financial Associates	R	37	N	Ombersley	2
Lisa Millward	Millward Wealth Management	ı	217	N	Leamington Spa	6+	Eugenie Cameron	Malvern Financial Planning	ı	70	N	Malvern	1	Alasdair Coutts-Britton	Better World Financial	1	13	Υ	Oswestry	1
James Marston Craig Saxton	Quilter Financial Advisers Saxton Financial	R R	76 31	Y N	Leamington Spa Leamington Spa	3	Maria Danielle Slack	M D Slack Wealth Management	R	57	N	Mansfield	2	Steven Corrigan	Planning Sandringham Financial	ı	80	N	Pershore	1
	Planning	κ.			- '		Martin Grundy	Fidelius*	ı	29	N	Mansfield	1		Partners*					_
Scott Gallacher Gary Metcalf	Rowley Turton* Gemini Wealth	1	303	Y	Leicester Leicester	6+ 6+	Ian Kells	Stepping Stones Financial	I	28	N	Mansfield	2	Darren Houlcroft	Houlcroft Wealth Management	R	67	N	Redditch	3
	Management						Jake Slack	Planning M D Slack	R	23	N	Mansfield	1	Liz Tuccy	Elizabeth Tuccy	R	49	N	Rothley	2
Alan Turton Bharat Chudasama	Rowley Turton* Tudor Franklin	'	109 78	N N	Leicester Leicester	4 6+		Wealth Management						Anthony Ward	Blackstone Financial	I	37	Υ	Rowington	1
Martin Stanley	Rowley Turton*	· 1	63	Y	Leicester	3	Matt Pike	Opal Financial Planning	R	19	N	Mansfield	1	Cincon Milloward	Management Management		127		D. etc.	-
Adam Geddes	Paul Geddes Wealth	R	57	N	Leicester	3	Andrew Highfield	Morrinson Wealth	R	74	N	Market Harborough	1	Simon Millward Akhil Satsangi	Millward Wealth Management PKS Associates	I R	137	N N	Rugby	5
Nilesh Patel	Management Positive	R	50	N	Leicester	4	Paul Eason	RMI Independent Financial	ı	62	Υ	Market Harborough	4	Daniel Martin	MDM Wealth*	ı	88	Y	Rugby	3
	Solutions							Advisers	_					Matthew Harrison	Tower House	R	22	N	Rushden	2
							Alexander Head	Morrinson Wealth	R	34	N	Market Harborough	2		Wealth Management					
							Richard Meats	Tudor Franklin	I .	78	N	Markfield	2	Leanne Tolley	C D Financial	R	25	Y	Shifnal	1
							Paul Rose	Sandringham Financial Partners*	1	70	Υ	Matlock	1	Claire Dentith	C D Financial	R	15	N	Shifnal	1
			W	A			Mark Rodgers	Ascot Lloyd	ı	53	Υ	Matlock	1	Mark Evans	Beaumont Wealth	'	62	Υ	Shrewsbury	1
V							Neil Gilbourne	3R Financial Services	ı	291	Υ	Newark	6+	Nicholas Morris	Clarity Wealth Management	ı	51	N	Shrewsbury	4
							Wayne Evison	3R Financial Services	I	72	N	Newark	5	Joe Allen	Hoyl Independent Advisers	I	43	Υ	Shrewsbury	4
		1					Keith Brace	Brace Wealth Management*	R	125	N	Northampton	3	Angela Davy-Makwana	Quilter Financial Advisers	R	60	N	Sleaford	3
							Marc Dicks-Jones	Insight Wealth Financial Advisers*	ı	108	N	Northampton	2	Steven Rowe	Lucent Financial Planning	ı	209	N	Solihull	6+
							Lijo George Jason McConkey	Sterling Street Insight Wealth	R I	99 73	Y N	Northampton Northampton	4	Natalia Lingiah	Sandringham Financial Partners*	I	95	Υ	Solihull	1
								Financial Advisers*				·		Luke James	Lucent Financial Planning	I	74	N	Solihull	2
			1				Robert Fisher	All Saints Financial Solutions	1	10	N	Northampton	1	James Richards	Ernest Grant	I	60	N	Solihull	5
							John Crichton	Grange Estates Wealth Management	ı	246	Y	Nottingham	6+	Helena Lindley Paul Rihal	Brace Wealth Management* Paul Rihal	R R	32	N N	Solihull Solihull	3
			,				David Murden	Sense Financial Solutions	ı	157	Y	Nottingham	4	Andrew Green	1801 Financial Planning*	I	27	Y	Solihull	1

3	Ash Desa
3	Wes Will Nathan V
3	Neil Daw
3	Richard I
_	Steven H
3	Olivia W
1	Jack Noo
1	Simon Da
2	Michael
2	Alex Ricl
1	Amanda
1	Martin B
1	Ross Fox
3 6+	Mark Joh
3	Nicholas
2	Adam Al
2	Chris Pa
	Andrew
1	lan Lake
1	James Ha
3	Lee Tayl
2	Jessica S
1	Paul Ans Chris Bo
5	Richard
5	
2	Sam Col
_	Simon Fr
1 1	Nick Jam
1	Michael
4	Tony Ros
4	Ray Cok
3	Evan Rol
6+	Alexand
1	Sarah As Tony Thu
2	6 6!»
5	Gary Sin
3	
1	Cameror
1	Lee Wat
2	Jason Ba Richard I
1	Steve Pe
1	

							VOOCHEE	FOR'S TOP RATI			CIAL	ADVISERS								
Ash Desai	IronMarket*	I	183	N	Stoke-on-Trent	3	Simon Mansell	Temple Bar Independent	150	N	\ <mark>W</mark>	J orcester	6+	Mikki Gant	Walden Capital	1	4	3 Y	Y Saffron Walden	
Wes Wilkes	IronMarket*	ı	48	Υ	Stoke-on-Trent	1		Financial Advice						Andrew Lee	Walden Capital	ı	1	2 Y		
Nathan Waldron	Evergreen Financial	R	37	Υ	Stoke-on-Trent	2	Matthew Williams	Ascot Lloyd I	110	Y	W	l orcester	4		·				Walden	
	Planning				. = .		Bobby Sahota	Attivo I	96	Y	W	orcester /	6+	Jamie Gordon	Lynas Vokes Investments	ı	>	6 N	N Spalding	
il Dawson	True Potential	R	16	Y	Stoke-on-Trent	1	Michelle Ward	Tenet Financial I Services*	79	N	W	<i>l</i> orcester	2	Alison Bayly	Chromatic Wealth Management	R	3	0 N	N St Neots	
_	Fairstone	I	190	Υ	Stone	6+	David Mitchell	Tenet Financial I Services*	34	N	W	l orcester	2	David Lawrance	David Lawrance	R	2	2 N	N St Neots	
even Hendry	Stonegate Wealth Management*	ı	178	Υ	Stone	6+	Sam Smith	Quilter Financial R	16	Υ	W	l orcester	1	Daniel Payne	Financial Planning Golden Oak Wealth	ı I	ϵ	3 Y	Y Stamford	
livia Williams	Stonegate	1	23	N	Stone	2		Advisers						James Anderson	Management Westminster Weal	th I	-	2 N	N Stamford	
	Wealth Management*							EAST EN	GLAI	ID					Management*				1 Stannord	
ck Noott	Meriden Financial Planning	ı	153	N	Stourbridge	3			<u> </u>					Stephen Dean	CMIS IFA	1		2 Y		
mon Davies	Beals Mortgage	R	204	N	Stourport-on- Severn	3	Mark Wright	Hoyl Independent Advisers	1	86	Y	Attleborough	4	Charlotte Watson	Charlotte Watson Financial Planning	R		3 N		
lichael Harvey	Services	,	86	N	Stratford-upon-	6+	Henry Metcalf	Golden Oak Wealth Management	1	80	Y	Cambridge	6+	Phil McGuire	Hoyl Independent Advisers	ı	7	3 Y	Y Wymondhan	n
іспает пагуеу	Wealth		00	N	Avon	0+	Nick Farnden	Fidelius*	I	39	N	Cambridge	1				<u> </u>			
lex Richardson	S J Bettridge Financial	R	47	N	Studley	3	Joe Jackson Michael Lee	Spiritus Wealth Hoyl Independent	R I	17 46	Y	Cambridge Cromer	1		GREAT	ER L	OND	ON		
manda Reid	Planning Gemini Wealth	ı	221	N	Sutton Coldfield	6+		Advisers						Gary Fletcher	KBA FS	R	32	N	Abbots Langley	
	Management						Alan Griffiths	Hoyl Independent Advisers	ı	105	Y	Dereham	4	Nade Khan	Nade Khan	R	29	N	Aldersbrook	
artin Brennan	Ethical Adviser	I .	94	Y	Sutton Coldfield	5	Anthony Crockert	Iceni Financial Advisers	I	83	N	Dereham	5	Jonathan Kinch	Fairstone	I	129	N	Aldgate	
oss Foxall	Warwick Wealth Management	I	34	N	Sutton Coldfield	1	Sam Makalandawa	BVS Mortgages &	ı	14	N	Ely	1	Ross Speedie	InterestMe Financial Planning	I	104	Y	Aldgate	
ark Johnson	Integritas Financial	I	151	Υ	Swadlincote	6+	David O'Kane	Financial Services D O'Kane Financial	ı	98	Υ	Great	4	Laurence Jackson	Fairstone	I	95	N	Aldgate	
cholas Oliver	Planners AFH Wealth	ı	43	N	Swadlincote	3		Services MKC Wealth*	,	51	N	Yarmouth	1	Adam Rideout	Foster Denovo	R	76	N	Aldgate	
	Management						Thomas Burridge		'			Great Yarmouth	·	James Robinson	Mazars Financial Planning*	I	67	N	Aldgate	
lam Alden	Integritas Financial Planners	ı	23	N	Swadlincote	2	Dan Morgan	Dan Morgan Financial Associates	R	27	N	Great Yarmouth	2	Gary Meloy	Enver Wealth	R	120	N	Aldwych	
nris Parker	Argentis	ı	18	N	Swadlincote	1	Aidan O'Brien	E.S.N Financial Services	I	26	Y	Great Yarmouth	1		Management				•	
ndrew Kennedy	EWM	I	88	Υ	Sywell	1	Dean Cripps	Ramsay & White	ı	19	Y	Huntingdon	1	Shabeer Ahmed	Opulence Wealth Management	R	103	N	Aldwych	
n Laker	Bosworth Wealth	R	83	Υ	Tamworth	2	Sophie Harrison	Hamilton Bennett Financial Solutions	R	10	N	Huntingdon	1	Daniel Bloomfield	Daniel Bloomfield Wealth	R	102	N	Aldwych	
	Management						George Rawlings	Ascot Lloyd	1	43	Υ	King's Lynn	1		Management*		0.	v	Ald	
nes Hawksworth	Zenith Financial Planning	R	67	N	Tamworth	1	Paul Stone	Ascot Lloyd	ı	35	Y	King's Lynn	1	Howard Tingley Jamie Pearson	Tingley & Cooper* Westminster	ı	86 70	Y	Aldwych Aldwych	
e Taylor	Robert Nicholas Financial	I	64	N	Telford	3	Katie Hately	GPFM*	1	18	Y	King's Lynn	1	Ja 1 Cal 3011	Wealth Management*	•	. •	•		
ssies Shull	Advisers		25	v	Tolf d	,	Tracey Bromley	Sovereign Wealth	R	161	Y	Lowestoft	5	Dan Dando	Westminster	I	58	Y	Aldwych	
ssica Shukie ul Anstee	Croft & Oakes True Potential	I R	25 164	Y N	Telford Thrapston	2	Nick Manning	Finance Shop	I	70	N	Lowestoft	3		Wealth Management*					
nris Bowmer	Fortitude	ı	62	Y	Towcester	1	Michael Chandler	Hoyl Independent Advisers	I	65	Y	Lowestoft	4	Marc Norris	Twelve Wealth Management	R	48	N	Aldwych	
	Financial Planning						David Glover	Hoyl Independent Advisers	I	59	Y	North Walsham	4	Ardian Cela	Cela Asset Management	R	45	N	Aldwych	
chard Peters	Fortitude Financial	I	33	Υ	Towcester	1	James Drake	Martin Smith	ı	24	Υ	North	1	Luke Hughes	Management Evans Hart	ı	38	N	Aldwych	
am Colby Butcher	Planning Fortitude	1	17	Υ	Towcester	1		Independent Financial Adviser				Walsham		Aryan Chopra	Westminster	I	37	Υ	Aldwych	
co.by Butcher	Financial Planning		.,		. occs.tel		Michael Johns	Succession Wealth	1	154	Y	Norwich	6+		Wealth Management*					
mon Francis	RBA Wealth	R	14	N	Uttoxeter	1	Matthew Donovan	Hoyl Independent Advisers	1	100	Y	Norwich	4	Lucy Atthis	David James Wealth*	R	36	N	Aldwych	
ick James	Management One Financial	ı	35	N	Warwick	3	John Edwards	Hoyl Independent Advisers	ı	85	Y	Norwich	4	Farhat Hanif	David James	R	29	N	Aldwych	
	Solutions*						Phil Oddy	Phil Oddy Financial	ı	60	Y	Norwich	4	Sam Fordred	Wealth* Twelve Wealth	R	24	N	Aldwych	
ichael Bibb	True Potential	R	20	Y	Warwick	1	Alex Couling	Solutions* Lifetime Financial	ı	51	Υ	Norwich	1		Management				•	
ny Ross	Velocity Financial Planning	ı	13	N	Warwick	1		Solutions						Scott Kennedy	Westminster Wealth Management*	1	24	N	Aldwych	
y Coker	Attain Financial Planning	R	57	N	Wellingborough	5	Lewis Jones Nash Makuve	Ascot Lloyd	1	44 38	Y N	Norwich Norwich	1	Michael Morris	Twelve Wealth	R	12	N	Aldwych	
an Roberts	Roberts Wealth	R	36	N	Wigston	3	Nasii Makuve	Compass Independent Financial Services		38	N	NOT WICH	1	Rabeya Islam	Management St. James's Place	R	39	N	Arnos Grove	
exander Thomas	Management GP3 Financial	ı	17	Υ	Wigston	1	David Browne	Ascot Lloyd	ı	35	Y	Norwich	2	Russell Waller	Fairstone	ı	163	N	Bank	
	Solutions						James Richardson	Ascot Lloyd	ı	29	Y	Norwich	1	Jonathan Attenborough	Waymark Financial*	I	141	Y	Bank	
rah Astley ny Thursfield	Mattioli Woods Thursfield & Co.	R I	10 19	N N	Wigston Willenhall	1	Daniel Spanton	Chequers Financial Planning	R	29	N	Norwich	2	Nick Dunne	Dunne Wealth	R	92	N	Bank	
, maraneiu	Personal Financial	•	.,		ee inciliali	•	Frazer Farrant	Anglian Wealth	R	27	N	Norwich	1	Nick Cummins	Management Nick Cummins	R	84	N	Bank	
ry Singh	Planning Sigma Wealth	ı	97	N	Wolverhampton	4	Anthony Howell	Management Lifetime Financial	ı	24	N	Norwich	1	NICK CUITIMINS	Wealth Management	Α	04	N	Dalik	
	Partners				·			Solutions						Bobby Phillips	Virtus Financial Planning*	R	82	N	Bank	
ım Brueton	Bank House Financial Planning	1	59	Y	Wolverhampton	2	Natasha Waghorn Robert Drake	TS Financial Planning Anglian Wealth	R R	12 11	N N	Norwich Norwich	1							,
meron Fox	Bank House Financial	ı	47	N	Wolverhampton	2	Nobell Diake	Management	ĸ	"	N	NOI WICH	'			KEY				
	Planning						Dan Hurren	Norfolk Wealth Management	R	11	N	Norwich	1	FIRM	m (in clude - to 1)			, D-:	ad Firms (
e Waterfall	Purity Financial Services	R	43	Υ	Wolverhampton	2	Trevor Griffin	Seeker Financial Planning	R	11	N	Norwich	1		m (includes trading I					
son Barefoot	Ascot Lloyd	ı	37	Υ	Wolverhampton	1	Dan Seal	AFH Wealth	ı	60	Υ	Peterborough	4	STATUS I Independent	financial adviser C	EARS onsec	-) s as a Top Rated <i>i</i>	i
chard Harris	Thrive Financial Planning	ı	23	Υ	Wolverhampton	2	Jake Guymer	Management The Mortgage	ı	12	Υ	Peterborough	1	R Restricted fin						
eve Perera	Britannic Place	1	157	Υ	Worcester	3		Merchant				-		FEES PUBLISHE N No, this advis	ED er does not display th	neir fe	es strı	ıcture	on VouchedFor	n.
	Financial						John Stirling	Walden Capital		87	Υ	Saffron	2	. ,					VouchedFor.co	

Mikki Gant	Walden Capital	ı	ı	43	Y	Saffron Walden	1
Andrew Lee	Walden Capital	ļ	I	12	Y	Saffron Walden	1
Jamie Gordon	Lynas Vokes Investments	ļ	İ	96	N	Spalding	1
Alison Bayly	Chromatic Wealth	n 1	R	30	N	St Neots	1
David Lawrance	Management David Lawrance		R	22	N	St Neots	1
Daniel Payne	Financial Planning Golden Oak Wealt	-	i	63	Υ	Stamford	5
ames Anderson	Management Westminster Wea	lth	ı	62	N	Stamford	1
Stephen Dean	Management*		ı	32	Υ	Stamford	3
Charlotte Watson	Charlotte Watson	ı	r R	23	N	Wisbech	2
Phil McGuire	Financial Planning Hoyl Independent	-	ı	73	Υ	Wymondham	3
	Advisers						
	GREA ⁻	ΓER I	LONE	OON			
Gary Fletcher	KBA FS	R	32	N	,	Abbots Langley	3
Nade Khan	Nade Khan	R	29	N		Aldersbrook	2
Jonathan Kinch	Fairstone	I	129	N	ı	Aldgate	6
Ross Speedie	InterestMe Financial Planning	1	104	Y	,	Aldgate	6
Laurence Jackson	Fairstone	I	95	N	ı	Aldgate	1
Adam Rideout	Foster Denovo	R	76	N	ı	Aldgate	6
James Robinson	Mazars Financial Planning*	ı	67	N	ı	Aldgate	1
Gary Meloy	Enver Wealth Management	R	120	N	,	Aldwych	4
Shabeer Ahmed	Opulence Wealth Management	R	103	N	ı	Aldwych	4
Daniel Bloomfield	Daniel Bloomfield Wealth Management*	R	102	N	ı	Aldwych	5
Howard Tingley	Tingley & Cooper*	I	86	Υ	ı	Aldwych	3
Jamie Pearson	Westminster Wealth Management*	ı	70	Y	,	Aldwych	1
Dan Dando	Westminster Wealth Management*	I	58	Υ	,	Aldwych	2
Marc Norris	Twelve Wealth Management	R	48	N	,	Aldwych	1
Ardian Cela	Cela Asset Management	R	45	N	ı	Aldwych	3
Luke Hughes	Evans Hart	ı	38	N	,	Aldwych	1
Aryan Chopra	Westminster Wealth Management*	1	37	Y	,	Aldwych	4
Lucy Atthis	David James Wealth*	R	36	N	ı	Aldwych	2
Farhat Hanif	David James Wealth*	R	29	N	ı	Aldwych	1
Sam Fordred	Twelve Wealth Management	R	24	N	,	Aldwych	1
Scott Kennedy	Westminster Wealth Management*	I	24	N	I	Aldwych	1
Michael Morris	Twelve Wealth Management	R	12	N	,	Aldwych	1
Rabeya Islam	St. James's Place	R	39	N		Arnos Grove	3
Russell Waller Jonathan	Fairstone Waymark	I I	163 141	N Y		Bank Bank	1
Attenborough Nick Dunne	Financial* Dunne Wealth	R	92	N.		Bank	3
Nick Dunne Nick Cummins	Management Nick Cummins	R R	92	N N		Bank Bank	4
	Wealth Management						
Bobby Phillips	Virtus Financial Planning*	R	82	N	E	Bank	1
		KEY					
FIRM				_		E	_
at Table Book 1997	m (includes trading			on D-	tod		n n 3

Kate Evans

Ella Stanton

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							VOUCHE	DFOR'S TOP R	ATEC	FIN	ANC	IAL ADVISERS								
	GREAT	ER L	OND	ON			James Stilwell	Charles Wade Finance	ı	55	Y	Bromley	3	Amit Mittal	Expert Independent Financial Planning	I	168	Y	Harrow	6
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED	Adrian Duke-Cohan Henry Tonks	Dukes Lifestyle Financial Planning Bradbys Wealth	I R	38 151	N N	Bushey Canary Wharf	3	Andy Rowe	Evolution Financial Services	I	27	N	Harrow	1
				- E			Michael Ewers	Management Morrinson Wealth	R	102	N	Canary Wharf	2	Craig Crawford	Crawford Dean Wealth Management	R	11	N	Harrow on the Hill	1
Elliott Bray Andrew Wood	Morrinson Wealth MKC Wealth*	R I	78 69	N N	Bank Bank	1	Mojeed Odugbayi	Eminent Financial	R	92	N	Canary Wharf	3	Nigel Shaffer	2plan Wealth Management	1	68	N	Hendon	6
Ivan Ivanov	MKC Wealth*	ı	63	N	Bank	1	Ben Cartwright	Pinnacle Wealth	R	52	N	Canary Wharf	2	Jon Ramos	J Ramos Wealth	R	35	N	Hendon	3
Carlton Hall	Fidelius*	ı	57	N	Bank	1	Stacy Saber	Management Pinnacle Wealth	R	39	N	Canary Wharf	3	Priyesh Patel	Management Ablestoke	R	100	Υ	High Holborn	6
Matt Holbrook	MKC Wealth*	1	56	N	Bank	1	Joshua Lawrence	Management Morrinson Wealth	R	31	N	Canary Wharf	1	Lisa	Westminster	ı	90	N	High Holborn	1
Jack Pennell	Morrinson Wealth	R	53	N	Bank	2	Joshua Cook	Pinnacle Wealth Management	R	15	N	Canary Wharf	1	Conway-Hughes	Wealth Management*					
Rebecca Harbrow	Blue Heron Financial Services	R	49	N	Bank	1	Martin Card	tba W ealth	I	154	Υ	Carshalton	3	Rebecca Cherry	Westminster Wealth Management*	ı	89	N	High Holborn	3
Anne McClean Kevin Keeney	IPS Capital MKC Wealth*	I I	49 48	Y N	Bank Bank	1	Ciaran Scanlon	Management One Financial Solutions*	I	21	N	Caterham	3	Stephanie Jones	Westminster Wealth	I	79	N	High Holborn	1
Ninder Dhillon	St. James's Place	R	48	N	Bank	2	Ian Penberthy	DGS Chartered	I	38	Υ	Chingford	2	Kevin Hughes	Management* Westminster	1	68	N	High Holborn	2
Justin France	Justin France Wealth	R	47	N	Bank	4	Fotis Joannou	Financial Planners Sentient Wealth	ı	125	Υ	Chislehurst	6+		Wealth Management*					
Abolore Awesu	Management Quilter Financial	R	45	N	Bank	2	Adam Walkom	Permanent Wealth Partners	I	71	N	Chiswick	1	Matt Campbell	Evolution Financial Services	I	25	Y	Highbury	1
Daniel Freeman	Advisers Freedom Wealth	R	39	N	Bank	2	Gary Youssef	GSQ Wealth	R	59	N	Clapham	4	Malcolm O'Donovan	Think Financial Wealth Management	R	99	N	Hoddesdon	3
	Management			.,			Oliver Carpenter	Morrinson Wealth	R	27	N	Cobham	1	Vanessa Deen	Deen Financial	1	63	N	Hoddesdon	4
Ben Hayward	Jackson Hodge Wealth	1	37	Y	Bank	3	Angelo Burkey	BVS Mortgages & Financial Services	R	21	Y	Colindale	1	Katie Campbell	Services Think Financial	R	38	N	Hoddesdon	1
Simon Farrar	Virtus Financial Planning*	R	36	N	Bank	2	Wije Kanattege	BVS Mortgages & Financial Services	R	14	N	Colindale	1		Wealth Management					
Nishan Balasingham	Fairstone	ı	28	N	Bank	2	Tracey Reddings	Reddings Wealth Management	R	58	N	Coulsdon	4	Christopher Abel	The Private Office*	I	31	Y	Holloway	2
Dean Foley	Fidelius*		28	N	Bank	1	Keith Jobson	Gold Griffin - Wealth Planning	I	149	N	Covent Garden	6+	Eric Cheung	EFC Financial Planning	R	38	N	Homerton	3
Daniel Mole	InterestMe Financial Planning	ı	27	N	Bank	'	Eamonn Prendergast	Palantir Financial Planning	R	23	N	Croydon	2	Ben Winters	Municipal Financial Planning	R	11	N	Hornchurch	1
Guy Skinner	Citygate Financial Planning*	ı	26	γ	Bank	1	Brian Downton	Downton and Ali	R	98	Υ	Dartford	4	Sam Whybrow	Thanks Wealth Planning*	1	172	Υ	Hoxton	6
Sebastien Le Barth	FLM	R	21	N	Bank	1	Lewis Burt	Associates LDB Wealth	R	44	N	Dartford	1	Jane Hodges	Money Honey	ı	105	Υ	Hoxton	6-
Luke Carless Joshua Sparkes	VIVA Wealth Clearwater Wealth	R R	21 20	N N	Bank Bank	2	James	Management The Private	ı	10	Υ	Dartmouth Park	1	Lisa Meller	Personal Finance Movement	I	13	Υ	Hoxton	1
	Management						Waddington David Gruenstein	Office* The Private		78	Y	Ealing	4	Dave Burns	Burns Wealth Planning	R	15	N	Isleworth	1
Hiren Nandha	Sigma Financial Partners	R	20	N	Bank	1		Office* Agile Life Financial	' D		•	-	5	Kanishk Swarup	Compound Wealth	R	68	N	Kensal Green	1
Samuel Degun	Clearwater Wealth Management	R	16	N	Bank	1	Simon Humphrey	Planning	к .	67	Y	Ealing		Ollie Wilson	Enver Wealth	R	22	N	Kingston upon	2
Arthur Hill	Citygate Financial Planning*	I	14	Υ	Bank	1	Kirsty Stone	The Private Office*	ı	74	Y	East Sheen	4	James Martin	Management Trowlock Wealth	R	20	N	Thames Kingston upon	2
Peter Clark	Castell Wealth Management	R	13	N	Bank	1	Paul Keeley	One Financial Solutions*	I	113	Y	Epsom	5	Ted Wilson	Management Wilson Wealth	R	114	N	Thames Knightsbridge	5
Mike Edworthy	Freedom Wealth Management	R	12	N	Bank	1	Tom Donlea	Castell Wealth Management	R	38	N	Epsom	4	Maria Psarra	Advisory Iris Wealth	R	91	N	Knightsbridge	2
Paolo Standerwick	MLP Wealth Management	1	285	N	Banstead	4	Christopher Breach	Quilter Financial Advisers	R	10	N	Epsom	1	Sumun Kanda	Management McMillan Wealth	R	61	N	Knightsbridge	4
Filip Slipaczek	Slipaczek Chartered	I	315	N	Barnet	6+	Jonathan Hives	First Sentinel Wealth	1	37	N	Euston	2		Consultants					
Lawrence Gold	Financial Planners Gold Wealth	R	48	N	Beckenham	4	Toby Band	First Sentinel Wealth	I	27	Y	Euston	2	Simon Beazley	St. James's Place Wealth Management	R	53	N	Knightsbridge	2
Matthew	Management Clarence Place	R	20	N	Beckenham	1	Ben Barratt	First Sentinel Wealth	ı	21	N	Euston	2	Royston Fox	Royston Fox Associates	R	49	N	Knightsbridge	4
Clements	Wealth Management			.,	Deckeman	•	Jason Wood	The Private Office*	I	89	Υ	Finchley	4	John Brewer	Shawfield Wealth Management	R	45	N	Knightsbridge	1
Christopher Wotton	Wotton Wealth Management	R	85	Υ	Bexley	6+	Paul Simmons	Mazars Financial Planning*	ı	125	N	Fleet Street	4	Athy Watson	Noula Wealth	R	42	N	Knightsbridge	4
Liam Brencher	Lawton Financial Services	R	81	N	Bexley	3	Abby Ivison	The Private Office*	I	51	Y	Fleet Street	2	Philip Dragoumis	Consultancy Thera Wealth	ı	41	Υ	Knightsbridge	2
Max Horry	Lawton Financial Services	R	75	N	Bexley	3	Jennifer Massey	Mazars Financial Planning*	I	34	N	Fleet Street	2	Natasha	Management PercyBaxter	R	37	N	Knightsbridge	3
Neil Jenkins	Fintegrity IFA*	1	74	Υ	Blackheath	4	Tom Mills	Mazars Financial	1	22	N	Fleet Street	1	Percy-Baxter	Wealth Management					_
Tom Kesterton	Eclipse Financial Planning	R	48	Y	Blackheath	4	Rohan Sandhu	Planning* The Private	ı	17	Υ	Fleet Street	1	Laria Collister	Compass Financial Solutions	R	14	N	Knightsbridge	1
Dylan Wright	Quilter Financial	R	46	N	Blackheath	2	Sandra Corkhill	Office* Fairstone	ı	73	N	Gipsy Hill	6+	Denitsa Minkova	St. James's Place Wealth	R	10	N	Knightsbridge	1
Paul Schroter	Advisers Morrinson Wealth	R	28	N	Blackheath	1	Michael Gaeton	Gaeton Financial Planning	R	22	N	Goffs Oak	1		Management					
Joshua Gerstler	The Orchard	ı	119	Y	Borehamwood	6+	Frazer Horton	Edward Frazer*	I	94	N	Gravesend	5	Darryl Fenn	The Ethical Wealth Project	R	10	N	Knightsbridge	1
Andrew Rumbles	Practice Prospera Wealth	R	75	N	Borough	1	Bob Rains	Bob Rains Wealth Management	R	44	N	Gravesend	4	Christian Perera-Slater	The Private Office*	I	20	Y	Ladbroke Grove	1
Sonny Joannou	Management Tenet Financial	ı	39	N	Bowes Green	2	Rohit Rohela	Finsbridge Financial	I	21	N	Gravesend	1	Clinton Askew	Citywide Financial Partners	I	13	N	Leatherhead	1
Emily Brear	Services* The Private	ı	15	Υ	Brixton Hill	1	Andy King	Planning* Ellis Bates	ı	70	Υ	Grays	2	Ashley Thomas-Walsh	The Private Office*	I	59	Y	Limehouse	2
Laura McLean	Office* The Private	I	45	Υ	Brockley	3	- 0	Financial Advisers*				-		Edward Richardson	Quilter Financial Advisers	R	76	N	Longfield	1
Graeme Mackay	Office* Foxgrove	ı	137	Υ	Bromley	6+	Daren Wallbank	Ginkgo Financial.*	R	186	Y	Greenwich	4	Chia Shamsaddini	Clarence Place Wealth	R	68	N	Longfield	4
Rakhee Wood	Associates*	-	62	N	Bromley	2	Alex Smith Carl Mountain	Watson Moore IFA 2plan Wealth	l I	90	Y N	Gunnersby Hampton	1	Edward Tudor	Management The Private	1	136	Υ	Loughton	5
Nannee Wood	Planning		02	N	Diviniey	_	Jan mountaill	Management	•	.50		ptoil	-	EUWATU TUGOT	Office*	1	130	1	Loughton	3

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														DRU	UGHT TO YOU	וטע			E UK'S HOST TRUSTED ADVISER
							VOUCHE	DFOR'S TOP R	ATEC	FIN	ANC	IAL ADVISERS							
Joseph Obeng	Q Wealth	R	41	N	Marylebone	3	Adnan Hussain	Attivo	ı	20	Υ	St James's	1	Gavin Pannu		R	15	N	West Drayton
Keith Galgut	Wealthwise Financial Solutions	ı	146	N	Mill Hill	6+	Ian Craigie	AAG Wealth Management	R	18	N	St James's	1	Elliot Clayton Le Sueur	Financial Compound Wealth Planning	R	11	N	West Hampstead
Andrew Peters	Black Swan Financial Planning	ı	119	N	Moorgate	1	Nicholas Frid	Attivo	I	12	Y	St James's	1	Takunda Sando	Quilter Financial	R	55	N	West Wickham
Steve Midgley	Black Swan	ı	117	N	Moorgate	4	Liam Martin	AXG Advice	ı	199	N	St Paul's	6+	Sam Sloma	Advisers Engage Financial	i i	57	Υ	Whetstone
Julie Cooper	Financial Planning Black Swan	ı	104	N	Moorgate	3	Owrang Rahmani Oliver Pereira	Credius Wealth Clearwater Wealth	R R	157 41	Y N	St Paul's St Paul's	3	Toby Reynolds	Services Engage Financial		10	γ	Whetstone
Rob Young	Financial Planning Black Swan	ı	88	N	Moorgate	4	Chris Vincent	Management Petrichor Financial		59	Υ	St. Albans	3		Services				
Peter Ditchburn	Financial Planning Deep Dive		57	γ	Moorgate	5	Greg Neall	Solutions Wake Up Your	ı.	73	Y	Staines	4	Martin Rayner Kwasi Asare	Compton Financial Services The Rock -		98 12	Y N	Wimbledon Woolwich
Jessica Lyons	Financial Planning Black Swan	ı	31	N	Moorgate	3	Richard Sheret	Wealth Evolution	'	58	Y	Staines	3	Obuor-Asimpih	Financial Management Companies		12	N	woolwich
Steffan	Financial Planning The Private	,	60	Υ	New Cross	1		Financial Services	·					Wilson F. da Silva		1 :	32	Y	Worcester Park
Alemanno	Office*						Nikki Zammit	Realise Wealth Management	'	20	N	Sunbury-on- Thames	1	Matthew Davis-Skeggs	Davis-Skeggs Wealth	R	23	N	Worcester Park
Abigail Banks	The Private Office*	ı	101	Υ	Peckham Rye	4	Seán Standerwick	MLP Wealth Management	ı	144	N	Surbiton	6+		Management				
David Shepherd	Morrinson Wealth	R	48	N	Peckham Rye	3	Hardik Shah	Bright Blue Wealth		58	Y	Surbiton	2		NORTH	I ENG	LAN	ID	
Bejal Shah Naomi Haynes	London Wealth Naomi Haynes	R R	85 54	N N	Pinner Potters Bar	6+ 3	Simon Wade Daniel Helps	J G Wealth Clearwater Wealth	R R	57 53	N N	Sutton Sutton	3		5 16 114 to				
-	Financial Planning							Management						William Bedford Richard Wilkinson	Bedford Wealth Wilkinson Financia	l I R	35 16		
Paul Sanders	The Private Office*	'	146	Υ	Primrose Hill	6+	Merve Oral	The Private Office*	ı	76	γ	Swiss Cottage	4	Chris Marsh	Management Cullen Wealth		22	: N	
Clare McCarthy	The Private Office*	ı	30	Υ	Putney	2	Yasuto Arai	Yasuto Arai Wealth Management	R	31	N	Swiss Cottage	3	David Toner	True Potential	R	95		
Dan Schama	Optimal Wealth Management	R	18	Υ	Radlett	1	Jim Anderson	Throgmorton	ì	47	Υ	Tadworth	1	Andrew Tait	Newcastle Financia	al R	84	Y	' Alnwick
Paul Hart	Medical Family Finance*	R	186	N	Regent's Park	4	Jonathan	Private Capital The Private	ı	57	Υ	Tooting	1	Chris Weetman	Otus Financial Planning*	ı	13	2 Y	' Altrincham
Joseph Awaritefe	Medical Family Finance*	R	162	N	Regent's Park	4	Ritterband Steven Jerath	Office* SRJ Wealth	R	66	N	Tower Hill	4	Garry Robinson	Elite Financial	R	99	Y	' Altrincham
Daryl Stafford	Medical Family Finance*	R	126	N	Regent's Park	4	Jordan Marshall	Management Jordan Marshall	R	59	N	Tower Hill	4	Nick Bone	Planning Consultants Nicholas Bone	R	36	. N	I Altrincham
Chris Friel	Bluesky Independent	ı	54	Υ	Regent's Park	4	,	Wealth Management						Paul McGregor	Financial Pursuit Financial	R	49		
Mira Scull	Wealth Managers Medical Family Finance*	R	52	N	Regent's Park	3	Edmund Wilson	The Edmund Wilson Practice	R	46	N	Tower Hill	4	Janine Barron	Planning Sandringham		16		Furness
Oliver Prichard	Medical Family	R	23	N	Regent's Park	1	Sean Wilkinson	Reliance Wealth Management	R	45	N	Tower Hill	4		Financial Partners*	•			
Ben Manso de	Finance* Medical Family	R	15	N	Regent's Park	1	Kieran Murphy	Prospera Wealth Management	R	36	N	Tower Hill	1	Amanda Carter	Newcastle Financia Advisers*	al R	38	Y	Barnard Castle
Zuniga Tom	Finance* Morrinson Wealth	R	73	N	Richmond	3	Marlene Francisco	Wisetree Financial Planning	R	34	N	Tower Hill	3	Thomas Harper	Harper Financial Associates*	1	10	9 N	l Barnsley
Noyes-Lewis							James Parfitt	Castell Wealth Management	R	26	N	Tower Hill	2	James Carr	Stepping Stones Financial Solutions	I	93	N	l Barnsley
Howard Morgan Marco Turrent	Stage Financial Journey	R	55 38	Y	Richmond Richmond	1	Alex Phillips	William Street	R	20	N	Tower Hill	2	Kate McKay	The Arlo-Group UK	. 1	15	N	I Barnsley
Peter Kalamatas	Morrinson Wealth	r R	26	N	Richmond	2		Wealth Management						Liam Crosby	Crosby Financial Planning	R	11	Y	Barnsley
Martin Crawley-Boevey	PK Group	I	16	Υ	Richmond	1	Patryk Dyjecinski	Clara Wealth Management	ı	58	N	Turnham Green	3	Martyn Pottage	Armstrong Watson	ı	30	N	l Beverley
Ben Ricketts	Ben Ricketts	R	43	N	Rickmansworth	4	Alexis Liatis	Morrinson Wealth	R	33	N	Turnham Green	2	Phil Jones	Forrester Boyd Wealth Management*	1	21	N	l Beverley
	Wealth Management						James Wade	Charles Wade Finance	ı	112	Y	Twickenham	1	Don Axtell	True Potential	R	16	4 N	I Billingham
Rajiv Prabhakar	Rajiv Prabhakar	R	36	N	Rickmansworth	3	Peter Adcock	Adcock Financial*	ı	108	N	Twickenham	1	Mark Eldor	Mark Eldor Financia Planning	al R	50	N	I Birkenhead
Fiona Morpurgo	Morpurgo Wealth	ı	117	Υ	Romford	6+	Tom Fawcett	Globe Independent Financial Advisors	ı	95	N	Twickenham	3	Barry Talman	MGL Wealth	R	90	Y	
Nila Mistry	Prosperity Life Planning	1	35	N	Romford	1	David Holland	Globe	ı	73	N	Twickenham	1	Rachael Benford	Management Newcastle Financia	ıl R	61	Υ	
Sarah Nesbitt	The Private Office*	ı	25	Υ	Rotherhithe	1		Independent Financial Advisors						Peter Wray	Advisers* APW Financial	1	10	4 N	Auckland I Blackburn
Jatish Pindolia	Lyfe FS	R	78	N	Ruislip	4	Andrew Connolly	Globe Independent Financial Advisors	ı	69	N	Twickenham	1	-	Planning		16	3 Y	/ Placknool
Malcolm Snook	MPL Wealth Management	I	42	N	Russell Square	1	Andrew Coles	Adcock Financial*	ı	68	N	Twickenham	4	Ben Wrigley	Adcas Financial Management*	. '			
Alex Shields	The Private Office*	ı	101	Υ	Selhurst	4	Mark Johnson	MJ Financial Planning	R	68	N	Twickenham	2	David Bolam	Newcastle Financia Advisers*	al R	90	Y	' Blaydon on Tyne
Simon Williams	Cooper Parry Wealth	ı	19	N	Shoreditch	1	John Pickles	Globe Independent	ı	64	Υ	Twickenham	1	Nicola Wrightson	True Potential	R	24	N	l Blaydon-on- Tyne
Rakesh Sharma	Albany Finance	ı	24	N	Sidcup	1		Financial Advisors						Chris Atherton	Swan Financial Planning	R	24	7 N	l Bolton
Ben Clapham	Ellis Bates Financial Advisers*	I	23	Υ	Soho	2	Michael Blosse	Globe Independent Financial Advisors	ı	61	N	Twickenham	1	Kevin Titmus	Halcyon Financial Planning	1	114	1 N	l Bolton
Ryan Nobbs	Evergreen Financial Planning	R	43	N	South Woodford	2	Indy Dhanjal	Morrinson Wealth	R	27	N	Twickenham	2	Paul Handford	Sandringham Financial Partners*	1	114	1 N	l Bolton
Nighat Ali	Solasta Wealth	R	37	N	South Woodford	1	Christine Tucker	One Financial Solutions*	I	143	Y	Wallington	6+	Johnathan Webster	Webster Financial Management	R	56	, N	l Bolton
Chate Dosanjh	Management Arcus Wealth	ı	33	N	South Woodford	1	Alex Kyprianou	The Private Office*	I	61	Y	Waltham Cross	1		management				
Keith Wilkins	St. James's Place	R	12	N	South Woodford	1	Ketan Shah	Argentis	1	147	Υ	Walton-on- Thames	1			KEY			
Gareth Lewis	Vivid Financial Planning	R	61	N	Southfields	4	Andy Springford	Mazars Financial Planning*	I	78	N	Wandsworth	2	FIRM					
Nisheet Shah	Insight Financial Services	R	66	N	Southgate	6+	Adam Liddelow	LFS Wealth Management	1	65	N	Warlingham	1	* Top Rated Fir	m (includes trading I Y	names 'EARS			
Robert Gurney	MKC Wealth*	ı	49	N	Spitalfields	1	Jonathan Willis	Future Start	ı	114	Υ	Watford	6+	I Independent f	inancial adviser C		-		s as a Top Rated
Katie White	Attivo	ı	44	Υ	St James's	1	Chris Ball	Hoxton Capital Management	1	70	N	Watford	3	R Restricted fin					
Tom Norton	AAG Wealth Management	R	26	N	St James's	1	Matthew Tumbridge	Julian Harris Financial	I	19	N	Watford	1	N No, this advise	er does not display the ser does display thei				
Luke Adlum	Attivo		21	v	St lames's	1	rambinge	Consultants						i ica, uilla auvis	ici uoca uiapiay tileli	10022	auct	are UI	voucheuron.co

Chris Brennan

Kai Ansari Mark Bird

Mark Reidford

Matthew Hignett

Connor Lovatt

Nia Sterio

Lee Metters

Mark Jones

Shannan Pool-Gorman

Kirk Yeomans

Neil Smith

Claire Craine

Suzanne Jeakins

Donna Robertson

Tom Lenton

Andrew Winstanley

Blackstone Financial I 42 Y Cheadle

Beaumont Wealth I 46 Y Chester

Moneytree Wealth R 28 N Chester Management

Beaumont Wealth I 12 N Chester

Rosewood Wealth

Jones & Co*

Jones & Co*

Newcastle Financial R 44 Y Chester-le-Advisers* Street

Jones & Co* I 230 N Chesterfield 6+

I 116 Y Chesterfield 5

I 87 N Chesterfield 4

J BY	Vouched for	17
	HOME TO THE UK'S MOST TRUSTED ADVISERS	1

	NORTH E	NGL	AND				John Wright	True Potential	R	350	N	Choppington	4	Stacey Arcus	Quilter Financial Advisers	R	57	N	Hebburn	4
lu.		s	SWS.	PUB	^{LOCATION}	YEARS QUALIFIED	Steven Sasimowicz	Sandringham Financial Partners*	1	96	Y	Chorley	3	Christian Derrick	Stephenson Johnson Financial Planning	ı	334	N	Hessle	5
NAME	FIRM	STATUS	REVIEWS	FEESPUB	7007	VEA! QUAL	Colin Bates	Chapter3 Financial Planning	I	27	Y	Chorlton	2	Joanne Baker	Yorkshire Financial Planning	R	69	N	Hessle	3
Katia Ghambaryan	Aitana Financial Services	R	28	N	Bolton	2	Sheena Doherty Maxine Chadaj	Sovereign Wealth Trusted Financial	R I	149 36	N N	Cleckheaton Cleckheaton	5 3	Caroline Allen	Yorkshire Financial Planning	R	38	N	Hessle	3
John Lyons	Clear Vision Wealth Management	ı	27	Υ	Bolton	1	Rob Simpson	Planning RDS Financial	R	27	N	Cleckheaton	1	Karl Lamb	Newcastle Financial Advisers*	R	117	Υ	Hexham	4
Andrew Elson	Berry & Oak		121	Υ	Boston Spa	3		Planning				olecilinearo	·	Ryan Anderson	Armstrong Watson	1	35	Υ	Hexham	3
Mark Hinchliffe	•		90	N	•	1	Stuart Smith	Armstrong Watson	1	110	Y	Cockermouth	5	Yianni Theodorou	Logic Wealth	1	159	v	Heywood	6+
	Sandringham Financial Partners*	ı			Bramhope		Adam Tomlinson	Kingfisher House Wealth Management	R	18	N	Cockermouth	1		Planning					
Robert Wilkinson	Tenet&You	ı	27	N	Bramhope	1	Kate Boon	Lifeplan Financial Management	1	169	N	Consett	6+	Lindsay Carter	Ascot Lloyd	ı	152	Υ	Holmfirth	4
Peter Slack	Burlington Financial	I	78	N	Bridlington	1	Nick Graham-Hall	Newcastle Financial	R	18	N	Consett	1	Antoinette Webb	AGW Financial Planning	R	40	Υ	Holmfirth	1
Dan Seaton	Ryley Wealth Management*	R	15	N	Brigg	1	Tom Parkin	Advisers* Newcastle Financial	R	114	Y	Cramlington	4	Catherine Richardson	Navigation Wealth Management	R	48	N	Hornsea	1
Darren Pickersgill	Pickersgill Financial Planning	I	154	Υ	Brighouse	5		Advisers*			·	orumnigeon	•	Dominic	DJM Financial	R	10	N	Houghton le	1
Simon Nutter	Sandringham	ı	156	N	Burnley	5	Malcolm Stalker	Foster Denovo	R	77	N	Cramlington	4	Middlemiss	Planning	.`	10	.,	Spring	
Sue Barnes	Financial Partners*	1	21	N	Burnley	1	Matthew Platt	MLP Financial	R	72	N	Crook	4	Graham Slater	Eagle Financial Services	R	221	N	Huddersfield	4
Craig Dickinson	Planning Elmfield Financial		15	N	Burnley	1	Sean McDermott	LightSide Financial Planning*	ı	148	N	Crosby	1	Steven Haigh	Portal Financial Planning	I	189	Y	Huddersfield	6+
Craig Dickinson	Planning	•	13	N	Burnley	'	lan Massey	Cockbain & Associates	R	58	N	Crosby	2	Benjamin Philpott	Philpott Financial*	ı	133	Υ	Huddersfield	5
Brett Garlick	Bury Financial Advisers	I	329	Υ	Bury	1	Rachel Denham	Sandringham Financial Partners*	ı	84	N	Darlington	4	Leanne Harris	2plan Wealth Management	ı	115	N	Huddersfield	6+
Matthew Green	Bury Financial Advisers	I	215	N	Bury	4	Sara Hollingsworth	Newcastle Financial Advisers*	R	79	Y	Darlington	4	Lauren Codd	Sandringham Financial Partners*	ı	69	N	Huddersfield	1
Emma Connaughton	Holcombe Wealth Management	ı	85	N	Bury	6+	David Corner	Attivo	1	28	Υ	Darlington	1	Antony Barton	Robertson Baxter	ı	61	N	Huddersfield	6+
Sarah Kendell	Financial Options	R	55	N	Bury	4	Tony Clark	Attivo	1	24	Υ	Darlington	1	Matthew Bloxsome	Sovereign Wealth	R	60	N	Huddersfield	4
Simon Taylor	Group Bury Financial	ı	38	N	Bury	1	Tristan Burd	Sandringham Financial Partners*	I	20	N	Darlington	1	Stephen Harrison	True Potential	R	60	Υ	Huddersfield	1
	Advisers				-		Andrew Woodruff	Woodruff Hill	R	96	N	Doncaster	2	Henry Philpott	Philpott Financial*	1	59	N	Huddersfield	2
Lauren Bailey	Financial Options Group	R	35	N	Bury	2	Kyle Penn	Fairstone	1	81	N	Doncaster	1	Gillian Shirt	Robertson Baxter	1	37	Υ	Huddersfield	3
Matthew Slessor	2plan Wealth Management	I	113	N	Carlisle	6+	Steven Bell	True Potential	R	76	Y	Doncaster	6+	Mark Davis	Sandringham Financial Partners*	I	34	N	Huddersfield	1
David Binder	Newcastle Financial Advisers*	R	108	Y	Carlisle	4	Maxine Clarke	Flying Colours Advice	ı	63	N	Doncaster	4	Martyn Sales	Martyn Sales Financial Planning	R	22	N	Huddersfield	1
Steve Shovlin	Armstrong Watson	ı	94	N	Carlisle	5	David Yeardley	Discover Financial	R	52	Υ	Doncaster	3	Marcus Dunning	Sandringham	1	16	N	Huddersfield	1
Marcus Dodds	Armstrong Watson	ı	53	N	Carlisle	1	Cathy Smith	Belmayne IFA	1	103	Υ	Dronfield	6+		Financial Partners*					
Arran Pamphilon	Stan Sherlock Associates	R	33	N	Carlisle	2	Chris Breward Anthony Higgins	Wealth of Advice Newcastle Financial	I R	234 63	Y	Durham Durham	1	Dan Willers Tom Saleh	Robertson Baxter Forrester Boyd	1	12 38	Y N	Huddersfield Hull	2
Chelsea Whittock	Armstrong Watson	ı	32	N	Carlisle	2	March and Charles	Advisers*		F2	v	Donkon	2		Wealth Management*					
Emma Copley	Armstrong Watson	ı	18	N	Carlisle	1	Matthew Sinclair	Wealth of Advice	P	52	Y	Durham	3	Amy Gray	St. James's Place	R	23	N	Hull	2
Darren Parker	True Potential	R	135	Υ	Castleford	5	Glenn Peniston	Peniston Financial	R	253	Y	Gainsborough	4	Robert Morse	The Private Office*	1	51	Υ	Ilkley	1
Matthew Hawksworth	Ellis Bates Financial Advisers*	1	42	Υ	Castleford	2	Richard Smith Paul Richardson	Abacus Associates Newcastle Financial	I R	112 70	Y Y	Gateshead Gateshead	5	Dan Riley	Siddons & Co Financial Planning	R	11	N	Ilkley	1
Tom Heaword	Camargue Chambers	R	109	N	Cheadle	4	Ch.i. D. J	Advisers*	-	20		C. I.		George Hicks	The Private Office*	I	58	Υ	Keighley	1
Angela Farrell	Sandringham	ı	97	Y	Cheadle	6+	Chris Redgrave	Sheavyn Associates Financial Management	R	20	N	Goole	1							
Jane Patrick	Financial Partners* Sylvan Financial Management*	ı	75	Υ	Cheadle	3	Gavin Smart	Forrester Boyd Wealth Management*	ı	66	N	Grimsby	2							
Ed Painter	Sylvan Financial Management*	I	58	Y	Cheadle	3	Joe Rogers	Forrester Boyd Wealth	ı	65	N	Grimsby	2							
Chris Brannan	Plackstone Financial		42		Chandla	_		Management*												

Forrester Boyd Wealth Management*

Forrester Boyd Wealth

Forrester Boyd Wealth

I 25 N Grimsby

I 61 N Halifax

R 86 N Hartlepool

Ellis Bates Financial I 82 Y Harrogate Advisers*

The Private Office* I 21 Y Harrogate

Howard Pykett

Chris Gray

Dale Regan

Toby Turner

Ben Cordiner

Mark Chandler

Carl Hasty

Susan Tait

Peter Johnys

Vittoria Vaccaro

Colin Robinson

David Barber

lain Paterson

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS



								VOUCHE	DFOR'S TOP RAT	ED F	INAN	ICIA	L ADVISERS								
Martine Mart	Chris Wheatman	Advice Matters	1	128	٧	Kendal	5	Ben McCarthy	Attivo	ı	15	Υ	Liverpool	1	Alex Turnbull	Newcastle Financial	R	46	N	North Shields	2
Mathematical Registration 19	Cinis Wileatinan		•	120	•	Renual	,	Michael Bond	Foster Denovo	1	19	N	Lymm	1	John Wilkinson			17	N	North Shiolds	
Mathematical Math	Ashley Magean		I	49	Υ	Kendal	1	Liam Winstanley		I	54	Υ		1	John Wilkinson	Independent	'	17	N	North Silielus	'
Martine Mart	Barry Fitzsimmons	Armstrong Watson	I	16	N	Kendal	1	Ben Lancaster	Depledge	1	103	N	Macclesfield	3	Derek Dryden	Gale and Phillipson	ı	194	Y	Northallerton	6+
Marche M			R		N				Klara Wealth	R	31	N	Malton	1	-	_	I				
Martine Martine Part Martine	David Smith		R	118	N	Knutsford	4	-		ı	103	N	Manchester	4							
Second	James Larton	Truly Independent	ı	67	Υ	Lancaster	6+	Adrian Edwards	_		82	Υ	Manchester	3		Management					
Minimate Minimate 1	Darren Goodall		ı	193	Υ	Leeds	4		Management*						Helen Nightingale	Resonate Financial Planning	'	12	N	Northwich	1
Minimate	Andrew Woolhouse	iWealth Financial	I	120	Y	Leeds	3								Joseph Stevens	True Potential	R	286	Y	Ormskirk	6+
Marche M	Julian Baker		ı	113	Υ	Leeds	2	Inomas Scrupps	Mazars Financiai Planning*	'	21	N	Manchester	'	Angela Maher		I	122	Y	Ormskirk	6+
Marche M	Daniel Lea	The Private Office*	ı	113	Υ	Leeds	3	Nicholas Konarski		I	19	N	Manchester	1	Daniel Smith		I	53	Y	Ormskirk	1
Marken M	Amy Enright	Sovereign Wealth	R	110	N	Leeds	4	Samuel Hartley	True Potential	R	11	N	Manchester	1	Thomas Hatlay	ū	В	120	v	Otlov	٤.
Part Columbia Part Columbi	Natalie Wright		ı	96	N	Leeds	4	Emma McNulty	Cullen Wealth	I	10	N	Manchester	1	Inomas Hatley		к	128	Ť	Otley	0+
Part	Martin Archdale		ı	86	Υ	Leeds	4	Rachel Tunnicliffe		ı	20	N	Mexborough	2	Richard Marshall		R	47	Y	Otley	2
Minimate	Phillip Chambers		ı	81	Υ	Leeds	3	Grant Kelly		R	59	Υ	Middlesbrough	4	Scott McNally		R	127	Y	Penrith	4
Marche M	Jordan White	The Financial	1	69	Υ	Leeds	1	Carol Dickens		ı	136	N	Middlewich	5	Jonathan Cox		R	19	N	Penrith	1
Control Cont	Mathew Lamping	-	ı	67	Υ	Leeds	3	Darron Whitehead	Fairstone	ı	237	Υ	Mirfield	6+	Nick Birtle	Armstrong Watson	ı	11	N	Penrith	1
Particular Segment Particu	James Bowers	Sovereign Wealth	R	63	N	Leeds	5	Marcus Platt		R	39	N	Mold	3	Aimee Watson	7FP	I	48	Y	Peterlee	4
Mathematical Registration Part	Carl Ward		ı	59	N	Leeds	4	Darren Hancock		1	55	Υ	Morecambe	1	John Hough		R	69	N	Pickering	4
Martin	Rob Pentelow	Pentelow Wealth	R	58	N	Leeds	3	Daryl Brown		R	37	N	Morpeth	2	Joanne Hendry		R	80	Y	Ponteland	4
Part	Adam Green	Mazars Financial	ı	50	N	Leeds	4	Nigel Swan		1	27	γ	Morneth	1	Michael Lennon		ı	11	N	Prenton	1
Accordance Processor Pro	Tony Padgett	-		44	٧	Leeds	1			•			·		Ashley Parry		1	170	Υ	Preston	6+
Part					-			Connor Oliver		R	13	N	Morpeth	1			ı	119	Y	Preston	6+
Part	Yasir Al-Din		1	39	N	Leeds	4	David Pritchard		1	89	N	Nantwich	3		Archetype Financial	1	54	Υ	Preston	1
Martin M	Christie Tillett	-	1	39	Υ	Leeds	2	Lauren Tudor	Associates Wealth	R	42	N	Nantwich	2	Stephen Fox	ŭ	ı	46	N	Preston	1
March Carbon Marc	James Marlow	Armstrong Watson	ı	32	N	Leeds	3	Jamie Hull		R	40	N	Nantwich	3	Potor Poorcon			21	N	Droston	
Plane Plan	Tom La Dell		ı	30	Υ	Leeds	2	jame nan	Associates Wealth		40	.,	Nancwich	3			1				1
Resident Wilson Resident W		Planners*						Tom Kennedy		R	39	N	Nantwich	1	Daniel Schofield	The Private Office*	1	57	Υ	Rawdon	1
Mainagement		_	I R					Richard Peddie		R	25	N	Nantwich	2	Sarah McDonald		I	61	N	Retford	3
Marke		Management						Dishaud Asthum	Management		22		Nameniak	2	Paul Lindfield		1	105	Y	Rossendale	6+
Christins Age Christins Age Financial Favoring Financial Favorin								Richard Astbury	Associates Wealth	к	23	N	Nantwich	2			R	44	N	Rossendale	3
Amstrong Watson I I N Leeds 1 1 N Leeds 1 Services Planning's I I N Leeds I Services Planning's I I N Leeds I Services Planning's I I N Leeds I Services I N Newcastile N Newcastile I N Newcastile N Newcastile I N Newcastile N Newcastile I N Newcastile N Newca			ı		Υ			Christina Clegg		1	329	Υ	Nelson	6+	Madejczyk	-					
Princip Prin	Jacob Parsons	Armstrong Watson	ı	14	N	Leeds	1								Zoe Birchall		R	19	N	Rossendale	1
Advisors Planning Advisors	Chris Simpson		ı	12	N	Leeds	1	Helen Brown		I	157	Υ	Neston	1	Nik Lambert		I	22	N	Rotherham	2
Financial Advisors	Patrick Rowan		ı	12	N	Leeds	1	Geoff Caisley		R	158	Y		4	Darren Burnett		I	228	Y	Sale	6+
An Patel Camargue Wealth R 97 N Leigh 5	Chris Thorpe		1	10	Υ	Leeds	1	Natalie Turner	Wealth	R	135	N		3	Steven Walker		ı	88	Y	Sale	3
Sarah Hogan KBA F S R 74 V Leigh 4 David Simpson Newsatile Financial R 85 V Newsatile Financial R R 85 N Sale 3	Ash Patel		R	97	N	Leigh	5		-			.,			Ben Preston	Suttons Independent	ı	84	N	Sale	3
David Parkinson KBAFS R 57 N Leigh 4 Kathryn Shepherd KDS Financial Planning Chris Lunt C Chris Lunt EA Liverpool of Parkinson Martin Wilcocks Wilcocks & Wilc	Sarah Hogan	KBA FS	R	74	Y	Leigh	4	Mark Brett	Abacus Associates	ı	100	Y		2	David Brown		R	79	Υ	Sale	5
No. Start	·					-	•	David Simpson		R	85	Υ		4	Gwennan Masters		R	53	N	Sale	3
Planning						=		Neil Henderson	Mission Financial Planning	1	81	Y		2	David O'Connor	-	ı	40	N	Sale	2
Martin Wilcocks Wilcocks Wilcocks Vilocks I 107 Y Liverpool 1 Alan Worthington Capstone Financial R 100 N Liverpool 4 Gary Davies Ellis Bates Financial I 85 Y Liverpool 2 Sanijay Gambhir Hanson Financial I 79 N Liverpool 1 Wayne Slater Spectrum IFS I 76 N Liverpool 1 Wayne Slater Spectrum IFS I 76 N Liverpool 5 Julie Roche Hanover Wealth Management Wanagement I 32 N Liverpool 1 Martin Wilcocks Wilcocks Wilcocks Vilocks Wilcocks Wilcocks Wilcocks I 107 Y Liverpool 4 Michael Carrick Tier One Capital I 53 N Newcastle upon Tyne 2 Ellis Bates Financial I 53 N Newcastle upon Tyne 2 Sam Inkson Markland Hill Wealth I 79 N Liverpool 1 Wayne Slater Spectrum IFS I 76 N Liverpool 5 Matthew Moralee First Mortgage I 41 N Newcastle upon Tyne 2 Julie Roche Hanover Wealth Management Wanagement Wanagement Wanagement Wanagement Wanagement Wanagement Wanagement I 32 N Liverpool 1 Margery Gledson Ellis Bates Financial I 35 N Newcastle upon Tyne 2 Philip Edward Asset Services R 29 N Liverpool 1 Matthew Brook Rhodes Brook R 19 N Liverpool 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Michael Carrick Tier One Capital I 53 N Newcastle upon Tyne 2 Saf Sulehman Suttons Independent I 35 N Sale 3 Saf Sulehman Suttons Independent I 35 N Sale 2 Saf Sulehman Suttons Independent I 35 N Sale 2 Saf Sulchman Suttons Independent I 35 N Sale 2 Saf Sulchman Suttons Independent I 35 N Sale 2 Saf Sulchman Suttons Independent I 35 N Sale 2 Saf Sulchman Suttons Independent I 35 N Sale 2 Saf Sulchman Suttons Independent I 35 N Sale 2 Saf Sulchman Suttons Independent I 35 N Sale 2 Saf Sulchman Suttons Independent I 35 N Sale 2 Saf Sulchman Suttons Independent I 35 N Sale 2 Saf Sulchman Suttons Independent I 35 N Sale 2 Saf Sulchman Suttons Independent I 35 N N Sale 3 Saf Sulchman Suttons Independent I 35 N N Sale 3 Saf Sulchman Suttons Independent I 3 N N Sale 3 Saf Sulchman Suttons Independent I 3 N N		Planning				-		Ben Hughes	Doxford Financial	R	63	N		1	Mark Galligan		1	38	Υ	Sale	3
Alan Worthington Capstone Financial R 100 N Liverpool 4 Gary Davies Ellis Bates Financial I 85 V Liverpool 2 Saniay Gambhir Hanson Financial Capstone Financial Advisers' Saniay Gambhir Hanson Financial I 83 V Liverpool 1 Wayne Slater Spectrum IFS I 76 N Liverpool 5 Julie Roche Hanover Wealth Management Management Management Management Management Michael Carlyle Hanson Financial I 32 N Liverpool 1 Margery Gledson Ellis Bates Financial I 35 V Sale 2 Simon Baggott Sinancial Advisers Simon Baggott Suttons Independent I 35 V Sale 3 Simon Baggott Sinancial Advisers Simon Baggott Sinancial Advisers I 33 N Sale 3 Matthew Moralee First Mortgage I 41 N Newcastle upon Tyne Michael Carlyle Hanson Financial Services Ravinda Ravinda Edward Asset I 26 V Liverpool 1 Philip Edward Edward Asset I 26 V Liverpool 1 Matthew Brook Rhodes Brook R 19 N Liverpool 1 Matthew Brook Rhodes Brook R 19 N Liverpool 1 Michael Carrick Tier One Capital I 53 N Newcastle upon Tyne 4 Michael Carrick Tier One Capital I 53 N Newcastle upon Tyne 2 Michael Carrick Tier One Capital I 53 N Newcastle upon Tyne 2 Michael Carrick Tier One Capital I 52 V Newcastle upon Tyne 2 Margery Gledson Ellis Bates Financial R 20 N Newcastle upon Tyne 2 Jonathan Wilcox True Potential R 23 V Newton-le- 1 Matthew Brook Rhodes Brook R 19 N Liverpool 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Matthew Brook Rhodes Brook R 19 N Liverpool 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1			-			•		Omar Din	Azets Wealth	ı	54	N		3	Luke Mather	Suttons Independent	ı	36	N	Sale	3
Ellis Bates Financial 1 85 Y Liverpool 2 Advisers* 3 4 1 52 Y Newcastle upon Tyne 2 2 2 3 3 N Sale 3 3 3 3 3 3 3 3 3			-						Management				upon Tyne		Saf Sulohman			25	v	Salo	2
Sanjay Gambhir Hanson Financial Services Spectrum IFS 1 76 N Liverpool 1 Wayne Slater Spectrum IFS 1 76 N Liverpool 5 Julie Roche Hanover Wealth Management Julie Roche Hanson Financial Services Management Michael Carlyle Hanson Financial Services Ravinda Ravinda Services Ravinda Ravinda Financial Services Ravinda Ravinda Financial Services Ravinda Ravinda Financial Services Ravinda Ravinda Financial Services Ravinda Ravinda Services Ravinda Ravinda Management Matthew Brook Rhodes Brook R 19 N Liverpool 1 Matthey Brook Rhodes Brook R 19 N Liverpool 1 Michael Carlyle Services Ravinda Ravinda Financial Services Ravinda Ravinda Services Ravinda Services Ravinda Ravinda Services Ravinda Se	Gary Davies		ı	85	Υ	Liverpool	2		·				upon Tyne			Financial Advisers					
Sam Inkson Markland Hill Wealth I 79 N Liverpool 1 Wayne Slater Spectrum IFS I 76 N Liverpool 5 Julie Roche Hanover Wealth Management I 73 V Liverpool 6+ Ryan McGuinness 1894 Private Wealth R 40 N Newcastle upon Tyne 1 Jeremy Agorom Whitfield Wealth Management R 72 V Liverpool 1 Margery Gledson Ellis Bates Financial I 35 V Newcastle upon Tyne Professionals Michael Carlyle Hanson Financial Services R 29 N Liverpool 1 Jonathan Wilcox True Potential R 38 V Newton-le-Ranchagodage Don Financial Services R 1 26 V Liverpool 1 Matthew Brook Rhodes Brook R 19 N Liverpool 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Kevin Quinn Retriement R 19 N Liverpool R 2 Matthew Brook R 19 N Liverpool R 1 Kevin Quinn Retriement R 22 N Newcastle upon Tyne Uninded For Co. uk	Sanjay Gambhir	Hanson Financial	ı	83	Υ	Liverpool	4	Amy Burge		I	52	Y		2	Simon Baggott		1	33	N	Sale	3
Wayne Slater Spectrum IFS I 76 N Liverpool 5 Matthew Moralee First Mortgage I 41 N Newcastle upon Tyne 1 Julie Roche Hanover Wealth Management I 73 Y Liverpool 6+ Ryan McGuinness 1894 Private Wealth Management I 35 Y Newcastle upon Tyne 2 Jeremy Agorom Whitfield Wealth Management I 32 Y Liverpool 1 Margery Gledson Ellis Bates Financial I 35 Y Newcastle upon Tyne 2 Michael Carlyle Hanson Financial Services I 32 N Liverpool 3 Deborah Trelease Azets Wealth Management I 22 N Newcastle upon Tyne I Independent Financial Services I Jonathan Wilcox True Potential R 38 Y Newton-le-Willows Restricted financial adviser Philip Edward Edward Asset Management I 26 Y Liverpool 1 Kevin Quinn Adamson Ross R 14 N Newton-le-Willows V No, this adviser does not display their fees structure on VouchedFor coulk V Y Salford 2 **Restricted financial adviser First Mortgage I 41 N Newton-le-Willows I Newton-le-Willows V Y Salford 2 **Restricted financial adviser First Mortgage I 41 N Newton-le-Willows I No, this adviser does not display their fees structure on VouchedFor coulk V Y Salford 2 **Restricted financial adviser fees structure on VouchedFor coulk V Y Salford 2 **Restricted financial adviser First Mortgage I 41 N Newton-le-Willows I No, this adviser does not display their fees structure on VouchedFor coulk V Y Salford I No, this adviser does not display their fees structure on VouchedFor coulk V Y Salford I No Newton-le-Willows I No, this adviser does not display their fees structure on VouchedFor coulk I No Newton-le-Willows I No, this adviser does not display their fees structure on VouchedFor coulk I No Newton-le-Willows I No, this adviser does not display their fees structure on VouchedFor coulk I No Newton-le-Willows I No, this adviser does not display their fees structure on VouchedFor coulk I No Newton-le-Willows I No Newton-le-Willow	Sam Inkson		1	79	N	Liverpool	1			R	45	N		2			1				
Julie Roche Hanover Wealth Management I 73 Y Liverpool 6+ Ryan McGuinness 1894 Private Wealth R 40 N Newcastle upon Tyne 2 Jeremy Agorom Whitfield Wealth Management R 72 Y Liverpool 1 Margery Gledson Ellis Bates Financial I 35 Y Newcastle upon Tyne 2 Michael Carlyle Hanson Financial Services Raindage Don Ravinda Ranchagodage Don Financial Services Ranchagodage Don Financial Services Ranchagodage Don Blue Bush Adviser Ranchagodage Don Bush Ranchagodage Don Bush Rock Rhodes Brook Rock Rhodes Brook Rock Rock Rock Rock Rock Rock Rock R			1					Matthew Moralee	First Mortgage	1	41	N		1	David Bell		ı	42	Y	Saitord	2
Jeremy Agorom Whitfield Wealth Management R 72 Y Liverpool 1 Margery Gledson Ellis Bates Financial I 35 Y Newcastle upon Tyne 2 Upon Tyne 2 Philip Edward Edward Asset Management Ranagement I 26 Y Liverpool 1 Margery Gledson Ellis Bates Financial I 35 Y Newcastle upon Tyne I 22 N Newcastle upon Tyne I 22 N Newcastle upon Tyne I 22 N Newcastle upon Tyne I I Independent financial adviser Restricted financial adviser Restr	Julie Roche		ı	73	Υ	Liverpool	6+	Ryan McGuinness	1894 Private Wealth	R	40	N		2		VI	v				
Michael Carlyle Hanson Financial I 32 N Liverpool 3 Ravinda Ranchagodage Don Philip Edward Book Randers Brook Rather Broo	Jeremy Agorom	Whitfield Wealth	R	72	Υ	Liverpool	1	Margery Gledson		1	35	Υ	Newcastle	2	EIDM	NI.	• •				
Ravinda Ranchagodage Don Financial Services R 29 N Liverpool 1 Jonathan Wilcox True Potential R 38 Y Newton-le-Willows Restricted financial adviser No. No. this adviser does not display their fees structure on VouchedFor.co.uk	Michael Carlyle	Hanson Financial	1	32	N	Liverpool	3	Deborah Trelease	Azets Wealth	1	22	N	Newcastle	1		n (includes trading na	mes	of Top	Rated	Firms), more o	n p30
Ranchagodage Don Financial Services Willows Willows Restricted financial adviser Rest		BVS Mortgages &	R	29	N	Liverpool	1	Ionathan Wilcov	-	P	20	v		1				-		s a Top Rated A	dviser
Management* Matthew Brook Rhodes Brook R 19 N Liverpool 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 Ves this adviser does not display their fees structure on VouchedFor.co.uk				26	٧	Livernool	1	•					Willows		R Restricted fina	ncial adviser		, .	, u		
Matthew Brook Rhodes Brook R 19 N Liverpool 1 Kevin Quinn Adamson Ross R 14 N Newton-le- 1 V Ves this adviser does display their fees structure on Vouched For coulk	·	Management*	•			·	•						Willows			-	r fees	s struc	ture o	n VouchedFor.c	o.uk
	mattnew Brook		К	19	N	Liverpool	1	Kevin Quinn	Adamson Ross	R	14	N		1	Y Yes, this advise	er does display their fe	es st	ructure	e on \	/ouchedFor.co.ι	ık

1	Alex Turnbull	Newcastle Financial Advisers*	R	46	N	North Shields
1	John Wilkinson	Amethyst Independent Financial Advisers	I	17	N	North Shields
3	Derek Dryden	Gale and Phillipson	1	194	Υ	Northallerton
1	Kerry Chaloner	Armstrong Watson	ı	47	N	Northallerton
4	Ryan Phelps	Hartford Wealth	R	56	N	Northwich
•	Carla Brown	Oakmere Wealth Management	R	46	N	Northwich
3	Helen Nightingale	Resonate Financial Planning	ı	12	N	Northwich
1	Joseph Stevens	True Potential	R	286	Υ	Ormskirk
1	Angela Maher	Acumen Financial Partnership	I	122	Y	Ormskirk
1	Daniel Smith	Smith & Co Chartered Financial Planning	I	53	Y	Ormskirk
1	Thomas Hatley	Christopher Little & Co*	R	128	Y	Otley
2	Richard Marshall	Christopher Little & Co*	R	47	Y	Otley
4	Scott McNally	Newcastle Financial Advisers*	R	127	Y	Penrith
5	Jonathan Cox	Newcastle Financial Advisers*	R	19	N	Penrith
6+	Nick Birtle	Armstrong Watson	1	11	N	Penrith
3	Aimee Watson	7FP	1	48	Υ	Peterlee
1	John Hough	Newcastle Financial Advisers*	R	69	N	Pickering
2	Joanne Hendry	Newcastle Financial Advisers*	R	80	Y	Ponteland
1	Michael Lennon	AFH Wealth Management	I	11	N	Prenton
	Ashley Parry	Polygon Financial	1	170	Υ	Preston
1	Vanessa Townshend	Springfield Financial Services	I	119	Y	Preston
3	Rob Pocock	Archetype Financial Planning	I	54	Y	Preston
2	Stephen Fox	Fox Lifestyle Financial Planning	ı	46	N	Preston
3	Peter Pearson	Tenet&You	1	31	N	Preston
	Mark Chicken	The Private Office*	1	26	Υ	Pudsey
1	Daniel Schofield	The Private Office*	1	57	Υ	Rawdon
2	Sarah McDonald	Mulberry House Wealth Management	I	61	N	Retford
	Paul Lindfield	Stratagem Financial Planning	I	105	Y	Rossendale
2	Nicholas Dewhurst- Madejczyk	Smith Jackson Wealth Management	R	44	N	Rossendale
6+	Zoe Birchall	Smith Jackson Wealth Management	R	19	N	Rossendale
1	Nik Lambert	AFH Wealth Management	ı	22	N	Rotherham
4	Darren Burnett	Burnett & Co Financial Planning	ı	228	Y	Sale
3	Steven Walker	Suttons Independent Financial Advisers	ı	88	Y	Sale
	Ben Preston	Suttons Independent Financial Advisers	ı	84	N	Sale
2	David Brown	True Potential	R	79	Υ	Sale
4	Gwennan Masters	Masters Wealth	R	53	N	Sale
2	David O'Connor	Management iPensions Wealth	1	40	N	Sale
1	Mark Galligan	MGT Financial	1	38	Y	Sale
3	Luke Mather	Planning Suttons Independent	ı	36	N	Sale
4	Saf Sulehman	Financial Advisers Suttons Independent	ı	35	Υ	Sale
2	Simon Baggott	Financial Advisers Suttons Independent	· I	33	N	Sale
		Financial Advisers				
2	Matt Jones David Bell	Cullen Wealth Retirement	I I	19 42	N Y	Sale Salford
1		Professionals				
2		KE	Υ			
2	FIRM	a (in alcohora e				L Finne -
1	* Top Rated Firn	n (includes trading nai YEA		of Top F		ı Fırms), more on
1	I Independent fi		_			s a Top Rated Adv

The information in these tables is correct as of February 16, 2024

							VOUCHE	FOR'S TOP RAT	ED F	INAN	CIA	L ADVISERS							
	NORTH E	NGI	AND				Joe O'Connor	True Potential	R	68	Υ	Tarporley	6+	Iain Scott	Equinox Financial Planning	R	12	N	York
					>	0	Matthew Testa	Cullen Wealth	ı	13	N	Tarporley	1	Ellie Jarvis	The Private Office*		12	γ	York
ų	5	Ş	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED	Penny Smith	Sandringham	ı	154	N	Thornton	5	Line jai vis	me i mate office	•	12	•	TOTA
	FIRM	STATUS	REIV	FEE	⁰⁰ 7	VEA QUA	Mark Stephens	Financial Partners* GoddardFry Wealth	ı	32	Υ	Cleveleys Ulverston	1		NORTHER	N IR	ELAN	ID	
revor Shelley	Ellis Bates Financial Advisers*	I	44	Y	Saltburn-by- the-Sea	2	Angeline MacLaren	Management Navigation Wealth Management	R	133	N	Wakefield	4	Dale Kirkpatrick	Modulus Financial Planning	I	47	Υ	Banbridge
latthew White	Mat White Financial Services	I	286	Y	Sandbach	4	Kate Bailey	Kate Bailey Financial Planning	R	62	N	Wakefield	1	John Sloan	Modulus Financial Planning	ı	21	Υ	Banbridge
om Sheldon	Cullen Wealth	I	17	N	Sandbach	1	Danny Wood	Navigation Wealth	R	37	N	Wakefield	1	Gareth Elliott		ı	155	Υ	Belfast
Elliot Kuppusamy	Moneyweb	ı	158	Υ	Scarborough	3		Management						- ""	Planning	_			
Richard Booth	Richard Booth Wealth Management	R	152	N	Scarborough	3	Ryan Milne	Kate Bailey Financial Planning	R	33	N	Wakefield	1	Russell Hathaway Michael Hamill	NI Money	R	70	Y	Belfast Belfast
Tina Steele	Steele Aspire Financial	R	73	N	Scarborough	3	James Collins	Cheshire Wealth Partnership	I	176	N	Warrington	6+	Paul McCoubrey	Navigate IFA Navigate IFA	i	65 53	N N	Belfast
om Evans	Management Forrester Boyd	1	38	N	Scunthorpe	2	Matt Fleming	Fleming & Co Wealth Management	I	109	Y	Warrington	2	Jonathan Scott	Platinum Financial Planning*	ı	44	N	Belfast
	Wealth Management*						Joel Wood	Elm Tree Financial Services	I	33	Y	Warrington	1	Trevor Johnston	Platinum Financial Planning*	ı	40	N	Belfast
Edward Lane	AFH Wealth Management	ı	13	N	Scunthorpe	1	Ian Richards	Work to Live	ı	20	Υ	Warrington	1	Will Clow	Platinum Financial Planning*	ı	30	N	Belfast
Gregory Cooke	Polaris Wealth Management	I	126	Υ	Sheffield	6+	Philip Clerkin	Financial Planning Libertas Wealth	I	19	N	Warrington	1	Colin Burgess	Money Advice Partnership*	I	27	N	Belfast
Andrew Weston	Kingswood Group	R	47	N	Sheffield	2	,	Management	·				·	Gary Dickson	Milecross Financial	R	24	N	Belfast
Andrew Askwith	True Potential	I	17	N	Sheffield	1	Praful Mistry	Cullen Wealth	ı	13	N	Warrington	1	Matt Cross	Solutions		22	N	Polfact
Barry Orr	Barker Sutcliffe and Associates	ı	112	Υ	Skipton	6+	Jason Smith	Sage Wealth Management	R	17	N	Washington	1	Matt Greer Johanna Rooney	Navigate IFA Platinum Financial	1	22 16	N N	Belfast Belfast
Emma Pentelow	Pentelow Wealth	R	94	N	Skipton	3	Michael Sage	Sage Wealth Management	R	12	N	Washington	1		Planning*				
Mark Stevens	Management Stevens Wealth	R	62	N	Skipton	3	Lucy Hall	Newcastle Financial Advisers*	R	24	Y	West Denton	1	Debbie Connolly	AAB Wealth Chartered Financial Planners*	1	15	N	Belfast
Alexander Law	Management The Private Office*	1	45	Υ	Skipton	2	Tom Stones	North Yorkshire	R	130	N	Wetherby	3	Philip Andrews	Platinum Financial Planning*	1	15	N	Belfast
Megan Hall	FB Mortgages	i	15	Y	Skipton	1	Richard Dickinson	Financial Planning Dickinson Wealth	R	87	N	Wetherby	3	Alastair Moore	AAB Wealth Chartered Financial	ı	14	Υ	Belfast
Glen Stephenson Mike Weedon	True Potential	R	203 104	Y N	South Shields	3		Management						Michael Geddis	Planners* Platinum Financial	1	11	N	Belfast
	Quilter Financial Advisers	R		Y	South Shields	4	James Steer	Bowcliffe Wealth Management	R	34	N	Wetherby	3	Darren	Planning* DS MC Dermott	R	43	ν	Enniskillen
Mark Winship	Newcastle Financial Advisers*	R	81	Y	South Shields	4	Peter Kenny	Lamb Financial	 -	12	N	Whitby	1	McDermott	Financial Planning	"	73	•	Lilliskilleli
Lynn Street	Tenet&You	ı	124	Υ	Southport	1	David Mitchell	Newcastle Financial Advisers*	R	86	Υ	Whitley Bay	4	Tanya Martin	IQ&Co	R	40	N	Holywood
David Lloyd	Lloyd & Co.	I	95	Υ	Southport	6+	Sara Guy	Ellis Bates Financial Advisers*	ı	46	Y	Whitley Bay	2	Simon Moore	Aligned Financial Planning	R	36	N	Holywood
Chris Riley	Seventy Financial Planning Anderton &	ı		Y	Southport	1	Edward Midgley	PSG Wealth Management	R	42	N	Whitley Bay	2	Gillian Walsh	IQ&Co	R	34	N	Holywood
Antony Anderton	Associates	R	34	N	Southport	3	Carl Mba	Carl Mba Financial Planning	R	10	Υ	Widnes	1	Heather McConaghie	IQ&Co	R	31	N	Holywood
ohn Sykes	Quilter Financial Advisers	R	28	N	Southport	1	Rob Patten	Individual Financial	ı	210	N	Wilmslow	5	Alastair Hall	IQ&Co	R	10	N	Holywood
Christopher Norris	Cockbain & Associates	R	12	N	Southport	1	Andrew Day	Services* Depledge	1	195	Υ	Wilmslow	6+	Helen Tweed	Hills Financial Planning*	'	48	Y	Larne
Allie Baglow	Allisons Financial Planning	ı	154	Υ	St Helens	1	Dacre Staines	DBL Asset	ı	103	N	Wilmslow	1	Zoe McKay	Hills Financial Planning*	ı	40	N	Larne
Paula Payne	Tailored Financial Planning*	ı	90	Υ	St Helens	3	Mark Easter	Management* DBL Asset	1	25	N	Wilmslow	1	Christopher Todd	Hills Financial Planning*	ı	33	N	Larne
Christopher	Tailored Financial	ı	14	N	St Helens	1		Management*	•				•	Richard Girvan	Ardent Wealth	R	24	Υ	Lisburn
Frodsham	Planning*		. ,				Stephen Cross	True Potential	R	116	N	Wirral	6+	Laura Collins	Ardent Wealth	R	36	Y	Londonderry
Claire-Anne Lytton	Quilter Financial Advisers	R	68	N	Stanley	5	William Smith	Wirral Financial Services	ı	102	N	Wirral	1	Neill Gregson David Crozier	Neill Gregson True Wealth Group	R	42 73	N	Moira
Mark Carter	Sovereign Wealth	R	187	N	Stockport	6+	Laura Pearson	Storeton Rose	1	88	N	Wirral	2	Diane Pankhurst	IQ&Co	ı R	26	N N	Newry Newtownabb
Nicholas Nesbitt	Mazars Financial Planning*	1	78	N	Stockport	4	Olivia Vickers	Financial Planning Newcastle Financial	R	14	Υ	Yarm	1	Kevin Hannon	Hannon Evans	R	11	N	Newtownabb
Paul Tuson	Ascot Lloyd	ı	71	Υ	Stockport	1		Advisers*						Colin McHugh	Wealth Management Temple Gray	1	15	Υ	Omagh
Carl Hayes	MKC Wealth*	ı	59	N	Stockport	1	Al Spall	MAP Financial Planning	ı	120	Y	York	6+	Committee and a	.emple dray		13		Jinagii
Ashley Blackmore	Camargue Wealth	R	54	N	Stockport	4	Deb Jacobs	PenLife Associates	ı	118	N	York	2						
Mike Sweeney	MKC Wealth*	ı	50	N	Stockport	1	Mark Fisher	Ardent Financial Planning	ı	103	Y	York	4		SCO.	TLAN	D		
ristan Edwards	Intelligent Pensions	ı	31	N	Stockport	1	Ruth Norman	Ardent Financial Planning	I	81	Υ	York	4	Ian Campbell	AAB Wealth Chartered Financial	I	133	Υ	Aberdeen
Oan Condron	Cullen Wealth	I	22	N	Stockport	1	Paul Raper	Heblethwayte	ı	76	N	York	2		Planners*				
ewis Smith	Cullen Wealth	ı	17	N	Stockport	1	·	Wealth Management				Wa at		Martin Welsh	Welsh & Taylor Wealth	R	94	N	Aberdeen
ete German	Cullen Wealth	I	14	N	Stockport	1	Tom Hughes Stuart Matheson	PenLife Associates Ellis Bates Financial	ı	67 56	N Y	York York	1	Kieran Taylor	Welsh & Taylor Wealth	R	80	N	Aberdeen
Kate Manifold	MKC Wealth*	ı	14	N	Stockport	1		Advisers*	•		•			April Ritchie	Mattioli Woods	R	10	N	Aberdeen
Tom Horner	MG Shaw	1	43	Υ	Stockton-on- Tees	3	Louis Maddison	PenLife Associates	ı	45	Y	York	2	Andrew Macintyre	Macintyre Wealth		70	N	Aberfeldy
Daniel Bishara	Daniel Bishara Financial Planning	R	38	Υ	Stockton-on- Tees	3	Adam Dent Nicola Page	PenLife Associates Nicola Page Financial	I R	37 36	N N	York	2	Stephen McMahon	Management One Financial	ı	67	Υ	Airdrie
Simon Warne	New World Financial	I	27	Υ	Stockton-on-	2	_	Solutions						Allan Moffat	Solutions* Carron Financial	ı	81	Υ	Annan
Paul Cloudh	Group Grainger Financial	,	150	γ	Tees	6.	Craig Howard James Wadsworth	PenLife Associates PenLife Associates	I I	23	N N	York York	1		Services	_		-	
Paul Clough	Grainger Financial Planning	'	150	1	Sunderland	6+	Sarah Beall		-	20		York	1	Cary Stewart	CNS Financial Solutions	R	12	N	Arbroath

	Street Back	Tonot Financial		42	
Carl Melvin Affluent Financial Planning 1 353 Y Martin Joyce Brierie Financial Planning 1 88 N Kafai Wong Brierie Financial Wealth Solutions R 17 N Kerith Wood Keith Roseburgh Financial Roseburgh Financial 1 62 N Keith Roseburgh Financial Andrew Finnie Broder Finance 1 140 Y Stuart Huxtable True Potential R 36 N Steven Conchie Armstrong Watson I 17 N Andrew Middlemiss Associates R 21 N Raymonidd Armstrong Watson I 1 N Raymonidd Armstrong Watson I 1 N Raymonidd Armstrong Watson I N N Raymonidd Armstrong Watson I N N Raymonidd Armstrong Watson I Y Y Management I 1 Y Y	Stuart Best		1	42	N
Martin Joyce Planning III 88 N Kafai Wong Key Financial Meant Meanagement R 167 N Keith Roseburgh Financial Management R 167 N Keith Roseburgh Financial Meanagement I 1402 Y Stuart Huxtable True Potential R 336 N Steven Conchie Armstrong Watson I 170 N Andrew Middlemiss and Middlemiss Armstrong Watson R 10 N Broomfield AFH Wealth Management I 9 N Broomfield AFH Wealth Management I 9 N Bachel Stewart Traprain Financial R 1 N Rachel Stewart Traprain Financial R 2 Y Kevin Gribben Bluesky Management R 9 Y Kevin Gribben Maragement R 5 N Kevin Gribben Maragement R 5 N Keine Ridland R	David Charnley		I	95	Υ
Kafai Wong Rey Financial welch Solutions R 167 N Gemma Wood Tweed Wealth Management R 17 N Keith Roseburgh I. 62 N Andrew Finnie Border Finance I. 1402 Y Stuart Huxtable True Potential R 336 N Steven Conchie Armstrong Watson I. 17 N Andrew Middlemiss Middlemiss R 16 N Baymond Middlemiss and Middlemiss R 176 N Andrew Middlemiss R 18 94 N Baymond Middlemiss Am 18 94 N Andrew Middlemiss Am 18 18 N Baymond Middlemiss Am 18 18 N Baymond Middlemiss Am 18 18 N Baymond Middlemiss Am 18 18 18 Baymond Middlemiss Management 1 2 2	Carl Melvin		ı	353	Υ
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Keith Roseburgh Keith Roseburgh I 62 N Andrew Finnie Border Finance I 1402 Y Stuart Huxtable True Potential R 336 N Steven Conchie Armstrong Watson I 176 N Andrew Middlemiss Amadrew Middlemiss and Management R 176 N Baymondiel AFH Wealth Management I 94 Y Baymondiel Apave Murray Wealth Management R 21 N Ian Galston Apave Murray Wealth Management R 4 N Kether Gribben Calton Wealth Management R 4 N Kevin Gribben Balbesky Management R 5 N Kevin Gribben Management R 5 N Kevin Gribben Malegeky Management R 5 N Kevin Gribben Mazars Financial R 5 N Kitate Ridland Management R 4 N	Kafai Wong		R	167	N
Keith Roseburgh Keith Roseburgh I 62 N Andrew Finnie Border Finance I 1402 Y Stuart Huxtable True Potential R 336 N Steven Conchie Armstrong Watson I 17 N Andrew Middlemiss and R 176 N Andrew Associates R 176 N Andrew Associates R 176 N Raymond AFH Wealth Management R 21 N Ian Galston 2plan Wealth Management R 4 N Katheryn Tomlinson Calcon Wealth Management R 4 N Kevin Gribben Bluesky Management R 56 N Kevin Gribben Bluesky Management R 56 N Kethi Gribben Bluesky Management R 56 N Kethi Gribben Griden Management R 4 N Ka	Gemma Wood	Tweed Wealth	R	17	N
Staurt Huxtable True Potential R 336 N Steven Conchie Armstrong Watson 1 17 N Andrew Middlemiss and Middlemiss and Sociates R 15 N Baymond Sociates AFH Wealth Sociates R 21 N Bay on Wealth Garden Wealth Garden Wealth Management I 94 Y Rachel Stewart Traprain Financial R 44 N Kathryn Tomlinson Calton Wealth Garden Wealth Ganagement R 44 N Kevin Gribben Bluesky Garden Wealth Ganagement R 56 N Keid Ridland Mealth Garden Garden Wealth Garden	Keith Roseburgh	Keith Roseburgh	ı	62	N
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Middlemiss Associates Raymond Broomfield AFH Wealth Management 1 89 N Dave Murray Dave Murray Wealth Management R 21 N Ian Galston 2plan Wealth Management I 94 Y Rachel Stewart Traprain Financial R 44 N Kathryn Tomlinson Calton Wealth Management I 70 Y Kevin Gribben Bluesky Management R 58 N Ketic Ridland Ridland Wealth Management R 56 N Kenny Stevenson Mazars Financial Pinancial Pinancial Phaning I 54 N Richard Johnston AAB Wealth Chartered Financial Pinancial Phaning I 49 N Rearns-Begley C Mearns Financial Pinancial Pin	Steven Conchie	Armstrong Watson	ı	17	N
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			ı	89	N
Rachel Stewart Traprain Financial R 44 N Kathryn Tomlinson Calton Wealth Management I 170 Y Kevin Gribben Bluesky Management I 92 Y Adrian Hanger ADH Wealth Management R 58 N Katie Ridland Ridland Wealth Management R 56 N Kenny Stevenson Mazars Financial Planning I 54 N Richard Johnston AAB Wealth Chartered Financial Planning I 53 Y Carley Mearns-Begley C Mearns Finance R 49 N Casey Crooks True Potential R 45 Y David Gow Acumen Financial R 41 N I anning I 43 Y David Gow Planning R 38 N Seonaidh Management R 31 N Seonaidh Management R 22 N Seonaidh Management R 22 <	Dave Murray		R	21	N
Rachel Stewart Traprain Financial R 44 N Kathryn Tomlinson Calton Wealth Management I 170 Y Kevin Gribben Bluesky Independent Wealth Managers Adrian Hanger ADH Wealth Management R Katie Ridland Mealth Management R Kenny Stevenson Mazars Financial I 54 N Richard Johnston ABB Wealth Planning' I 54 N Richard Johnston ABB Wealth Rearns-Begley C Mearns Financial I 53 Y Carley Crooks True Potential R 45 Y David Gow Acumen Financial R 41 N Planning R Tom Barbour TR Barbour Financial R 41 N Planning R Seonaidh Mealth Ranagement R 38 N Seonaidh Management R 38 N Seonaidh Management R 28 N Simon Boyd Simon Boyd Financial Management R 28 N Stuart McAdam Wealth I 26 N Stuart McAdam Stuart McAdam R 22 N Robie Mackintosh Alpha Wealth I 20 N Romas Ham Calton Wealth I 17 N Neil Miller Truly Independent I 75 Y Paul McFadyen Spectrum Wealth I 319 Y Revin Garfagnini Planning R Robbie Mackillop Truly Independent I 75 Y Paul McFadyen Spectrum Wealth R Robbie Mackillop Mazars Financial I 171 N N Neil Miller Truly Independent I 75 Y Paul McFadyen Spectrum Wealth R Robbie Mackillop Mazars Financial I 171 N N Neil Miller Truly Independent I 75 Y Paul McFadyen Spectrum Wealth R Robbie Mackillop Mazars Financial I 171 N N Neil Management R Robbie Mackillop Mazars Financial I 171 N N Neil Management R Robbie Mackillop Mazars Financial I 171 N N Neil Management R Robbie Mackillop Mazars Financial I 171 N N N N Robbie Mackillop Mazars Financial I 171 N N N N N N N N N N N N N N N N N N N	Ian Galston		I	94	Y
Kevin Gribben Bluesky Independent Wealth Managers 1 92 Y Mean Managers Adrian Hanger ADH Wealth Management R 58 N Katie Ridland Ridland Wealth Management R 56 N Kenny Stevenson Mazars Financial Planning 1 54 N Richard Johnston AAB Wealth Antered Financial Planning 1 53 Y Carley Mearns-Begley C Mearns Finance R 49 N Casey Crooks True Potential R 45 Y David Gow Acumen Financial Planning R 41 N Jason Baggott Tweed Wealth Management R 38 N Seonaidh Management R 38 N Seonaidh Management R 28 N Simon Boyd Financial Management R 28 N Stuart McAdam Management R 22 N Stuart McAdam Management R 22 N Angus Kirk Transform Financial Management I 17 N Neil Miller Truly I	Rachel Stewart		R	44	N
Adrian Hanger ADH Wealth Management Ratie Ridland Ridland Wealth Management Ratie Ridland Ridland Wealth Management Ratie Ridland Ridland Wealth Management Ratie Ridland Ratie Ridland Ridland Wealth Management Ratie Ridland Ratie Rati	Kathryn Tomlinson		I	170	Υ
Adrian Hanger ADH Wealth Management R 58 N Katie Ridland Ridland Wealth Management R 56 N Kenny Stevenson Mazars Financial Planners I 54 N Richard Johnston AAB Wealth Chartered Financial Planners* I 53 Y Carley Mearns-Begley C Mearns Finance R 49 N Casey Crooks True Potential R 45 Y David Gow Acumen Financial Planning I 43 Y Tom Barbour TR Barbour Financial Planning R 41 N Jason Baggott Tweed Wealth Management R 38 N Seonaidh McIntre-Stephen Simon Boyd Financial Management R 28 N Simon Boyd Financial Management R 28 N Scott Mackintosh Alpha Wealth I 26 N Stuart McAdam Wealth Management R 22 N Thomas Ham Calton Wealth Management I 75 Y Neil Miller Truly Independent I 75	Kevin Gribben	Bluesky Independent Wealth	I	92	Υ
Katie Ridland Ridland Wealth Management Renny Stevenson Mazars Financial Planning's Richard Johnston AAB Wealth Chartered Financial Planners's Reason Rearns Finance Rearns Financial Planning Rearns Financial Rearns Financial Rearns Financial Rearns Rearns Financial Rearns Rea	Adrian Hanger	ADH Wealth	R	58	N
Kenny Stevenson Mazars Financial Planning" I 54 N Richard Johnston AB Wealth Chartered Financial Planners* I 53 Y Carley Mearns-Begley C Mearns Finance R 49 N Casey Crooks True Potential R 45 Y David Gow Acumen Financial Planning I 43 Y Tom Barbour TR Barbour Financial Planning R 41 N Jason Baggott Tweed Wealth Management R 38 N Seonaidh Management R 30 N Seonaidh Management R 28 N Simon Boyd Financial Planning R 28 N Stuart McAdam Wealth Management R 22 N Stuart McAdam Wealth Management I 20 N Angus Kirk Transform Financial Planning I 17 N Neil Miller Truly Independent I 75 Y Paul McFadyen Spectrum Wealth Management I 202 N Robbie MacKillop 17 Wealth Manag	Katie Ridland	Ridland Wealth	R	56	N
Richard Johnston AAB Wealth Chartered Financial Planners' Carley Mearns-Begley C Mearns Finance R 49 N Casey Crooks True Potential R 45 Y David Gow Acumen Financial Planning I 43 Y David Gow Planning R 41 N Jason Baggott Tweed Wealth R 38 N Seonaidh Management R 30 N Seonaidh WPW & Co R 30 N Scott Mackintosh Alpha Wealth I 26 N Stuart McAdam Stuart McAdam Wealth Management R 22 N Stuart McAdam Stuart McAdam R 22 N Thomas Ham Calton Wealth I 20 N Angus Kirk Transform Financial I 17 N Neil Miller Truly Independent I 75 Y Paul McFadyen Spectrum Wealth I 319 Y Kevin Garfagnini Mazars Financial I 71 N Stuart Lamont Planning' R 102 N Nadeen Watson Spectrum Wealth R 102 N Stuart Lamont Planning R 102 N Robbie MacKillop R 17 Waerth Wealth R 102 N Richard Smith Group' R 102 N Racin Gampbell Mazars Financial I 171 N Nadeen Watson Spectrum Wealth R 102 N Richard Smith Group' R 102 N Robie MacKillop R 17 Waerth Wealth R 102 N Robie MacKillop R 17 Waerth Waerth R 102 N Robie MacKillop R 17 Waerth Wealth R 102 N Robie MacKillop R 17 Waerth Wealth R 102 N Robie MacKillop R 17 R 171 N Racin Group' R 171 N Racin R 172 N Robie MacKillop R 174 N Robie MacKillop R 175 N Robie MacKillop R 170 Y Robie MacKill		Management			N
Carley Mearns-Begley C Mearns Finance R 49 N Casey Crooks True Potential R 45 Y David Gow Acumen Financial Planning I 43 Y Tom Barbour TR Barbour Financial R 41 N Jason Baggott Tweed Wealth Management R 30 N Seonaidh Mechityre-Stephen WPW & Co R 30 N Simon Boyd Financial Management R 28 N Stuart McAdam Stuart McAdam R 22 N Stuart McAdam Stuart McAdam R 22 N Thomas Ham Calton Wealth I 26 N Angus Kirk Transform Financial I 17 N Neil Miller Truly Independent I 75 Y Paul McFadyen Spectrum Wealth I 319 Y Kevin Garfagnini Mazars Financial Planning R Nadeen Watson Spectrum Wealth R Stuart Lamont Waverton Wealth R Planning R Nadeen Watson Spectrum Wealth R Group* Stuart Lamont Waverton Wealth R Financial Management R R 102 N N Nadeen Watson Spectrum Wealth R Group* Robbie MacKillop Mazars Financial I 74 N Richard Smith Gilson Gray Financial Management R Richard Smith Gilson Gray Financial Management R Andrew Conway One Financial I 70 Y Ryan Gray Ascot Lloyd I 70 Y David Wright Ascot Lloyd I 63 Y Brian McNicol Armstrong Watson I 52 N Renata Cook Renata Cook Wealth R Planning*		Planning* AAB Wealth			
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Tom Barbour Flanning Tom Barbour Flanning Tom Barbour Flanning Tweed Wealth R 38 N Seonaidh Management Simon Boyd Financial Management Simon Boyd Financial Management Scott Mackintosh Alpha Wealth I 26 N Stuart McAdam Stuart McAdam Wealth Management Thomas Ham Calton Wealth I 20 N Angus Kirk Transform Financial I 17 N Paul McFadyen Spectrum Wealth I 319 Y Kevin Garfagnini Mazars Financial I 319 Y Kevin Garfagnini Mazars Financial I 171 N Stuart Lamont Waverton Wealth R 102 N Nadeen Watson Spectrum Wealth I 171 N Stuart Lamont Waverton Wealth I 171 N Robbie MacKillop Mazars Financial I 171 N Radeen Watson Spectrum Wealth I 171 N Robbie MacKillop Mazars Financial I 74 N Pandrew Conway One Financial I 74 N Ryan Gray Ascot Lloyd I 70 Y David Wright Ascot Lloyd I 63 Y Brian McNicol Armstrong Watson I 52 N Renata Cook Renata Cook Wealth R 51 N Vihar Shah Mazars Financial I 50 N			R		Y
Planning		Planning	1		Y
Seonaidh Management Seonaidh McIntyre-Stephen Simon Boyd Financial Management Scott Mackintosh Alpha Wealth I 26 N Stuart McAdam Stuart McAdam Wealth Management R 22 N Thomas Ham Calton Wealth Management I 20 N Management Angus Kirk Transform Financial Planning Neil Miller Truly Independent I 75 Y Paul McFadyen Spectrum Wealth Group* Kevin Garfagnini Mazars Financial Planning* Robbie MacKillop Tr Wealth Management* Stuart Lamont Waverton Wealth Planning* Nadeen Watson Spectrum Wealth Group* R 102 N Nadeen Watson Spectrum Wealth Financial Planning* R 102 N Mazars Financial Planning* Richard Smith Gilson Gray Financial Management Andrew Conway One Financial Solutions* Ryan Gray Ascot Lloyd I 70 Y David Wright Ascot Lloyd R 51 N Renata Cook Renata Cook Wealth R 51 N Mazars Financial Rangement R 51 N Mazars Financial Rangement R 51 N	Tom Barbour		R	41	N
McIntyre-Stephen Simon Boyd Simon Boyd Financial Management Scott Mackintosh Alpha Wealth I 26 N Stuart McAdam Stuart McAdam Wealth Management R 22 N Thomas Ham Calton Wealth I 20 N Angus Kirk Transform Financial I 17 N Paul McFadyen Spectrum Wealth I 319 Y Evin Garfagnini Mazars Financial I 319 Y Revin Garfagnini Mazars Financial I 171 N Management B 102 N Stuart Lamont Waelth I 319 Y Stuart Lamont Waelth I 319 Y Stuart Lamont Waelth I 319 N Colin Campbell Mazars Financial I 319 N Colin Campbell Mazars Financial I 319 N Colin Campbell Mazars Financial I 310 N Colin Campbell Mazars Financial I 310 N Colin Campbell Mazars Financial I 31 N Coloutions* Richard Smith Gilson Gray Financial Management Andrew Conway One Financial I 70 Y David Wright Ascot Lloyd I 63 Y Brian McNicol Armstrong Watson I 52 N Renata Cook Renata Cook Wealth R 51 N Vihar Shah Mazars Financial I 50 N	Jason Baggott		R	38	N
Financial Management Scott Mackintosh Alpha Wealth I 26 N Stuart McAdam Stuart McAdam Wealth Management R 22 N Thomas Ham Calton Wealth I 20 N Angus Kirk Transform Financial I 17 N Planning Neil Miller Truly Independent I 75 Y Paul McFadyen Spectrum Wealth I 319 Y Kevin Garfagnini Mazars Financial Planning I 171 N Robbie MacKillop TWealth I 171 N Stuart Lamont Waverton Wealth R 102 N Stuart Lamont Waverton Wealth I 171 N Madeen Watson Spectrum Wealth I 171 N Stuart Lamont Waverton Wealth R 102 N Colin Campbell Mazars Financial I 74 N Planning Richard Smith Gilson Gray Financial Management I 74 N Andrew Conway One Financial I 71 Y David Wright Ascot Lloyd I 70 Y Brian McNicol Armstrong Watson I 52 N Renata Cook Renata Cook Wealth R 51 N Mazars Financial R 51 N Mazars Financial R 51 N Management R 51 N		WPW & Co	R	30	N
Stuart McAdam Stuart McAdam Wealth Management R 22 N Thomas Ham Calton Wealth Management I 20 N Angus Kirk Transform Financial I 17 N Neil Miller Truly Independent I 75 Y Paul McFadyen Spectrum Wealth I 319 Y Kevin Garfagnini Mazars Financial Planning I 202 N Robbie MacKillop 17 Wealth I 171 N Management* I 171 N Stuart Lamont Waverton Wealth R 102 N Nadeen Watson Spectrum Wealth I 81 N Colin Campbell Mazars Financial I 81 N Colin Campbell Mazars Financial I 74 N Richard Smith Gilson Gray Financial Management Andrew Conway One Financial I 71 Y Ryan Gray Ascot Lloyd I 70 Y David Wright Ascot Lloyd I 63 Y Brian McNicol Armstrong Watson I 52 N Renata Cook Renata Cook Wealth R 51 N Wazars Financial I 50 N	Simon Boyd	Financial	R	28	N
Thomas Ham Calton Wealth Management Thomas Ham Calton Wealth Management Angus Kirk Transform Financial I 17 N Neil Miller Truly Independent I 75 Y Paul McFadyen Spectrum Wealth I 319 Y Kevin Garfagnini Mazars Financial I 202 N Robbie MacKillop 17 Wealth Management* I 171 N Stuart Lamont Waverton Wealth R 102 N Nadeen Watson Spectrum Wealth I 81 N Colin Campbell Mazars Financial I 81 N Colin Campbell Mazars Financial I 74 N Richard Smith Gilson Gray Financial Management Andrew Conway One Financial I 71 Y Ryan Gray Ascot Lloyd I 70 Y David Wright Ascot Lloyd I 63 Y Brian McNicol Armstrong Watson I 52 N Renata Cook Renata Cook Wealth R 51 N Mazars Financial I 50 N Mazars Financial I 50 N Renata Cook Management I 50 N	Scott Mackintosh	Alpha Wealth	I	26	N
Management Angus Kirk	Stuart McAdam		R	22	N
Planning Neil Miller Truly Independent I 75 Y Paul McFadyen Spectrum Wealth I 319 Y Kevin Garfagnini Mazars Financial Planning* Robbie MacKillop 17 Wealth Management* I 1711 N Stuart Lamont Waverton Wealth Planning Nadeen Watson Spectrum Wealth I 81 N Colin Campbell Mazars Financial I 74 N Planning* Richard Smith Gilson Gray Financial Management Andrew Conway One Financial I 71 Y Ryan Gray Ascot Lloyd I 70 Y David Wright Ascot Lloyd I 63 Y Brian McNicol Armstrong Watson I 52 N Renata Cook Renata Cook Wealth R 51 N Mazars Financial I 50 N Wihar Shah Mazars Financial I 50 N	Thomas Ham		I	20	N
Paul McFadyen Spectrum Wealth Group* I 319 Y Kevin Garfagnini Mazars Financial Planning* I 202 N Robbie MacKillop 17 Wealth Management* I 1711 N Stuart Lamont Waverton Wealth Planning R 102 N Nadeen Watson Spectrum Wealth Group* I 81 N Colin Campbell Mazars Financial Planning* I 74 N Richard Smith Gilson Gray Financial Management R 73 Y Andrew Conway One Financial Solutions* I 71 Y Ryan Gray Ascot Lloyd I 70 Y David Wright Ascot Lloyd I 63 Y Brian McNicol Armstrong Watson I 52 N Renata Cook Renata Cook Wealth Management R 51 N Vihar Shah Mazars Financial Planning* I 50 N	Angus Kirk		I	17	N
Kevin Garfagnini Mazars Financial I 202 N Robbie MacKillop 17 Wealth I 171 N Stuart Lamont Waverton Wealth Planning R Nadeen Watson Spectrum Wealth I 81 N Colin Campbell Mazars Financial I 74 N Richard Smith Gilson Gray Financial Management R Andrew Conway One Financial I 71 Y Ryan Gray Ascot Lloyd I 70 Y David Wright Ascot Lloyd I 63 Y Brian McNicol Armstrong Watson I 52 N Renata Cook Renata Cook Wealth R Vihar Shah Mazars Financial I 50 N	Neil Miller	Truly Independent	1	75	Y
Robbie MacKillop 17 Wealth Management* I 1711 N Stuart Lamont Waverton Wealth Planning R 102 N Nadeen Watson Spectrum Wealth I 81 N Colin Campbell Mazars Financial Planning* Richard Smith Gilson Gray Financial Management R Andrew Conway One Financial I 71 Y Swan Gray Ascot Lloyd I 70 Y David Wright Ascot Lloyd I 63 Y Brian McNicol Armstrong Watson I 52 N Renata Cook Renata Cook Wealth R Vihar Shah Mazars Financial I 50 N	Paul McFadyen		I	319	Y
Management* Stuart Lamont Waverton Wealth Planning R 102 N Nadeen Watson Spectrum Wealth I 81 N Colin Campbell Mazars Financial Planning* Richard Smith Gilson Gray Financial Management R Andrew Conway One Financial I 71 Y Ryan Gray Ascot Lloyd I 70 Y David Wright Ascot Lloyd I 63 Y Brian McNicol Armstrong Watson I 52 N Renata Cook Renata Cook Wealth R Vihar Shah Mazars Financial I 50 N	Kevin Garfagnini		I	202	N
Nadeen Watson Spectrum Wealth I 81 N Colin Campbell Mazars Financial Planning' Richard Smith Gilson Gray Financial Management Andrew Conway One Financial I 71 Y Ryan Gray Ascot Lloyd I 70 Y David Wright Ascot Lloyd I 63 Y Brian McNicol Armstrong Watson I 52 N Renata Cook Renata Cook Wealth R 51 N Wihar Shah Mazars Financial I 50 N	Robbie MacKillop		I	171	N
Group* Colin Campbell Mazars Financial Planning* Richard Smith Gilson Gray Financial Management Andrew Conway One Financial J 71 Y Ryan Gray Ascot Lloyd I 70 Y David Wright Ascot Lloyd I 63 Y Brian McNicol Armstrong Watson I 52 N Renata Cook Renata Cook Wealth R 51 N Wihar Shah Mazars Financial J 50 N	Stuart Lamont		R	102	N
Richard Smith Gilson Gray Financial Management Andrew Conway One Financial I 71 Y Ryan Gray Ascot Lloyd I 70 Y David Wright Ascot Lloyd I 63 Y Brian McNicol Armstrong Watson I 52 N Renata Cook Renata Cook Wealth R Wihar Shah Mazars Financial I 50 N	Nadeen Watson		I	81	N
Financial Management Andrew Conway One Financial I 71 Y Ryan Gray Ascot Lloyd I 70 Y David Wright Ascot Lloyd I 63 Y Brian McNicol Armstrong Watson Renata Cook Renata Cook Management Vihar Shah Mazars Financial Planning*	Colin Campbell		I	74	N
Andrew Conway One Financial Solutions* Ryan Gray Ascot Lloyd I 70 Y David Wright Ascot Lloyd I 63 Y Brian McNicol Armstrong Watson I 52 N Renata Cook Renata Cook Wealth Management Vihar Shah Mazars Financial Planning*	Richard Smith	Financial	R	73	Y
David Wright Ascot Lloyd I 63 Y Brian McNicol Armstrong Watson I 52 N Renata Cook Renata Cook Wealth R 51 N Management I 50 N Wihar Shah Mazars Financial Planning*	Andrew Conway	One Financial	I	71	Υ
Brian McNicol Armstrong Watson I 52 N Renata Cook Renata Cook Wealth R 51 N Wihar Shah Mazars Financial I 50 N Planning*	Ryan Gray	Ascot Lloyd	I	70	Υ
Renata Cook	-				
Management Vihar Shah Mazars Financial I 50 N Planning*		Renata Cook Wealth			
	Vihar Shah	Mazars Financial	ı	50	N
		Planning*	R		

							VOUCHE	DFOR'S
Stuart Best	Tenet Financial Services*	ı	42	N	Bonnybridge	2	Lynn Healy	Ascot Llo
David Charnley	Southern Financial Services	ı	95	Υ	Bothwell	6+	Daniele Tuveri	Daniele T
Carl Melvin	Affluent Financial Planning	ı	353	Υ	Bridge of Weir	6+	Farzhana Khan	AFH Weal Managem
M artin Joyce	Brierie Financial Planning	I	88	N	Bridge of Weir	5	Jordan Cairney Alan Turner	ASCOT LIO AAB Wea Chartere
Kafai Wong	Key Financial Wealth Solutions	R	167	N	Coatbridge	2	Gordon Keane	Planners
Gemma Wood	Tweed Wealth	R	17	N	Currie	1	Aatif Shafi	Advies W
Keith Roseburgh	Management Keith Roseburgh	1	62	N	Dalkeith	4	Campbell Wilson	Tenet Fin Services*
Andrew Finnie	Financial Border Finance	1	1402	Υ	Dumfries	6+	Thomas Marshall	S W Finar Managem
Stuart Huxtable	True Potential	R	336	N	Dumfries	6+	Deborah Willoughby	James Ale Brown
Steven Conchie	Armstrong Watson	ı	17	N	Dumfries	1	Neil Aspinall	Truly Ind
Andrew	Middlemiss and	R	176	N	Dunbar	4	Mary MacFarlane	Mary Ma
Middlemiss Raymond	Associates AFH Wealth	ı	89	N	Dunbar	4	Darran Murphy	Financial Macleod
Broomfield Dave Murray	Management Dave Murray Wealth	R	21	N	Dundee	2		MacCallu Managen
Ian Galston	Management 2plan Wealth	ı	94	Υ	East Kilbride	1	Jean Dawson	More Tha Mortgage
Rachel Stewart	Management Traprain Financial	R	44	N	East Linton	3	Will Burns	Shand & Financial
Kathryn Tomlinson	Calton Wealth	ı	170	Y	Edinburgh	6+	David Cameron-Harper	Cairn Ind
	Management						Michael McLintock	Adelp Fir
Kevin Gribben	Bluesky Independent Wealth Managers	ı	92	Υ	Edinburgh	4	Darren Burns	DPB Wea
Adrian Hanger	ADH Wealth Management	R	58	N	Edinburgh	4	John Maxwell	MX Indep
Katie Ridland	Ridland Wealth Management	R	56	N	Edinburgh	3	Michael McGinty	Financial Sandring
Kenny Stevenson	Mazars Financial Planning*	ı	54	N	Edinburgh	2	Marc Thomson	Financial Marc Tho
Richard Johnston	AAB Wealth Chartered Financial	I	53	Υ	Edinburgh	2	Steven Guthrie	Mortgage Guthrie V Consulta
Carley	Planners* C Mearns Finance	R	49	N	Edinburgh	4	Stephen Manson	Invest Re
Mearns-Begley	True Potential	R	45	Υ	Edinburgh	2	Vincent Throp	Throp Fir Planning
Casey Crooks David Gow	True Potential Acumen Financial	ı	43	Y	Edinburgh Edinburgh	1	Graeme Inglis	Poise Fin Planning
Tom Barbour	Planning TR Barbour Financial	R	41	N	Edinburgh	1	Martin Heslop	Sutherla
Jason Baggott	Planning Tweed Wealth	R	38	N	Edinburgh	2	Colin Welsh	Ellis Bate
Seonaidh	Management WPW & Co	R	30	N	Edinburgh	1	Sean Gilbert	Advisers Select W
McIntyre-Stephen								Manager
Simon Boyd	Simon Boyd Financial Management	R	28	N	Edinburgh	2	Beverley Riddell Cameron Renton	Renton V Managen
Scott Mackintosh	Alpha Wealth	l D	26	N	Edinburgh	2	Robert Allan	Independ Financial
Stuart McAdam	Stuart McAdam Wealth Management	R	22	N	Edinburgh	1	Siahhan Mullanay	Centre
Thomas Ham	Calton Wealth Management	1	20	N	Edinburgh	1	Siobhan Mullaney	Independ Financial Centre
Angus Kirk	Transform Financial Planning	ı	17	N	Edinburgh	1	Andrew Stewart	A S Weal Manager
Neil Miller	Truly Independent	ı	75	Υ	Falkirk	5	Sam Goult	Aberdein
Paul McFadyen	Spectrum Wealth Group*	I	319	Υ	Glasgow	6+	Craig Malcolm Bush	Money A Planning
Kevin Garfagnini	Mazars Financial Planning*	ı	202	N	Glasgow	4	Clayton Cumming	True Pote
Robbie MacKillop	17 Wealth Management*	ı	171	N	Glasgow	4	Graham Brodie	Successi
Stuart Lamont	Waverton Wealth Planning	R	102	N	Glasgow	4	Niall Duffy Elaine Clunie	Aberdein Buchan V
Nadeen Watson	Spectrum Wealth Group*	I	81	N	Glasgow	2	Nick Callaghan	Managen JC Roxbu
Colin Campbell	Mazars Financial	ı	74	N	Glasgow	4	Jacqueline Hillan	JC Roxbu
Richard Smith	Planning* Gilson Gray	R	73	Υ	Glasgow	4	Russell Pearson	Money A Partners
Andrew Conway	Financial Management One Financial	ı	71	Υ	Glasgow	5	Martyn Paterson	AAB Wea Chartere Planners
Andrew Conway	One Financial Solutions*				Glasgow		Lisa Tait	AAB Wea
Ryan Gray David Wright	Ascot Lloyd Ascot Lloyd	I I	70 63	Y	Glasgow	1		Chartere Planners
Brian McNicol	Armstrong Watson	ı	52	Y N	Glasgow	4		S
Renata Cook	Renata Cook Wealth	R	51	N	Glasgow	2	Stuart Brown	Eight W
Vihar Shah	Management Mazars Financial	I	50	N	Glasgow	3	Nick Winter	Manage Quilter I
	Planning*							Adviser

		VOUCHE	DFOR'S TOP RAT	ΈD	FINA	NCIA	L ADVISERS		
oridge	2	Lynn Healy	Ascot Lloyd	1	42	Υ	Glasgow	1	Keith Smiths
ell	6+	Daniele Tuveri	Daniele Tuveri	R	34	N	Glasgow	3	Madeleine S
of Weir	6+	Farzhana Khan	AFH Wealth Management	I	33	N	Glasgow	3	Asif Hussain
oi weii	0+	Jordan Cairney	Ascot Lloyd	ı	28	Υ	Glasgow	1	
of Weir	5	Alan Turner	AAB Wealth Chartered Financial Planners*	ı	15	Y	Glasgow	1	Colin Quinn
idge	2	Gordon Keane	St. James's Place	R	14	N	Glasgow	1	Toby Winyai
	1	Aatif Shafi	Advies Wealth	1	11	N	Glasgow	1	Nathan Lenr
h	4	Campbell Wilson	Tenet Financial Services*	I	32	N	Haddington	1	Ben Middlet
es	6+	Thomas Marshall	S W Financial Management	I	167	Υ	Hamilton	6+	Carly Oliver
es	6+	Deborah Willoughby	James Alexander Brown	R	24	N	Hamilton	1	Richard Pea
es	1	Neil Aspinall	Truly Independent	I	87	Y	Insch	4	Stuart Harm
	4	Mary MacFarlane	Mary MacFarlane Financial Planning	R	130	N	Inverness	4	Laigh Banna
	4	Darran Murphy	Macleod and MacCallum Wealth Management	R	53	N	Inverness	1	Leigh Benne Lance Richa
2	2	Jean Dawson	More Than Mortgages	ı	101	Υ	Kinross	3	
lbride	1	Will Burns	Shand & Burns	R	46	N	Kinross	2	Jonathan Mil
nton	3	David	Financial Cairn Independent	ı	36	N	Kirkcaldy	1	-
rgh	6+	Cameron-Harper Michael McLintock	·	ı	92	Υ	Lanark	6+	Ron Radway
rgh	4	MICHAEI MCLIIILOCK	Adelp Financial Solutions	•	92	ī	Lanark	0+	William Digg
		Darren Burns	DPB Wealth Management	I	47	Υ	Larbert	3	Ross Lambe
rgh	4	John Maxwell	MX Independent Financial Services*	I	206	N	Largs	5	Paul Miller
rgh	3	Michael McGinty	Sandringham Financial Partners*	ı	65	N	Largs	5	Robert Strin
rgh	2	Marc Thomson	Marc Thomson Mortgages & Wealth	R	73	Y	Larkhall	4	Ed Evans
rgh	2	Steven Guthrie	Guthrie Wealth Consultancy	R	51	N	Lasswade	4	Eu Evans
rgh	4	Stephen Manson	Invest Retire Protect	R	20	N	Lasswade	1	Steve Harris
	2	Vincent Throp	Throp Financial Planning	R	205	Υ	Linlithgow	4	Jenny Jackso
rgh rgh	1	Graeme Inglis	Poise Financial Planning*	ı	164	Υ	Linlithgow	4	Charlotte Gi
rgh	1	Martin Heslop	Sutherland Mayfair Financial Planning	R	41	Y	Linlithgow	1	Howard Bull
rgh	2	Colin Welsh	Ellis Bates Financial Advisers*	ı	101	Υ	Livingston	2	Andrew Skir
rgh	1	Sean Gilbert	Select Wealth Managers	I	95	Υ	Livingston	5	lan Falder
rgh	2	Beverley Riddell	Global Advice Group	1	21	Υ	Melrose	1	l
		Cameron Renton	Renton Wealth Management	I	13	Y	Musselburgh	1	Tammy Saln
rgh rgh	1	Robert Allan	Independent Financial Advice Centre	I	57	Υ	Paisley	2	Sheetal Jain
rgh	1	Siobhan Mullaney	Independent Financial Advice	ı	39	N	Paisley	1	Peter Fulche
rgh	1	Andrew Stewart	Centre A S Wealth Management	R	56	N	Perth	4	Mandy Veal
	5	Sam Goult	Aberdein Considine	ı	13	N	Perth	1	George Agai
W	6+	Craig Malcolm Bush	Money Advice & Planning	I	34	N	Renfrew	1	Liviu Ratoi
W	4	Clayton Cumming	True Potential	R	365	Υ	St Andrews	6+	Tas Constan
W	4	Graham Brodie	Succession Wealth	1	119	Υ	Stirling	6+	
N	4	Niall Duffy	Aberdein Considine	ı	11	N	Stirling	1	Peter Beck Dylan Ellis
N	2	Elaine Clunie	Buchan Wealth Management	R	56	N	Stonehaven	4	
		Nick Callaghan	JC Roxburgh	1	149	N	Troon	6+	Steve Green
N	4	Jacqueline Hillan Russell Pearson	JC Roxburgh Money Advice	ı	69 20	N N	Troon	1	Garry Johns
N	4		Partnership*						Akash Angri
W	5	Martyn Paterson	AAB Wealth Chartered Financial Planners*	ı	102	Y	Westhill	1	usii Aligii
W	1	Lisa Tait	AAB Wealth Chartered Financial	I	23	N	Westhill	1	515. 1
W	1		Planners*						FIRM * Top Rat
N	4		SOUTHEA	ST E	NGL	AND			STATUS
w	2	Stuart Brown	Eight Wealth Management	R	135	N	Alton	4	I Indeper R Restrict
w	3	Nick Winter	Quilter Financial Advisers	R	12	N	Alton	1	FEES PUB N No, this

Keith Smithson	Succession Wealth	ı	37	N	Amersham	1
Madeleine Sunley	Blueberry Financial	ı	85	Y	Ascot	4
Asif Hussain	Asset Wealth Advisory	R	83	Y	Ashford	4
Colin Quinn	Q & A Financial Planning	R	35	N	Ashford	3
Toby Winyard	Lester Brunt Wealth Management	R	26	N	Ashford	2
Nathan Lennox	Fidelius*	ı	23	N	Ashford	1
Ben Middleton	True Potential	R	88	N	Basingstoke	3
Carly Oliver	BlackFin Wealth Management	R	68	N	Basingstoke	4
Richard Pearce	Richard Pearce Wealth Management	R	43	N	Basingstoke	3
Stuart Harmer	M&D Wealth Management	R	16	N	Basingstoke	1
Leigh Bennett	Watch Oak Private Wealth	R	32	N	Battle	2
Lance Richards	The Lance Richards Practice	R	25	N	Battle	2
Jonathan Miller	365ifa	I	67	N	Bedford	1
Emily Pool	Happy Planet Financial Planning	ı	48	Y	Bedford	4
Ron Radway	Essex Equity Release Advice Centre	I	58	N	Benfleet	1
William Diggins	Ascot Lloyd	ı	37	Y	Benfleet	1
Ross Lambert	Mazars Financial Planning*	I	121	N	Berkhamsted	4
Paul Miller	Fairstone	I	88	N	Berkhamsted	5
Robert Stringer	Stringer Mann Chartered Financial Planners	R	40	N	Berkhamsted	3
Ed Evans	Stringer Mann Chartered Financial Planners	R	23	N	Berkhamsted	2
Steve Harris	True Potential	R	48	N	Bicester	1
Jenny Jackson	Premier Plus	1	120	Y	Biggleswade	6
Charlotte Gibbon	Independent Personal Financial Management	ı	81	Y	Biggleswade	4
Howard Bullock	Clear Financial Advice	ı	80	N	Billericay	3
Andrew Skinner	Andrew Skinner Wealth Management	R	58	N	Billericay	3
lan Falder	RL Wealth Management	I	26	Y	Billericay	1
Tammy Salmon	Salmon Financial Planning	R	58	N	Bishop's Stortford	3
Sheetal Jain	Advance Wealth	ı	27	N	Bishops Stortford	2
Peter Fulcher	Business & Personal Investment*	I	128	N	Bourne End	4
Mandy Veal	Business & Personal Investment*	ı	40	N	Bourne End	4
George Agan	Flying Colours Advice	I	20	N	Bracknell	1
Liviu Ratoi	Flying Colours	ı	11	N	Bracknell	1
Tas Constantinou	Advice AFH Wealth	ı	67	N	Braintree	2
Peter Beck	Management Ascot Lloyd	ı	41	Υ	Braintree	1
Dylan Ellis	Compass Financial Solutions	R	14	N	Braintree	1
Steve Green	Steven Green	ı	91	N	Brentwood	5
Garry Johnson	Financial Planning* Garry Johnson Wealth Management	R	82	N	Brentwood	4
Akash Angrish	Management Morrinson Wealth	R	49	N	Brentwood	3
6						
FIRM	K	ΈY				
FIRM * Top Rated Firm	ı (includes trading n	ames	of Top	Rate	d Firms), more on	p3
STATUS I Independent fir R Restricted final	nancial adviser Co		QUALI utive y		as a Top Rated Ad	vis
FEES PUBLISHED						
N No, this adviser	does not display the r does display their					
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							VOUCHED	FOR'S TOP RAT	EDI	FINA	NCIA	L ADVISERS								
	SOUTHEAS	T EN	IGLA	ND			Peter Hewett	AFH Wealth	ı	90	N	Clacton-on-Sea	5	Philip Henden	Henden Financial	ı	147	N	Fleet	5
					N O.	ĒΟ	David Bright	Management Blackstone		00	N	Calabaataa	_	James Gill	J G Wealth	R	101	N	Fleet	4
NA ME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED	, and the second	Moregate		90		Colchester	2	Geoff Day	Wilcox Day Wealth Management	R	85	N	Fleet	5
							Paul Sweeny	Sweeny Wealth Management	ı	87	Υ	Colchester	5	Tracyann Johnson	Johnson Wealth Solutions	R	29	N	Fleet	2
Jayna Shah	JPS Wealth Management	R	80	N	Brighton	4	Gordon Kearney	Fiducia Wealth Management	1	80	Υ	Colchester	2	Dean Fermie	Beals Mortgage and Financial Services	R	25	Y	Fleet	1
Oliver McDonald	Engage Wealth Management	I	44	N	Brighton	3	Robert Ayley	Crown Wealth Consultants	R	73	Y	Cranbrook	3	Heide Swift	Heide Swift Financial Planning	R	114	N	Flitwick	3
Freya Latham	Ascot Lloyd	1	32	Υ	Brighton	1	Robin Quirt	Burfields House Wealth Management	R	63	N	Cranbrook	3	John Howson	LUNA Financial Planning	R	67	N	Flitwick	4
Simon Wateridge	Intelligent Pensions	'	27	Y	Brighton	1	Connor Essam	Burfields House Wealth	R	38	N	Cranbrook	1	Ben Taylor	Consolidare Wealth	ı	42	Y	Folkestone	1
Daniel Piper	Piper Wealth Management	R	19	N	Broadstairs	1	Charlotte Rush	Management Burfields House	R	26	N	Cranbrook	1	Trevor Mitchell	Management Mitchell Private	R	54	Υ	Forest Row	4
Tom Barnes	Barnes Wealth Management	R	47	N	Buckingham	3		Wealth Management							Clients			N		3
Philip Hanley	Philip James Financial Services*	ı	573	Υ	Burford	6+	Andrew Lee	One Financial Solutions*	I	102	Y	Cranleigh	5	Chris Alpe	Alpe Wealth Management	R	31		Gatwick	
Sian MacInnes	Philip James Financial Services*	I	316	Υ	Burford	6+	Rupert Miller	Bramley Financial Planning	I	75	Y	Cranleigh	5	Gary Kuhler	Sandringham Financial Partners*		26	N	Gatwick	1
Harry Morgan	Wellesley Investment Management	R	139	N	Burgess Hill	6+	Tim Gurr	TK Gurr Financial Planning	I	40	Υ	Crawley	1	Ben Gascoyne Luke Hartley	Wallis Wealth Hartley Ross	ı	75 24	Y	Gerrards Cross Gerrards Cross	2
Russell Marley	Russell Marley Financial Planning	R	60	N	Burgess Hill	3	Samantha Kaye	Wellesley Investment Management	R	18	N	Crawley	1	Phil Adams	Wardour Financial Planners*	ı	14	N	Gerrards Cross	1
Harj Gill	Sandringham Financial Partners*	I	63	N	Burnham	4	Graham Hicks	GA Hicks	1	112	N	Crowborough	6+	Nigel Burgess	Wardour Financial Planners*	1	11	N	Gerrards Cross	1
Charles Bailey	McMillan Wealth Consultants	R	51	N	Burnham-on- Crouch	4	Rob Field	Associates Prosperity IFA*	ı	15	N	Crowborough	1	Christopher Rainbow	Bow Financial Services*	ı	100	Y	Gillingham	5
Andy Manning	Succession Wealth	ı	120	Υ	Bury St Edmunds	6+	William Putnam	Churchgates	I	26	Υ	Diss	1	David Cole	Burfields House Wealth	R	73	N	Goudhurst	3
lain Clayton	Abbeygate Wealth Management	R	22	N	Bury St Edmunds	2	Mark Richings	HJP Chartered Financial Planners	R	22	N	Dorking	1		Management					
Samuel Waterson	SDG Wealth Management	R	15	N	Bury St Edmunds	1	Steven James	HJP Chartered Financial Planners	R	10	N	Dorking	1	Arthur Childs	Flying Colours Advice	I	107	Y	Guildford	1
Ryan Van den Bergh	Inpartnership Financial Advisers	ı	72	N	Camberley	4	Duncan Mackay	Pembroke Financial Services	ı	29	N	East Grinstead	1	Steven Burgess	Fortis Financial Planning	R	101	Y	Guildford	4
Peter Ward	St. James's Place	R	44	N	Camberley	1	Paul Clifford	Clifford Osborne*	1	389	Υ	Eastbourne	6+	Jack Saunders Damien Gould	Informed Pensions Junction 8	I R	57 54	Y	Guildford Hailsham	2
Vicky Kleboe	Penrose Wealth Management	R	39	N	Camberley	3	Clive Baker	The Equity Release Experts	R	38	Υ	Eastleigh	3		Financial Planning					
Lee Giles	Verum Financial	I	286	Y	Canterbury	6+	Alex Guthrie	Unity Wealth Management	I	37	N	Eastleigh	3	Dean Brooks	Stevens Wealth Management	R	33	N	Hailsham	2
Samantha Secomb	Women's Wealth	I	76	Υ	Canterbury	1	David Butler	Succession Wealth	ı	33	Y	Eastleigh	1	Amy Shepherd	Crown Wealth Consultants	R	13	N	Hailsham	1
Oliver Secomb	Pentins Financial Planners	I	28	Υ	Canterbury	1	Lewis Bailey	PW Associates Wealth Management	R	22	N	Emsworth	2	Dean McSloy	The Private Office*	I	196	Y	Harpenden	5
Olsi Doko	Canterbury Wealth Management	R	14	Y	Canterbury	1	Ian Riggs	Eight Wealth Management	R	247	N	Fareham	4	Brian Abrey	Abrey Private Clients	R	89	Υ	Harpenden	4
Tony Duckworth	Tony Duckworth Financial Services	R	33	N	Canvey Island	2	Jason Eldrid	Sheraton Financial	ı	193	Υ	Fareham	6+	Tim Lambert David Dodgson	Lambert Wealth The Private Office*	R I	41 137	N Y	Harpenden Haslemere	3 6+
Joe Parker	McMillan Wealth Consultants	R	137	N	Chatham	4	Robert Brealey	Planning* Abbotstone	ı	143	Υ	Fareham	6+	Nigel Thornely	Sandringham Financial Partners*	ı	68	Y	Hastings	5
Wayne Smith	WLS Investment Partnership*	I	103	N	Chatham	1	David Gallagher	Financial Solutions David Gallagher	R	107	N	Fareham	2	Nick Evans	One Life Wealth Planning	ı	88	Υ	Hatfield	1
Chris Clark	Advance Wealth	ı	169	Υ	Chelmsford	1		Wealth Management						Jarrath Cush	Eight Wealth	R	67	N	Havant	3
Ben Agar-Hutton	Avenue Financial Solutions	I	56	Υ	Chelmsford	4	lan Batterbee Emma Farmer	Sterling & Law AFH Wealth	1	90 36	Y N	Fareham Fareham	3	Chris Poynton	Management Country Wealth	ı	33	N	Havant	3
Colin Fletcher	Fidelius*	I	53	N	Chelmsford	1		Management	·					Simon Arthur	Metis Wealth	ı	79	N	Haywards Heath	1
Gavin Johnson	Solus Financial Planning	ı	53	N	Chelmsford	2	Sasha McKee	Eight Wealth Management	R	31	N	Fareham	1	Joel Wormald	Metis Wealth	ı	63	N	Haywards Heath	1
Jobin Jacob	Sterling Street	R	48	N	Chelmsford	1	Daniel Pyle	Beals Mortgage and Financial Services	R	29	N	Fareham	1	George Delaney Stephen Bacic	Metis Wealth	I I	52 52	N N	Haywards Heath	
Chris Leyden	Copnol Consultancy	R	44	N	Chelmsford	4	Andy McKee	Eight Wealth Management	R	29	N	Fareham	1	·	Sandringham Financial Partners*				Haywards Heath	
Stephen May	Advance Wealth	ı	39	N	Chelmsford	3	Justin Stevens	IMS Wealth	R	29	N	Fareham	1	Sean Guirey	The Aspire Partnership*	I	23	N	Haywards Heath	2
James Taylor	Taylor Financial Management	ı	33	N	Chelmsford	2	Ben Stebbings	Management Unity Wealth		23	Y	Fareham	2	Tony Woodward	Quilter Financial Advisers	R	128	Y	Henley-On- Thames	6+
Paul McCaffrey	Advance Wealth		24	N	Chelmsford	1	Kevin Woods	Management Laterliving now!*	1	22	N	Fareham	1	Chris Gallimore	Gallimore Wealth Management	R	59	Υ	Henley-on- Thames	1
Mark Coomber	Canonium Wealth Planning	ı	23	Υ	Chelmsford	1	John Satchwell	Chewton Wealth	R	14	N	Fareham	1	Sophia Lerche-Thomsen	Frizzell Wealth Management	R	52	N	Henley-on- Thames	3
James Maine	Tavistock Partners	l D	23	Y	Chelmsford	1	James Grant	Management Beals Mortgage	R	13	N	Fareham	1	Scott Atkinson	GPFM*	1	95	Y	Hertford	2
Ryan Eaton	Daniel Green Wealth Management	К	22	N	Chelmsford	1	,	and Financial Services						Scott Shadwell	GPFM*	I	86	Y	Hertford	2
Brad Ainsworth	Cathedral Wealth Management	R	109	N	Chichester	5	Ben Evans	Contractor Wealth Management	R	13	N	Fareham	1	Simon Frost Emma Saunders	GPFM*	ı	52 48	Y	Hertford Hertford	2
Paul D Brown	Ascot Lloyd	ı	59	Υ	Chichester	1	Sam Satchwell	Chewton Wealth Management	R	12	N	Fareham	1	Sandra Antoniou	Fibonacci Finance	I	12	N	Hertford	1
Tom Bate	Attivo	ı	36	Υ	Chichester	1	Alan Wall	Eight Wealth Management	R	65	N	Farnborough	3	Joel Arif	Surrey Oaks Wealth	R	74	Υ	Hindhead	5
Peter Greenwood	Greenwood Wealth Solutions	R	30	N	Chichester	1	Jaid Wiltshire	Roxburgh Financial Management	R	16	N	Farnborough	1	David Lee	Management Eight Wealth	R	35	N	Hindhead	1
Michael Fowler	Succession Wealth	ı	26	N	Chichester	1	Richard Gross	Church's Financial	ı	51	Υ	Farnham	3	Susie Bewell	Management Raymond James	ı	171	Υ	Hitchin	6+
Brian Martin	Argentis	I	22	Y	Chichester	1	Tom Garcod	Planning Filis Bates	1	51	Υ	Farnham	2	Susie DeWell	Investment Services	•	171	•	menn	U+
Josh Farrow	Cathedral Wealth Management	R	12	N	Chichester	1	Tom Garsed- Bennet	Ellis Bates Financial Advisers*	•		·			Jonathan Smith	Smith and Wardle	ı	114	Υ	Hitchin	4
Joseph Cooper	Wise Investment	I	36	N	Chipping Norton	1	Max Sullivan Tobias Cobb	Kingswood Group Aitana Financial	R R	38	Y N	Faversham Faversham	1	Faye Silver	Financial Planning* Raymond James	ı	93	N	Hitchin	4
John Findlay	Bray Wealth Management*	R	76	Y	Chobham	4	100.03 0000	Services	IX.	22	14	i aver snam	·	• • • •	Investment Services		-			

Rory Albon	l vndhurst	1	35	Υ	Hitchin	2
Rory Albon	Lyndhurst Financial Management	1	33	4	AICCNIA	2
Christian Lloyd-Williams	Smith and Wardle Financial Planning*	ı	24	Y	Hitchin	1
Simon Jackson	Smith and Wardle Financial Planning*	ı	17	Υ	Hitchin	1
Julie Speed	Royston Fox Associates	R	10	N	Hitchin	1
Donna Buffham	The Private Office*	I	88	Y	Hockley	4
Philip Piggins	True Potential	R	74	N	Hook	2
Dax Bayley	Ellis Bates Financial Advisers*	ı	60	Υ	Hook	2
Josh Cardy	Buckle & Partners	R	21	N	Hook	1
Michael Sharp	Sharp Wealth Management	R	53	N	Horley	4
Adam Reeves	Reeves Financial	ı	138	N	Horsham	6+
Douglas Hanbury	Horsham Financial Services	R	59	N	Horsham	3
Daniel Hanbury	Horsham Financial Services	R	46	N	Horsham	3
John Surgenor	Barrington Hamilton Personal Asset Management	I	39	N	Horsham	1
Mark Andrews	Finance Energy	1	27	Υ	Horsham	1
Mike Smith	Beals Mortgage and Financial Services	R	14	N	Horsham	1
Ivan Lyons	Investment Solutions	I	420	Υ	Hove	6+
Kay Mechial	Black Lion*	R	196	N	Hove	4
Humaun Rashid	Ascot Lloyd	I	65	Υ	Hove	1
Peter Atkins	The Wilcox Young Partnership*	1	60	Y	Hove	1
Simon Treadaway	Sandringham Financial Partners*	ı	16	N	Hove	1
Steph McDonald	HarperLees Financial Planning*	ı	84	N	Ingatestone	3
Adrian Quick	HarperLees Financial Planning*	ı	77	N	Ingatestone	3
Mark MacLean	HarperLees Financial Planning*	ı	71	N	Ingatestone	3
Trey Vella	HarperLees Financial Planning*	1	36	N	Ingatestone	2
Colin Low	Kingsfleet	I	54	Υ	lpswich	1
Mark Spackman	Lifetime Financial Solutions	1	47	N	lpswich	3
Cavan Halley	Parallel Wealth Management	R	41	N	Ipswich	1
Nathan Attwood	Argentis	ı	15	N	lpswich	1
Conor O'Sullivan	O'Sullivan Financial Planning*	1	41	N	Kettering	1
Baljinder Mann	True Potential	R	16	N	Kettering	1
	1	2 ~	3			

Matthew Barnes			_				_
Financial Planning	Tony Sareen	TDS Financial	R	27	N	Leighton Buzzard	1
Roger Waters	Matthew Barnes		R	40	N		4
Allan Perry Ascot Lloyd I 75 Y Lightwater 1 Gavin Foster Ascot Lloyd I 61 Y Liss I John Robinson Sandringham Financial Partners' I I 59 N Littlehampton 5 Alistair Norton GHL Direct R 355 N Luton 6 Christopher James Wealth Matters I 66 N Luton 4 Adam Turner Wealth Matters I 46 N Luton 4 James Etheridge Focused Financial I 91 Y Maidstone I James Etheridge Focused Financial I 41 N Maidstone I James Etheridge Focused Financial I 41 N Maidstone I James Etheridge Focused Financial I 23 Y Maidstone I James Etheridge Focused Financial I 23 Y Maidstone	Lee Waters	Barwells Wealth*	ı	45	N	Lewes	1
Gavin Foster Ascot Lloyd I 61 Y Liss 1 John Robinson Sandringham 1 59 N Littlehampton 5 Alistair Norton GHL Direct R 355 N Luton 6- Christopher James Wealth Matters I 46 N Luton 4 Adam Turner Turner Wealth R 38 N Lymington 3 James Etheridge Focused Financial I 91 Y Maidstone 4 Jonathan Morris Sandringham I 8 2 N Maidstone 1 Harry Donoghue The Private Office* I 35 Y Maidstone 1 Russell Ludwin The Private Office* I 33 Y Maidstone 1 Russell Ludwin The Private Office* I 33 Y Maidstone 1 Gasey Mills TPE Prinancial I 90 Y Maidstone	Roger Waters	Barwells Wealth*	ı	21	N	Lewes	1
John Robinson	Allan Perry	Ascot Lloyd	ı	75	Y	Lightwater	1
Alistair Northoon GHL Direct R 355 N Luton 6	Gavin Foster	Ascot Lloyd	T	61	Y	Liss	1
Christopher James Wealth Matters I 46 N Luton 4 Adam Turner Turner Wealth Management R 38 N Lymington 3 David Crabbe Quilter Financial Advisers R 127 N Maldstone 4 James Etheridge Focused Financial 1 91 Y Maldstone 4 Jonathan Morris Sandringham Financial Partners* 1 82 N Maldstone 1 Harry Donoghue The Private Office* 1 35 Y Maldstone 1 Harry Donoghue The Private Office* 1 35 Y Maldstone 1 Lorral Cargo Kent Financial R 29 Y Maldstone 2 Deborah Cargo Kent Financial R 29 Y Maldstone 1 Casey Mills Tre Financial R 29 Y Maldon 1 Davis Salam Teplanning R 16 N <td< td=""><td>John Robinson</td><td>Sandringham Financial Partners*</td><td>ı</td><td>59</td><td>N</td><td>Littlehampton</td><td>5</td></td<>	John Robinson	Sandringham Financial Partners*	ı	59	N	Littlehampton	5
Adam Turner Turner Wealth Management R 38 N Lymington 3 David Crabbe Quilter Financial Advisers R 127 N Maidenhead 6 James Etheridge Focused Financial Partners* 1 91 Y Maidstone 1 David Brooker Zplan Wealth Management 1 41 N Maidstone 1 Harry Donoghue The Private Office* 1 35 Y Maidstone 1 Russell Ludwin True Potential R 29 Y Maidstone 1 Deborah Cargo Kennt Financial Planning 1 23 Y Maidstone 1 Dan Haylett TFF Financial Planning 1 31 Y Maidstone 1 Julie Searles Searles Financial Planning 1 31 Y Maldon 1 Robert Wood Fiducia Wealth Management R 76 N Marlow 1 Harik Kinally Eight Wealth Management R	Alistair Norton	GHL Direct	R	355	N	Luton	6+
David Crabbe Quiter Financial R 127 N Maidenhead 6- Advisers James Etheridge Focused Financial I 91 Y Maidstone 4 Jonathan Morris Sandrigham I 82 N Maidstone 1 David Brooker 2plan Wealth Management I 41 N Maidstone 1 Harry Donoghue The Private Office* I 35 Y Maidstone 1 Russell Ludwin True Potential R 29 Y Maidstone 2 Deborah Cargo Kent Financial Planning* I 90 Y Maidstone 1 David Brooker Planning* I 90 Y Maidstone 1 Julie Searles Searles Financial Planning* I 43 N Manningtree 6- Planning* Robert Wood Fiducia Wealth Management Robert Wood Eight Wealth Robert Robe	Christopher James	Wealth Matters	ı	46	N	Luton	4
James Etheridge Foused Financial I 91 Y Maidstone 1 Jonathan Morris Sandringham Financial Partners' I 82 N Maidstone 1 David Brooker 2plan Wealth Management I 41 N Maidstone 1 Harry Donoghue The Private Office' I 35 Y Maidstone 1 Russel Ludwin True Potential R 29 Y Maidstone 2 Deborah Cargo Kent Financial Planning' I 90 Y Maidstone 1 Dan Haylett Tep Financial I 90 Y Maidstone 1 Dan Haylett Tep Financial I 90 Y Maidstone 1 Julie Searles Searles Financial Planning' I 31 Y Maidon 1 Julie Searles Searles Financial Planning' I 43 N Manningtree 6- Planning' Financial Planning I 43 N Manningtree 6- Planning I 54 N Marlow I 1 Mark Kinally Eight Wealth Management R 76 N Marlow I 1 Mark Kinally Eight Wealth Management I 200 N Milton Keynes 6- Financial Planning I 249 Y Milton Keynes 6- Financial Planning I 120 N Milton Keynes 3 Andrew Flowers Vizion Wealth I 126 Y Milton Keynes 3 Nikki Pipping Collective R 117 Y Milton Keynes 4 Planning R 117 Y Milton Keynes 6- Planning R 117 Y Milton Keynes 1 Mark Smallwood Oak Wealth Planning R 117 Y Milton Keynes 6- Planning Nazars Financial Planning R 117 Y Milton Keynes 6- Planning Nazars Financial Planning R 117 Y Milton Keynes 1 Matthew Brooks The Cosgrove Partnership Jannes Blackham Vizion Wealth 1 59 Y Milton Keynes 1 James Blackham Vizion Wealth 1 59 Y Milton Keynes 1 Faisal Khan Afak Wealth Management R 30 N Milton Keynes 1 Faisal Khan Afak Wealth Management R 31 N Milton Keynes 1 Faisal Khan Afak Wealth Management R 32 N Milton Keynes 3 Paisal Khan Afak Wealth Management R 31 N Milton Keynes 3 Faisal Khan Afak Wealth Management R 31 N Milton Keynes 1 Faisal Khan Afak Wealth Management R 31 N Milton Keynes 3 Faisal Khan Afak Wealth Management R 31 N Milton Keynes 1 Faisal Khan Afak Wealth Management R 31 N Milton Keynes 1 Faisal Khan Afak Wealth Management R 32 N Milton Keynes 2 Financial Planning R 31 N Milton Keynes 2 Financial Planning R 31 N Milton Keynes 1 Faisal Khan Afak Wealth Management R 32 N Milton Keynes 2 Financial Planning R 3	Adam Turner	Turner Wealth Management	R	38	N	Lymington	3
Jonathan Morris	David Crabbe		R	127	N	Maidenhead	6+
David Brooker	James Etheridge	Focused Financial	ı	91	Υ	Maidstone	4
Harry Donoghue	Jonathan Morris		ı	82	N	Maidstone	1
Russell Ludwin True Potential R 29 Y Maidstone 2 Deborah Cargo Kent Financial Planning I 23 Y Maidstone 1 Casey Mills TFP Financial Planning' Julie Searles Searles Financial Planning' Julie Searles Searles Financial Planning' Julie Searles Searles Financial Planning' Robert Wood Fiducia Wealth Management I 43 N Manningtree 6+ Planning Robert Wood Fiducia Wealth Management R 76 N Marlow I Lorraine Sellwood Eight Wealth R 63 Y Marlow I Mark Kinally Eight Wealth R 63 Y Marlow I Mark Kinally Eight Wealth Ranagement R 63 Y Marlow I Management R 63 Y Marlow I Management R 64 N Milton Keynes Sellwood Einancial Planning I 249 Y Milton Keynes Sellwood R 64 N Management R 65 N Milton Keynes Sellwood R 64 N Milton Keynes I Nikki Pipping Collective Financial Planning R 1127 N Milton Keynes 3 N Nikki Pipping Collective Financial Planning R 117 Y Milton Keynes A Mark Smallwood Oak Wealth I 93 Y Milton Keynes A Mark Smallwood Oak Wealth I 93 Y Milton Keynes I Planning Nicholas Hamilton Mazars Financial I 89 N Milton Keynes I Planning R 11 N Milton Keynes I Planning R 12 N Milton Keynes I Planning R 13 N Milton Keynes I Planning R 14 N Milton Keynes I Planning R 15 N Milton Keynes I N Milton Keynes I Planning R 15 N Milton Keynes I Planning R 15 N Milton Keynes I Milton Keynes I Planning R 15 N Milton Keynes I Milton Key	David Brooker		I	41	N	Maidstone	1
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Robert Wood Fiducia Wealth Management I 43 N Manningtree 1 Lorraine Sellwood Eight Wealth Management R 76 N Marlow 1 Mark Kinally Eight Wealth Management R 63 Y Marlow 1 Bob Gibbs Bob Gibbs Financial Planning I 249 Y Milton Keynes 6+ Financial Planning I 127 N Milton Keynes 5 Management I 1200 N Milton Keynes 3 Andrew Flowers Vizion Wealth I 126 Y Milton Keynes 3 Andrew Flowers Vizion Wealth I 126 Y Milton Keynes 3 Andrew Flowers Vizion Wealth I 126 Y Milton Keynes 3 Nikki Pipping Collective R 117 Y Milton Keynes 4 Financial Planning I 93 Y Milton Keynes 6+ Planning I 127 N Milton Keynes 1 Nicholas Hamilton Mazars Financial I 89 N Milton Keynes 6+ Planning I 128 N Milton Keynes 1 Matthew Brooks The Cosgrove I 64 Y Milton Keynes 1 James Blackham Vizion Wealth I 59 Y Milton Keynes 3 Jat Bubbra Wealth and Tax Management Wealth and Tax Management Repair Chartered Financial Planning Raisal Khan AFH Wealth Management I 39 N Milton Keynes 1 Faisal Khan AFH Wealth Management Cholpon Wealth and Tax Management Sam Malka Scottchie Financial Planning R 27 Y Milton Keynes 2 Bobi White Collective Financial Planning R 27 Y Milton Keynes 2 Financial Planning R 27 Y Milton Keynes 2 Financial Planning R 26 N Milton Keynes 1 Sam Malka Scottchale I 27 Y Milton Keynes 1 Sam Malka Scottchale I 27 Y Milton Keynes 1 Sam Malka Scottsdale R 26 N Milton Keynes 1 Simon Moran Griffins Financial I 178 Y Newbury 6 Simon Moran Griffins Financial I 179 Y Newbury 6 Simon Moran Ascottloyd I 98 Y Newbury 4	Dan Haylett		I	31	Y	Maldon	1
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Mark Kinally Eight Wealth Anagement R 63 Y Marlow 1 Bob Gibbs Bob Gibbs Financial Planning 1 249 Y Milton Keynes 6+ Tony Byrne Wealth and Tax 1 200 N Milton Keynes 5 Joe Davison Maitland James Financial Planning 1 127 N Milton Keynes 3 Andrew Flowers Vizion Wealth 1 126 Y Milton Keynes 3 Nikki Pipping Collective Financial Planning R 117 Y Milton Keynes 4 Financial Planning I 93 Y Milton Keynes 6+ Nicholas Hamilton Mazars Financial I 89 N Milton Keynes 1 James Blackham Vizion Wealth I 59 Y Milton Keynes 2 James Blackham Vizion Wealth I 59 Y Milton Keynes 3 Jat Bubbra Wealth and Tax Management Planning R 46 N Milton Keynes 1 Charlotte Walters Avail Financial R 41 N Milton Keynes 1 Charlotte Walters Avail Financial R 41 N Milton Keynes 3 Jat Subbra Mealth Anagement I 39 N Milton Keynes 1 Charlotte Walters Planning R 41 N Milton Keynes 3 Financial Planning R 41 N Milton Keynes 1 Cholpon Wealth and Tax I 39 N Milton Keynes 3 Djanuzakova Management I 39 N Milton Keynes 1 Cholpon Wealth And Tax I 39 N Milton Keynes 1 Cholpon Wealth Anagement I 39 N Milton Keynes 2 Financial Planning R 31 Y Milton Keynes 2 Financial Planning R 31 Y Milton Keynes 2 Financial Planning R 31 Y Milton Keynes 2 Tom Warren Warren Wealth Management I 27 Y Milton Keynes 2 Sam Malka Scottsdale Lifetime Partners R 26 N Milton Keynes 1 Simon Moran Griffins Financial I 178 Y Newbury 6+ Simon Moran Griffins Financial I 178 Y Newbury 6+ Simon Moran Griffins Financial I 178 Y Newbury 1 Matt Grifferty Chester Rose Financial Planning I 99 Y Newbury 4	Robert Wood		I	43	N	Manningtree	1
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Nikki Pipping Collective Financial Planning R 117 Y Milton Keynes 4 Mark Smallwood Oak Wealth Planning I 93 Y Milton Keynes 6+ Nicholas Hamilton Mazars Financial Planning* Matthew Brooks The Cosgrove Partnership I 64 Y Milton Keynes 1 James Blackham Vizion Wealth* I 59 Y Milton Keynes 3 Jat Bubbra Wealth and Tax Management I 49 N Milton Keynes 1 Sam Beesley Argent Chartered Financial Planning* Charlotte Walters Avail Financial R 41 N Milton Keynes 1 Faisal Khan AFH Wealth Management I 39 N Milton Keynes 1 Cholpon Djanuzakova Management I 32 N Milton Keynes 1 Luke Smulders Collective Financial Planning R 31 Y Milton Keynes 2 Bobi White Collective Financial Planning R 27 Y Milton Keynes 2 Tom Warren Warren Wealth Management I 27 Y Milton Keynes 1 Sam Malka Scottsdale Lifetime Partners R 26 N Milton Keynes 1 Simon Moran Griffins Financial I 178 Y Newbury 6+ Andrew Benson AFH Wealth Management I 189 Y Newbury 1 Matt Grifferty Chester Rose Financial Planning I 99 Y Newbury 4 Mark Sleeman Ascot Lloyd I 98 Y Newbury 4	Joe Davison		I	127	N	Milton Keynes	3
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James Blackham Vizion Wealth* I 59 Y Milton Keynes 3 Jat Bubbra Wealth and Tax Management I 49 N Milton Keynes 1 Sam Beesley Argent Chartered Financial Planners R 46 N Milton Keynes 1 Charlotte Walters Avail Financial R 41 N Milton Keynes 3 Faisal Khan AFH Wealth Management I 39 N Milton Keynes 1 Cholpon Wealth and Tax Management I 32 N Milton Keynes 3 Luke Smulders Collective Financial Planning R 31 Y Milton Keynes 2 Bobi White Collective Financial Planning R 27 Y Milton Keynes 2 Tom Warren Wealth Management I 27 Y Milton Keynes 1 Sam Malka Scottsdale Lifetime Partners R 26 N Milton Keynes 1 Sam Malka Scottsdale Lifetime Partners I 15 Y Milton Keynes 1 Simon Moran Griffins Financial I 178 Y Newbury 6+ Andrew Benson AFH Wealth Management I 199 Y Newbury 4 Mark Sleeman Ascot Lloyd I 98 Y Newbury 4	Matthew Brooks	The Cosgrove	ı	64	Υ	Milton Keynes	2
Jat BubbraWealth and Tax ManagementI49NMilton Keynes1Sam BeesleyArgent Chartered Financial PlannersR46NMilton Keynes1Charlotte WaltersAvail Financial PlanningR41NMilton Keynes3Faisal KhanAFH Wealth ManagementI39NMilton Keynes1Cholpon DjanuzakovaWealth and Tax ManagementI32NMilton Keynes3Luke SmuldersCollective Financial PlanningR31YMilton Keynes2Bobi WhiteCollective Financial PlanningR27YMilton Keynes2Tom WarrenWarren Wealth ManagementI27YMilton Keynes1Sam MalkaScottsdale Lifetime PartnersR26NMilton Keynes2Adam GibsonArgentisI15YMilton Keynes1Simon MoranGriffins Financial SolutionsI178YNewbury6+Andrew BensonAFH Wealth ManagementI139YNewbury4Matt GriffertyChester Rose Financial PlanningI99YNewbury4Mark SleemanAscot LloydI98YNewbury4	James Blackham	·		FO	v	Milton Voyage	,
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Financial Planners Charlotte Walters	ישני המחחום		'	47	N	militori keynes	1
Faisal Khan AFH Wealth Management Cholpon Djanuzakova Wealth and Tax Management Luke Smulders Collective Financial Planning Bobi White Collective Financial Planning Tom Warren Warren Wealth Management Sam Malka Scottsdale Lifetime Partners Adam Gibson Argentis Argentis I 15 Y Milton Keynes 1 Simon Moran Griffins Financial Solutions AFH Wealth Management I 178 Y Newbury Adam Gifferty Chester Rose Financial Planning Mark Sleeman Ascot Lloyd I 98 Y Newbury 4	Sam Beesley		R	46	N	Milton Keynes	1
Management Cholpon Djanuzakova Wealth and Tax Management Luke Smulders Collective Financial Planning Bobi White Collective Financial Planning Tom Warren Warren Wealth Management Sam Malka Scottsdale Lifetime Partners Adam Gibson Argentis I 15 Y Milton Keynes 1 Simon Moran Griffins Financial I 178 Y Newbury 6+ Andrew Benson AFH Wealth Management Matt Grifferty Chester Rose Financial Planning Mark Sleeman Ascot Lloyd I 98 Y Newbury 4	Charlotte Walters		R	41	N	Milton Keynes	3
Djanuzakova Management Luke Smulders Collective Financial Planning R 31 Y Milton Keynes 2 Bobi White Collective Financial Planning R 27 Y Milton Keynes 2 Tom Warren Warren Wealth I 27 Y Milton Keynes 1 Sam Malka Scottsdale Lifetime Partners R 26 N Milton Keynes 2 Adam Gibson Argentis I 15 Y Milton Keynes 1 Simon Moran Griffins Financial I 178 Y Newbury 6+ Andrew Benson AFH Wealth Management I 139 Y Newbury 1 Matt Grifferty Chester Rose Financial Planning I 99 Y Newbury 4 Mark Sleeman Ascot Lloyd I 98 Y Newbury 4	Faisal Khan		I	39	N	Milton Keynes	1
Financial Planning Bobi White Collective Financial Planning R 27 Y Milton Keynes 2 Tom Warren Warren Wealth Management I 27 Y Milton Keynes 1 Sam Malka Scottsdale Lifetime Partners R 26 N Milton Keynes 2 Adam Gibson Argentis I 15 Y Milton Keynes 1 Simon Moran Griffins Financial I 178 Y Newbury 6+ Andrew Benson AFH Wealth Management I 139 Y Newbury 1 Matt Grifferty Chester Rose Financial Planning I 99 Y Newbury 4 Mark Sleeman Ascot Lloyd I 98 Y Newbury 4	Cholpon Djanuzakova		I	32	N	Milton Keynes	3
Financial Planning Tom Warren Warren Wealth Management Sam Malka Scottsdale Lifetime Partners Adam Gibson Argentis I 15 Y Milton Keynes 1 Simon Moran Griffins Financial I 178 Y Newbury 6+ Andrew Benson AFH Wealth Management Matt Grifferty Chester Rose Financial Planning Mark Sleeman Ascot Lloyd I 27 Y Milton Keynes 1 I 15 Y Milton Keynes 1 I 18 Y Newbury 6+ Newbury 4	Luke Smulders		R	31	Y	Milton Keynes	2
Management Sam Malka Scottsdale Lifetime Partners R 26 N Milton Keynes 2 Adam Gibson Argentis I 15 Y Milton Keynes 1 Simon Moran Griffins Financial I 178 Y Newbury 6+ Solutions Andrew Benson AFH Wealth Management Matt Grifferty Chester Rose Financial Planning Mark Sleeman Ascot Lloyd I 98 Y Newbury 4	Bobi White		R	27	Y	Milton Keynes	2
Lifetime Partners Adam Gibson Argentis I 15 Y Milton Keynes 1 Simon Moran Griffins Financial I 178 Y Newbury 6+ Andrew Benson AFH Wealth Management I 139 Y Newbury 1 Matt Grifferty Chester Rose Financial Planning I 99 Y Newbury 4 Mark Sleeman Ascot Lloyd I 98 Y Newbury 4	Tom Warren		I	27	Y	Milton Keynes	1
Simon Moran Griffins Financial I 178 Y Newbury 6+ Andrew Benson AFH Wealth I 139 Y Newbury 1 Matt Grifferty Chester Rose Financial Planning I 99 Y Newbury 4 Mark Sleeman Ascot Lloyd I 98 Y Newbury 4	Sam Malka		R	26	N	Milton Keynes	2
Solutions Andrew Benson AFH Wealth Management I 139 Y Newbury 1 Matt Grifferty Chester Rose Financial Planning I 99 Y Newbury 4 Mark Sleeman Ascot Lloyd I 98 Y Newbury 4	Adam Gibson	Argentis	ı	15	Υ	Milton Keynes	1
Management Matt Grifferty Chester Rose I 99 Y Newbury 4 Financial Planning I 98 Y Newbury 4 Mark Sleeman Ascot Lloyd I 98 Y Newbury 4	Simon Moran		I	178	Y	Newbury	6+
Matt Grifferty Chester Rose I 99 Y Newbury 4 Mark Sleeman Ascot Lloyd I 98 Y Newbury 4	Andrew Benson		I	139	Y	Newbury	1
Mark Sleeman Ascot Lloyd I 98 Y Newbury 4	Matt Grifferty	Chester Rose	ı	99	Y	Newbury	4
	Mark Sleeman	-	1	98	γ	Newbury	4
Solutions	Alex Breadmore	Griffins Financial		88		Newbury	6+

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Strategic Vision Wealth	I	95	Y	Kidlington	5	Sarah Blyth	Blyth Wealth Management	I	68
Sterling & Law	ı	15	Y	Lee-on-the- Solent	1	Paul Shorten	Blacktower Financial Management	1	66
AJLee Financial Planning	R	42	N	Leigh-on-Sea	3	Rebecca Kingwell	Rebecca Kingwell	R	26
TDS Financial	R	27	N	Leighton Buzzard	1	John Clements	Financial Planner True North	R	47
Barnes Robertson Financial Planning	R	40	N	Letchworth- Garden-City	4	Nicola Watts	Financial Planning	1	128
Barwells Wealth*	ı	45	N	Lewes	1	Nicola Watts	Jane Smith Financial Planning*		
Barwells Wealth*	I	21	N	Lewes	1	Sam Monk	MKC Wealth*	-	81
Ascot Lloyd	ı	75	Y	Lightwater	1	Henry Elliston	The Family Wealth Partnership	R	62
Ascot Lloyd		61	Υ	Liss	1	Andy Norrington	Sterling & Law	ı	79
Sandringham Financial Partners*	ı	59	N	Littlehampton	5	Tom Line	Line Financial Services	1	29
GHL Direct	R	355	N	Luton	6+	Petra Griffiths	Argentis	1	109
Wealth Matters	ı	46	N	Luton	4	Jamie Sorbie	Atkins Bland	I	30
Turner Wealth Management	R	38	N	Lymington	3	Rachael Panteney	Willow Tree Financial Services	R	50
Quilter Financial Advisers	R	127	N	Maidenhead	6+	Alex Hatfield	The Private Office*	I	149
Focused Financial	ı	91	Y	Maidstone	4	Matthew Cole	The Private Office*	1	85
Sandringham Financial Partners*	ı	82	N	Maidstone	1	Roger Clarke	The Private Office*	ı	139
2plan Wealth Management	I	41	N	Maidstone	1	Martin Jeffery	The Ron Jeffery Practice	R	61
The Private Office*	ı	35	Y	Maidstone	1	Adam Benson	Morrinson Wealth	R	41
True Potential Kent Financial	R I	29 23	Y Y	Maidstone Maidstone	2	Rob Winter	London and County Financial Advisors	R	72
Planning TFP Financial	ı	90	Υ	Maldon	1	Ross Lacey	Fairview Financial Management	1	155
Planning* TFP Financial	ı	31	Υ	Maldon	1	Joe McArdle	SP Financial Management	ı	76
Planning* Searles Financial	R	116	N	Manningtree	6+	Amanda Holden	Clarity Wealth Management	1	61
Planning Fiducia Wealth	ı	43	N	Manningtree	1	David Boone	CMIS IFA	1	23
Management	•	73		manningtree		Richard Elliott	Charles Stanley	R	127
Eight Wealth Management	R	76	N	Marlow	1	John Aubrey	Ascot Lloyd	ı	92
Eight Wealth	R	63	Υ	Marlow	1	Dan Barnard	Finli	R	77
Management Bob Gibbs	ı	249	Υ	Milton Keynes	6+	Rob Spendley	Robertsons & Crawford	ı	67
Financial Planning Wealth and Tax	ı	200	N	Milton Keynes	5	Paula Bicknell	Paula Bicknell Wealth Management	R	59
Management Maitland James	ı	127	N	Milton Keynes	3	Andrew Vaughan	Vaughan Wealth	R	48
Financial Planning*						Jeremy Baugh	Ascot Lloyd	I	39
Vizion Wealth*	I _	126	Y	Milton Keynes	3	Matthew Bagguley	Ascot Lloyd	ı	36
Collective Financial Planning Oak Wealth	R	93	Y	Milton Keynes Milton Keynes	4 6+	John Poole	Sandringham Financial Partners*		32
Planning	'	73	,	Militon Reynes	0+	Lucy Grifferty	Wholesome Financial Planning	ı	31
Mazars Financial Planning*	1	89	N	Milton Keynes	1	Matthew Hall	Ascot Lloyd	1	30
The Cosgrove Partnership	ı	64	Υ	Milton Keynes	2	Matt Bicknell	Bicknell Financial Planning	R	24
Vizion Wealth*	ı	59	Υ	Milton Keynes	3	Clive Firth	Richfields Firth	R	90
Wealth and Tax	ı	49	N	Milton Keynes	1	Wayne Griffiths	One Financial Solutions*	ı	151
Management Argent Chartered Financial Planners	R	46	N	Milton Keynes	1	Scott Davis	3D Financial Planning	l	91
Avail Financial Planning	R	41	N	Milton Keynes	3	Michael Hayes	Hayes Financial Planning	R	51
AFH Wealth Management	1	39	N	Milton Keynes	1	Gary Leftley	Ellis Bates Financial Advisers*	ı	35
Wealth and Tax	ı	32	N	Milton Keynes	3	Christopher Gillespie	3D Financial Planning	I	34
Management Collective	R	31	Υ	Milton Keynes	2	David Grant	Pathfinder Private Wealth	R	70
Financial Planning Collective Financial Planning	R	27	Y	Milton Keynes	2	James Westpfel	Hall & Costello Wealth Management	R	20
Warren Wealth Management	I	27	Y	Milton Keynes	1	Simon Lipscombe	Sanctuary Wealth Planning	1	101
Scottsdale Lifetime Partners	R	26	N	Milton Keynes	2				
Argentis	1	15	Υ	Milton Keynes	1		K	ΈY	
Griffins Financial	ı	178	Y	Newbury	6+	FIRM			
Solutions				-			(includes trading n	ames	of To
AFH Wealth	- 1	139	Υ	Newbury	1	III			

STATUS YEARS QUALIFIED I Independent financial adviser Consecutive years as a Top Rated 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

The information in these tables is correct as of February 16, 2024

			VOUCHE	DFOR'S TOP RA	TED	FINA	NCI	AL ADVISERS										
	SOUTHEAS	ST E	NGLA		_		Carl Gibson Moheen Ahmed	St. James's Place Hoxton Capital	R	30 21	N N	St Albans St Albans	3	Nicola Orchard Victoria Toan	Orchard Wealth VJT Wealth		1	I 85
	*	STATUS	REVIEWS	S PUB.	^{LOCA710N}	YEARS QUALIFIED	George Downie	Management		18	N	St Albans	1	Kaye Crush	Management Westgate Wealth		D	
	FIRM	21,2	RE	FEES	07	Q.E.	_	Mazars Financial Planning*	_						Management			
ris Mills	Voyage Financial Planning	I	91	N	Romsey	1	Sonia Charles	Charles Wealth Management	R	51	N	Stansted	4	Tom Collins	TMC Financial Consultancy		R	R 21
aun mazannezhad	McMillan Wealth Consultants	R	72	N	Romsey	4	Chris Merry Susie Laws	The Private Office* Fiducia Wealth	1	25 71	Y N	Stevenage Stowmarket	2	Catriona McCarron	Ascot Wealth Management		I	I 223
cott Moody	Ascot Lloyd	ı	42	Υ	Romsey	1		Management						Chris Dahl	Advies Private Clients	e	e I	e I 111
cott Turnbull	Fleming Financial Services	ı	10	Υ	Romsey	1	Mark Thompson	Thompson Financial Consulting	ı	119	Υ	Sudbury	1	Giles Warren	Giles Warren Financial		I	I 100
eve lvory	Fidelius*	ı	72	N	Royal Tunbridge Wells	1	Paul Price	St Peters Financial Planning	R	62	N	Sudbury	3	Nicholas Hall	Bryant Hall To Wealth	dd	odd R	odd R 90
ul Wade	Aspen Wealth Management*	I	186	Y	Ryde	1	Michael Hatton	BFP Wealth Management	R	34	N	Sudbury	2	Charlie Bryant	Management Bryant Hall To			
eter Harris	Olympus Financial Planning	ı	61	Υ	Rye	1	Ray Ingleby	Arborheath	ı	136	N	Tadley	3		Wealth Management	t	1	Í
amsu M iah	Berkshire Financial	R	47	Υ	Sandhurst	4	Tony Bragg John Markham	Tenet&You Future Financial	1	50 103	N	Tadley Tendring	1	Peter Davies	Create Wealt Management			
imon Roffey	Roffey Wealth	R	30	N	Sandhurst	2		Planning	' -		N	-		Nicholas Cox	Winthrop Fin Planning	ancial	ancial R	ancial R 50
ouglas Young	Management True Potential	R	10	Υ	Sandwich	1	Ricky Wilson	Evelyn Partners Financial Planning	R	35	N	Thame	2	Simon Gibbs	AFH Wealth Management		I	I 37
ım Worthington	Worthington Financial Planning*	ı	185	Υ	Sandy	4	Martin Harding Mark Saunders	MKC Wealth* Simple Wealth	I R	51 38	N N	Thatcham Thatcham	1	Dominic Spalding	Expert Wealt Management			
ugo Sparks	Clarence Place	R	75	N	Sawbridgeworth	4	Catherine	Solutions Mentmore	R	44	N	Tring	4	Jonathan Hunt	Expert Wealt Management			
	Wealth Management						Simmonds Daniel Karim	Financial Planning One Financial	ı	302	Y	Tunbridge Wells	6+	Ady Suter	Timms Wealt	h	h R	h R 59
lin Hussey aham Keepen	Garden Wall Foxgrove	l I	52 163	N Y	Sawbridgeworth Sevenoaks	3 5		Solutions*				-		Hannah Street	Timms Wealt	h	h R	h R 35
·	Associates*						Richard Hitchell	Hitchell Financial Planning*	'	118	Υ	Tunbridge Wells	3	Simon Neal	Managemen Cornerstone		1	I 29
ig Atkins	C A Financial Services	ı	69	N	Sevenoaks	2	Alec Cameron	Coloma Wealth Management	I	107	Υ	Tunbridge Wells	4	Nick Swartout	Financial Pla Bray Wealth	-	_	_
even Hotham	Strategic Wealth Management	I	44	N	Sevenoaks	1	James Hitchell	Hitchell Financial Planning*	I	69	N	Tunbridge Wells	1	Lloyd French	Managemen Delaunay We			
ky Stephens	Wealth Transform	R	19	Y	Sittingbourne	1	Kevin Clare	Ascot Lloyd	ı	49	Υ		1		Managemen		t*	t*
vid Ruler	Sandringham Financial Partners*		140	Υ	Snodland	6+	Jerric Alcoran Henry Armstrong	Wealth Transform Armstrong Wealth	R I	46 37	N Y	Tunbridge Wells Tunbridge Wells	1	Cain Stennett	Bigmore Associates		'	I 70
ie Mallon	Eight Wealth Management	R	213	N	Southampton	3	Louise Fitzgerald	Sterling & Law	ı	34	Υ		1	Shah Mir Jonathan Walsh	Argentis EBP Financia	al	l al I	I 35 al I 132
es Thompson	NorthStar Wealth Management	I	202	Υ	Southampton	6+	Toby Freeman	Forbes Financial	R	13	N	Tunbridge Wells			Planning	-		
rew Brown	Eight Wealth Management	R	132	Υ	Southampton	4	Alex Roberts Neil Anns	The Private Office* Anns and Grange	I R	54 12	Y N	Wallingford Wantage	1	Ray Best Philip Mather	UnaVida Velarium W	ealth	ealth I	I 124 ealth I 51
dsay Tucker	Eight Wealth Management	R	96	N	Southampton	1	Alison Tyne	Associates Intelligent	ı	31	Υ	Ware	1	Richard Dieppe	Succession V	V ealth	Vealth I	Wealth I 35
gela James	Yolo Wealth Management	R	77	Y	Southampton	5	-	Pensions						Toby Mann	David James Wealth*		R	R 86
stin Wade	Regis Bentley	I	74	N	Southampton	1	Mark Higgins Chris Allen	Argentis Mat White	1	68 61	N Y	Waterlooville Waterlooville	1	Nico Williams	Pearson Weal Management			
ean Hunt	Eight Wealth Management	R	71	N	Southampton	1	David Gomez	Financial Services Argentis	ı	18	N	Waterlooville	1	Angus Willson	Investment Solutions		I	I 350
vin Kennard	David James Wealth*	R	63	γ	Southampton	3	Warren Fairchild	Argentis	ı	18	N	Waterlooville	1	Martin O'Brien	True Potentia	ıl	al R	al R 110
nomas McConnell	AFH Wealth Management	ı	55	Υ	Southampton	3	Graham McIntyre	Argentis	I	17	N	Waterlooville	1	Samuel Dearnley	Iona Beesly Associates		I	I 102
orge Rashbrook	Sterling & Law	I	43	Υ	Southampton	2	Mark Hurst	Beals Mortgage and Financial Services	R	17	N	Waterlooville	1					
ry Lovell	Eight Wealth Management	R	39	N	Southampton	1	Philippa Cowan	Argentis	ı	15	N	Waterlooville	1		SOUT	HWE	HWEST E	HWEST ENGL
ndy McPherson	Fidelius*	I	38	N	Southampton	1	Robert Payne	Argentis	ı	13	N	Waterlooville	1	Michelle Boakes	Verve Finan			
oilash Padayattil	Blue Stone Financial	R	37	N	Southampton	1	Elliot West Daniel Humphrey	Informed Pensions Argentis	l I	12 11	Y N	Waterlooville Waterlooville	1	Kate Davis Mark Bastable	Kingsmead Templegate		. 1	l 147
ephen Jury	Jury Financial Solutions	R	37	N	Southend-on- Sea	3	Peter Farrant	Argentis	I	10	N	Waterlooville	1		Financial Pl	anning	anning	anning
avid Brocklesby	SP Financial Management	ı	12	Υ	Southend-on- Sea	1	Harj Heer	Logic Financial Services	I	76	N	Watlington	5	Andy Pearce	Duchy Inder	dvisers	dvisers	advisers
gel Francis	Nigel Francis	R	39	N	Southsea	2	Emma Wardle	Logic Financial Services	ı	32	Υ	Watlington	1	Adam Neal Rachel Henley	Advice Roor Fidelius*	ns*	ns* I	ns* I 25 I 147
cqueline Wilson	Sandringham Financial Partners*	I	29	N	Southsea	2	Joe Sheridan	Intelligent Pensions	I	22	Υ	Welwyn	1	Dr Markas Gilmartin	RBC Brewin Dolphin		R	
exander Bland	Sapphire Financial Planning	R	157	Υ	St Albans	3	Sarah-Jayne Ives	SJ Wealth Management	ı	70	Υ	West Malling	2	Ivan Lintner	Saltus Financi	al	al I	al I 127
nsa Hirani	Hansa Wealth Management	R	125	N	St Albans	3	James Hodges	Willow Financial Planning	ı	99	Υ	Westcliff-on- Sea	6+	Nick Twist	Planning Fidelius*		ı	I 80
minic Quibell	Lifetime Wealth Management	R	114	N	St Albans	4	John Haley	Willow Financial Planning	I	53	Υ	Westcliff-on- Sea	1	Julian Frere	The Private Off	fice*	fice* I	
il Leeson	The Private Office*	ı	83	γ	St Albans	3	Michael Man	MKM Wealth	R	59	N	Westerham	3	Chris Bence Craig Chapman	Fidelius*		I	I 59
iel Jones	DGS Chartered Financial Planners	I	56	Υ	St Albans	4	Emily Man	Management Emily Man Wealth	R	57	N	Westerham	4	Josh Farmer	The Private Offi	ce*	ce* I	
l Buckley	BW Financial Planning	I	54	Υ	St Albans	1	Richard Cox	Management Richard Cox	R	34	N	Westerham	3	Paul Timmins	Fidelius*		I	
	DCC Charles I				a			Wealth	•		-		-	David Bowman	Fidelius*		- 1	I 39

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							VOUCHED	FOR'S TOP RAT	ED I	FINA	NCIA	L ADVISERS	;							
ark Clinton	Clinton Kennard Associates	R	141	Υ	Bournemouth	4	Ellis Watkins	Cooper Associates Wealth	R	74	N	Cheltenham	2	Michael Piper	Temple Piper Financial Planning	R	24	N	Faringdon	1
atthew Dudley	Pocock Rutherford & Co	R	129	N	Bournemouth	4	Madeleine Hollands	Management Cheltenham	1	70	N	Cheltenham	4	Karl Ward	True Potential	R	57	Y	Ferndown	
nris Bibb	Chris Bibb	ı	72	Υ	Bournemouth	4	madelenie Honanas	Independent Financial Advisers	•				·	Mark Lambert	Succession Wealth	1	54	Y	Ferndown	
•	Independent Financial Advice	_					Ben Burgess	Cheltenham Independent	I	64	N	Cheltenham	1	Jonathan Kavanagh Barbara	Ascot Lloyd Argentis	ı	25 16	Y N	Ferndown Ferndown	
mes Suttie	Peter Harding Wealth Management	R	37	N	Bournemouth	3	Barron De Rose	Financial Advisers De Rose Wealth	R	55	N	Cheltenham	3	Smith-Galer Mark Williamson	Blackfriars Wealth	ı	110	N	Gloucester	
obbie Holman	Peter Harding Wealth	R	26	N	Bournemouth	2	Martyn Narris	Management		FO	N	Chaltanham	1	Daniel Morris	Management Prosser Knowles	ı	51	N	Gloucester	
red Brooks	Management Argentis	1	20	N	Bournemouth	1	Martyn Norris Ian Croxall	Fidelius*	ı	50 44	N N	Cheltenham Cheltenham	1	Duncan Smitton	Associates Smitton Wealth	1	47	N	Gloucester	
ark Lear	Argentis	ı	19	N	Bournemouth	1	Ben Parker	Parker Financial Advice	ı	44	N	Cheltenham	1	Stephen Ireland	Solutions The Equity Release	ı	18	γ	Gloucester	
obert ixon-Gough	Chris Bibb Independent	I	13	N	Bournemouth	1	Rob Tiffin	Altior Asset Management	ı	39	N	Cheltenham	1	Chloe Illman	Experts Lifetime IFA	1	65	Υ	Honiton	
rron Clements	Financial Advice Argentis	ı	12	N	Bournemouth	1	Nicholas Evans	Attivo	ı	32	Υ	Cheltenham	1	Mike LeGassick	Manning and Company	ı	216	N	lvybridge	
arta Daniel	Argentis	ı	12	N	Bournemouth	1	Ben Sheward	Attivo	I	30	Y	Cheltenham	1	Charlie Brown	South Devon	ı	78	N	Kingsbridge	
an Alder	The Private Office*	I	30	Y	Bradford-on- Avon	2	Jack Manser Lee Grimshaw	Attivo Fidelius*	1	29 28	Y N	Cheltenham Cheltenham	1	Paul Chidley	Financial Planning Kernow Financial	ı	32	Υ	Launceston	
ussell Butts	Fidelius*	1	46	N	Bridgwater	1	Joe Bergin	Attivo	ı	27	N	Cheltenham	1	Peter Dart	Planning Dart Wealth	1	22	γ	Launceston	
aniel Blandford eter Godsell	The Private Office* Crystal Wealth	ı	186 159	Y N	Bristol Bristol	5 4	Ryan Wright	Attivo	I	27	Y	Cheltenham	1	Richard Bateman	Management Bateman Financial	R	84	N	Liskeard	
amie Jacobs	Management Ifamax Wealth	ı	127	N	Bristol	4	Daniel Ames	HDA Chartered Financial Planners	ı	15	N	Cheltenham	1	David Boyce	Management Bright Future	1	72	N	Lyme Regis	
llie Hopton	Management AFH Wealth		104	Y	Bristol	6+	Helen Fitzpatrick	Montpellier Wealth Management	R	13	N	Cheltenham	1		Financial		92	N		
·	Management			·			Jonathan Hull	Berkley Square Private Clients	R	26	N	Chippenham	2	Patrick Van Eady	Vantreo Wealth Management				Malmesbury	
imon Hicks atthew Rich	Unividual Argentis	R I	92 83	N N	Bristol Bristol	6+ 1	Martyn Bailey	Oculus Wealth Management	R	94	N	Christchurch	1	Jade Soutter- Davies	AFH Wealth Management	ı	24	N	Mitcheldean	
on Fry	Elite Financial Consulting	ı	75	Y	Bristol	5	Paul Duncalf	Premier Financial Planning	ı	75	Υ	Christchurch	1	Joanna Campbell- Meiklejohn	PFP Wealth Group	R	10	N	Moreton-in- Marsh	
ob Bowers	Blue Wealth	I	73	N	Bristol	2	Christine Jarvis	Eight Wealth	R	64	N	Christchurch	1	Joe Swanson	AFH Wealth Management	I	49	N	Nailsea	
om Buss	Finura Partners Ellis Bates Financial	1	72 71	Y	Bristol Bristol	1	Huw Jones	Management Proposito Financial	,	21	γ	Cirencester	1	Mark Ridgment	Cornwall Finance &	ı	82	Υ	Newquay	
latt Stirling	Advisers*	'		·				Planning							Investment Services					
eve Pine	The Aspire Partnership*	ı	62	N	Bristol	2	Tom Britton	Britton Associates Wealth Management	R	64	N	Clevedon	3	Will Clarke Tony Sharp	Towan IFA Argentis	ı	72 44	N N	Newquay Penzance	
ichael Blair mon Jones	Hartsfield Unividual	I R	60 60	Y N	Bristol Bristol	5	James Cridland	Coleridge Wealth Management	R	40	N	Clevedon	3	James Saulsbury	Saulsbury Independent	I	104	Y	Perranporth	
eorge Cooksley	Argentis	ı	57	N	Bristol	5	Stuart Doughty	Centurion	ı	13	N	Clevedon	1	Sean Irwin	Financial Planning Clarity Wealth	1	96	N	Plymouth	
en Hall	The Aspire Partnership*	ı	55	N	Bristol	2		Chartered Financial Planners							Management				•	
iles Finch	Truly Independent	I	53	N	Bristol	2	Jon Stevens	Centurion Chartered Financial Planners	1	10	N	Clevedon	1	Andy Burton	TFA - Trusted Financial Advice	ı	43	Y	Plymouth	
aomi Keith	The Aspire Partnership*	I	49	N	Bristol	2	Sean McCabe	Centurion Chartered Financial	I	10	N	Clevedon	1	Megan Sutton	Clarity Wealth Management	ı	31	N	Plymouth	
drian Wilkins	Aevum Wealth Management*	I	44	N	Bristol	1	Matthew Dixon	Planners Hartsfield	,	92	N	Corsham	2	lain Murray Andy Parsons	True Potential Eight Wealth	R R	89 73	Y N	Poole Poole	
in Larthe de angladure	The Aspire Partnership*	ı	38	N	Bristol	2	John White	Hartsfield	ı	55	N	Corsham	3	-	Management	1				
am Lane	Aspirations Financial Planning	I	35	N	Bristol	3	Gemma Young	Peter Harding Wealth	R	42	N	Corsham	3	Emily Turgoose	Life Matters Financial Planning		55	Y	Poole	
seph Sykes	Clifton Wealth	R	35	N	Bristol	2	Kelly Mills	Management Peter Harding	R	41	N	Corsham	3	Thomas Wilson Alex Alton	PFM Associates Alton Wealth	I R	30 66	N N	Poole Portishead	
en Sloggett	Management Intelligent Pensions	ı	34	Υ	Bristol	1	,	Wealth Management						Rich Powell	Management Powell &	R	63	N	Portishead	
uke Hill	Probert Financial	ı	31	Υ	Bristol	1	Craig Skinner	Cooper Associates Wealth	R	34	N	Crediton	1	Kicii i oweii	Associates Financial Planning	IX.	03	"	Tortisheau	
lelanie Dolphin	Hartsfield	1	30	Y	Bristol	2	Joseph Stephenson	Management Ballantine Wealth	R	58	N	Crewkerne	2	Nathan Steele	Heritage Financial Consultancy	R	169	N	Radstock	
ori Passmore	Officium Private Wealth	ı	30	N	Bristol	2	Abi Porter	Management Hillis and Porter	R	13	N	Cricklade	1	Paul Grey	TFA - Trusted Financial Advice	I	203	Y	Redruth	
amien Hopkins	Officium Private Wealth	ı	26	N	Bristol	2	Karen Cooper	Financial Planning Chadwick Financial		124	N	Dartmouth	6+	Stewart Sims-Handcock	Lonsdale Wealth Management	1	64	N	Ringwood	
aul McMullan andy Law	Succession Wealth The Complete	1	21 12	Y N	Bristol Bristol	2	·	Management						William Stagg	True Potential	R	83	N	Salisbury	
-	Mortgage Shop						Callum Pye	Chadwick Financial Management	1	34	N	Dartmouth	1	Callum Warner	Argentis	1	12	N	Salisbury	
oby Evans	Greenfields Financial Management	ı	61	Y	Broadstone	2	Alex Grant	AFH Wealth Management	I	76	N	Devizes	6+	Richard Odell	Premier Financial Planning	ı	89	N	Shaftesbury	
avid Sheppard	Eight Wealth Management	R	44	N	Broadstone	1	Tim Gallego	Poundbury Wealth Management	R	46	N	Dorchester	3	Peter Harding	Peter Harding Wealth	R	71	N	Shaftesbury	
dam James	Adam James Wealth	R	22	N	Broadstone	1	James Dalgleish	Premier Financial Planning	I	108	Y	Exeter	6+	James Craw	Management True Potential	R	65	Υ	Sherborne	
ndrow Moligan	Management Neligan Financial	1	116	Υ	Rudloigh	3	Craig Walker	Westminster Wealth	I	79	Y	Exeter	1	John Butterworth	Philip James Financial Services*	1	91	Y	Stonehouse	
ndrew Neligan			116		Budleigh Salterton	3	Vasilis Panteli	Management* Succession Wealth	ı	46	N	Exeter	4		Jei vices					
tephen Elvin	Stephen Elvin Wealth Management	ı	100	N	Burnham-on- Sea	6+	Alex Pearce	RBC Brewin	R	18	Y	Exeter	1		K	ΕY				
listair Wallace	Gemini Wealth Management	I	82	Y	Burnham-on- Sea	3	Tasha Pullen	Dolphin Hamilton Pullen	R	17	N	Exeter	1	FIRM						
ex Turco	Positive Wealth Creation*	ı	75	N	Burnham-on- Sea	2	Mark Welsh	Financial Planning Prydis Wealth	ı	10	N	Exeter	1	* Top Rated Firm STATUS	(includes trading na				d Firms), more	0
n Williams	Integrity Pensions	ı	13	Υ	Calne	1	Barry Martin	JBM Wealth Management	ı	70	Υ	Exmouth	4	I Independent fin	ancial adviser Co		QUALI itive y		s a Top Rated A	A٠
ark Manning	& Investments Safehands IFA	ı	148	Υ	Cheltenham	1	Ian Crook	Avocet Wealth Partnership	R	38	N	Exmouth	1	R Restricted finan	cial adviser					
A maining	Jai chanus IFA	•	1+0	•	onenennalli			, ar areranip				Falmouth			does not display the	ir fees	ctruc	ture c	n VouchedFor	٠,

Alex Thomas

Bina Dayaram

Steven Goode

Bina Dayaram

Steven Goode Wealth Management

Lombard Private R 37 Y St Albans Clients

Mike Lumley

Priya Williams

Paul Davis

Tony Russell

Richard Cox Wealth Management

Clear Financial

R 78 Y Wickford

Paul Wainwright

Edward Stockwell

Matthew Carey

Tony Davies

True Potential

Carey Financial Management

The information in these tables is correct as of February 16, 2024

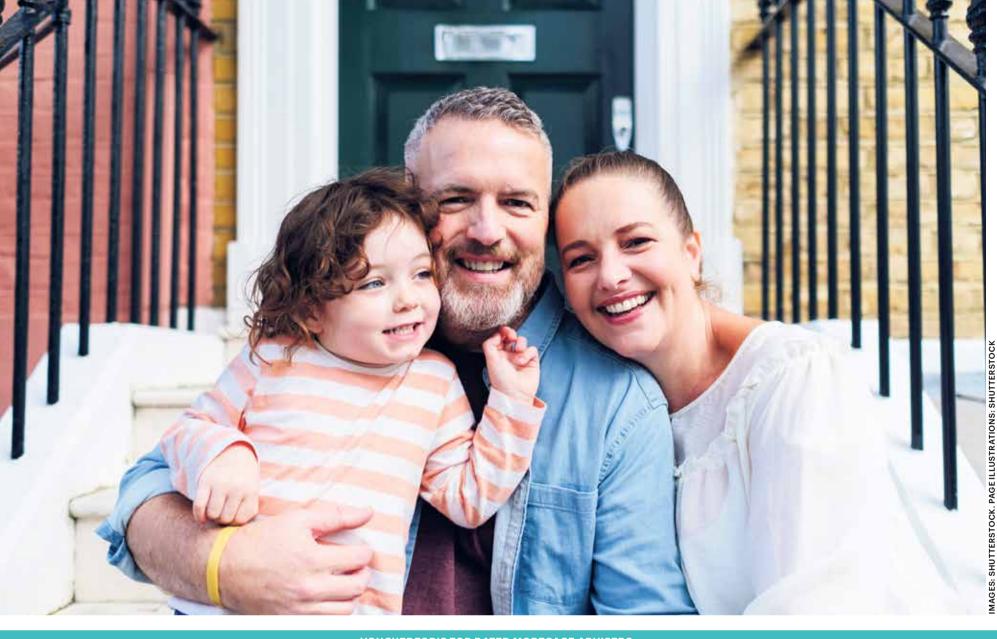
	SOUTH WE	CT E	NCL /	MD		
	SOUTH WES	SI E			×	s
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	^{10CA71} C	YEARS
Ross Clifford	Clifford Wealth Management	R	88	Y	Swindon	2
Anil Badhan	Future Planning	I	86	Y	Swindon	4
Alex Wilkie	Swindon Financial Services	R	48	N	Swindon	3
Jordan Toomer	Swindon Financial Services	R	42	N	Swindon	3
Dave Southby	Dave Southby Financial Planning	R	23	N	Swindon	2
Stephen Dixon	AFH Wealth Management	I	22	Υ	Swindon	2
Jas Ramiali	Ridgeway Financial Services	I	14	N	Swindon	1
John Cook	Swindon Financial Services	R	13	N	Swindon	1
Richard Hall	Crowood Financial Solutions	1	12	N	Swindon	1
Simon Cutler	Blackdown Financial	ı	184	N	Taunton	6+
Jack Cooper	Cooper Associates Wealth Management	R	139	N	Taunton	1
Merryn Collins	Premier Financial Planning	I	105	Y	Taunton	1
Jason Challis	Cooper Associates Wealth Management	R	65	N	Taunton	1
Blake Ellis	Cooper Associates Wealth Management	R	52	N	Taunton	1
Christo Nation	Cooper Associates Wealth Management	R	41	Y	Taunton	1
Richard Davies	Peter Harding Wealth Management	R	38	N	Taunton	1
Tim Groenewald	Cooper Associates Wealth Management	R	37	N	Taunton	1
Kate Ward	Cooper Associates Wealth Management	R	31	N	Taunton	1
James Cooper	Cooper Associates Wealth Management	R	30	N	Taunton	1
Carl Gazzard	Cooper Associates Wealth Management	R	22	N	Taunton	1
Owen Irish Jamie Wheeler	Invest Southwest Cooper Associates	I R	21 13	N N	Taunton Taunton	1
•	Wealth Management					
Stephen Shaw	Tenet Financial Services*	ı	66	N	Tavistock	2
Robyn Caffell Anne Hester	Intelligent Pensions Philip James	1	34 50	Y	Tavistock Tetbury	1
Andy Harris	Financial Services* A&J Wealth	ı	16	N	-	1
·	Management				Tetbury	
Jonathan Bissett	Prosser Knowles Associates	I	33	N	Tewkesbury	1
Dan McGuigan	Vantage Wealth Management	R	10	N	Tewkesbury	1
Stephen Wales	Ripley Wales Financial Planning	R	90	Υ	Torquay	5
Steven Cliff	Sandringham Financial Partners*	ı	63	Υ	Torquay	5
Jason Mountjoy	Clarity Wealth Management	ı	114	N	Totnes	6+
Andrew Brown	Truly Independent	I I	72 160	Y	Trowbridge	6+
Darren Bilkey	TFA - Trusted Financial Advice		160	Y	Truro	6+
Allan Cruse	Strategic Solutions Financial Services	1	134	Y	Warminster	6+
Gavin Park	Premier Financial Planning	I _	119	Y	Warminster	6+
Jeremy Coltman	Jeremy Coltman Wealth Management	R	68	N	Warminster	3
Matthew Porter Ben Warren	Argentis Silver Oak Financial	I R	38	Y N	Waterlooville Wells	1
Max Pieters	Solutions Westminster Wealth	I	34	Υ	Westbury	2
Greg Charlton	Management* True Potential	R	207	N	Weston-	4
Weyshen Chiang	Aureus Wealth	ı	55	N	super-Mare Weston-	2
cyonen cinding	Management	•	"		weston- super-Mare	-

Simon Mayo	The Better Mortgage Company	R	22	Υ	Weston- super-Mare	2
lan Sparks	Sparks & Co Financial Services	ı	253	N	Wimborne	6+
Bodie Dove	Lester Brunt Wealth Management	R	75	N	Wimborne	3
Sam Thorne	Northseam	ı	126	N	Yeovil	6+
Simon Dawes	Cooper Associates Wealth Management	R	70	N	Yeovil	1
David Savage	True Potential	R	53	N	Yeovil	1
	W.	ALES				
Dr Josh Lewis	IAM Financial	R	68	N	Abergavenny	5
Ben Owen	Green Castle Financial Planning	I	20	Y	Ammanford	1
Andy Parry	IWM Wealth Management	R	63	N	Blackwood	3
Lewis Parry	IWM Wealth Management	R	54	N	Blackwood	3
Josie Herdman	How Money Matters	ı	21	Υ	Builth Wells	1
Gareth Harris	Diligent Wealth Planning	I	94	N	Caerphilly	1
Paul Taylor	Positive Solutions	R	72	Y	Caldicot	2
James Gill	Abacus Associates	ı	184	N	Cardiff	4
Daniel Ross	Hartley Ross	ı	95	Υ	Cardiff	6+
Harry Robinson	Harry Robinson Wealth Management	R	62	N	Cardiff	3
John Solosy	Solosy Wealth Management	R	55	N	Cardiff	2
Minaz Kasmani	Life & Legacy Wealth Management	R	54	N	Cardiff	2
Ed Peach	Niche	1	53	Υ	Cardiff	4
Keith Ferris	Tenet&You	ı	44	N	Cardiff	1
Andrew Varley	Andrew Varley Financial Planning	R	40	N	Cardiff	3
Andrew Goman	Hartley Ross	1	38	N	Cardiff	2
Lewis Tomlins	True Potential	R	34	N	Cardiff	1
Tom Waldock	Attivo	ı	33	Y	Cardiff	1
Suzanne Ward	Bloom Financial Planning	R	26	N	Cardiff	2
Sam Ormond	Fidelius*	I	23	N	Cardiff	1
David Parry	Officium Private Wealth	ı	21	N	Cardiff	2
Ross Forkan	Attivo	ı	18	Υ	Cardiff	1
Del Eatwell	Attivo	ı	15	Y	Cardiff	1
Daniel Jones	Jigso Financial	R	14	N	Cardiff	1

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS



Trevor Durham	Centurion Chartered Financial Planners	I	13	N	Cardiff	1
Aaron Hawkins	Hawkins Thomas Wealth	R	13	N	Cardiff	1
Laurence Murphy	O'Sullivan Financial Planning*	I	114	Υ	Carmarthen	6+
Rhys Young	Affinity Financial Management	I	111	N	Carmarthen	2
Rachel Barnby	RWG Financial	R	10	N	Chepstow	1
Paul Boulton	Boulton Financial Services	ı	142	N	Conwy	3
Oliver Pughe	Penguin Wealth	ı	111	Υ	Cowbridge	1
Richard Jones	Planners R J Financial	R	219	N	Crymych	3
Richard Lee	Planning Windsor Financial	ı	73	N	Cwmbran	2
Paul Davies	Planning Hoyl Independent	ı	54	γ	Llanelli	4
Andrew Williams	Advisers AMW Wealth	R	21	N	Llanelli	2
Gareth Channon	GCFC	R	49	N	Merthyr Tydfil	4
Paul Morris	JM Wealth Planning*	ı	87	N	Neath	1
Aled Phillips	Niche	ı	146	Υ	Newport	6+
Kelly East	LUNA Financial Planning	R	134	Υ	Newport	6+
Alistair Cummings	Rogerstone IFA*	I	77	Υ	Newport	2
Ryan Caisley	Niche	ı	65	Υ	Newport	3
James Hawkins	Isca Wealth Management	I	57	N	Newport	5
Simon Trainor	Ascent Wealth Management	R	52	N	Newport	1
James Baker	Niche	I	39	Υ	Newport	4
Arron Sharkey	DS Howell Financial Services	I	29	N	Newport	1
Roberto Cervi	Hartley Ross	I	26	N	Newport	2
Charlotte Lewis-Merry	Vital Financial Planning*	I	17	N	Newport	1
Marcus Rees	Romilly Financial*	I	152	Υ	Penarth	2
David Stealey	Romilly Financial*	I	128	Y	Penarth	1
Dinesh Bharwani	Quilter Financial Advisers	R	62	N	Penarth	3
Martin Beazer	Savvy Wealth Management	I	204	Y	Pontyclun	6+
Joseph Nash	Vale Independent Financial Advisers	I	22	Y	Pontyclun	1
Ian Campbell	Ian D Campbell Independent Financial Services	ı	91	Υ	Pontypridd	4
Danni Watts-Jones	DWJ Wealth Management	R	44	N	Port Talbot	3
Brooke Cameron-James	Abacus Associates	I	38	N	Porth	2
Paul Williams	Commodore Finance	I	200	N	Prestatyn	5
Matthew Wilson	Atlantic Wealth Consultancy	R	106	N	St Asaph	3
Tony Thomas	Hexagon Wealth	I	156	Υ	Swansea	6+
Lewys Richards	Vital Financial Planning*	ı	133	N	Swansea	4
Dai Rose	Sterling Welsh	I	101	Υ	Swansea	6+
Kath Atkin- Bowdler	Kath Atkin- Bowdler Financial Services	ı	81	N	Swansea	4
Ed Price	Sterling Rees Wealth Management	R	37	Y	Swansea	3
Beth Thomas	Sturgess Mortgage Solutions	I	10	N	Swansea	1
Melanie Scott	MJS Financial Services	I	63	N	Vale of Glamorgan	2
Tom Parmiter	Harken Financial	ı	63	Y	Wrexham	4
Dan Tudor-Owen	Chester Financial Wealth Management	I	24	N	Wrexham	2
	KE	Υ				



VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

Lloyd Richards

These advisers received the highest volume of positive 2023 client reviews on VouchedFor.co.uk. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have all necessary permissions from the Financial Conduct Authority and undergo other checks and ongoing monitoring, too. Many mortgage advisers also offer services such as protection and equity release – see VouchedFor.co.uk for details.

CENTRAL ENGLAND

NAME	FIRM	STATUS	REVIEWS	FEES PUB.	^{LOCA} 710N	YEARS QUALIFIED
Murray Scholefield	Evolve Financial Services	L	16	N	Alcester	1
Dave Horniblow	GHL Direct	L	119	N	Birmingham	6+
Allan Robertson	Equity Select	ı	98	Y	Burton-on- Trent	5
Joanne Olivier	Tenet Mortgage Solutions	ı	17	N	Burton-On- Trent	1
Felben Pujanes	Lilac Financial	L	84	N	Corby	4
Mark Laban	My Finance Friend	ı	360	Υ	Derby	6+
Jo Mezzone	Whiteoak Mortgages	ı	94	N	Droitwich	5
Steve Mezzone	Whiteoak Mortgages	ı	55	N	Droitwich	5
Ellis Turner	Jane Newman Financial Planning	ı	14	N	Droitwich	1
Mark Mackin	Monument Financial Solutions	ı	50	Y	Grantham	1
Peter Hunt	Moneywatch Finance	I	184	Y	Halesowen	6+
Andy Chapman	Tenet Mortgage Solutions	L	29	N	Ilkeston	1
Daniel Jones	Hayden Kilkelly Independent Financial Advisors	I	11	N	Kingswinford	1

Andy Sheasby	Integrity Mortgage Solutions	1	211	Υ	Leicester	4	Mark Valentine	MV Mortgage	I
Scott Taylor-Barr	Barnsdale Financial	L	180	Υ	Leicester	6+	Nick Spolton	Spolton Mortgages	L
•	Management*						Christopher Taylor	Four-Nations Mortgages	L
Ian Colling	Tenet Mortgage Solutions	ı	33	N	Lichfield	1	David Cracknell-	GHL Direct	L
Tegan Chapman	Tenet Mortgage	ı	32	N	Lichfield	1	Leafe	GHL Direct	
	Solutions						Lisa Jackson	Integrity Mortgage Solutions	ı
Megan Farnall	Tenet Mortgage Solutions	ı	23	N	Lichfield	1	Karl Lawton	GHL Direct	L
Chris Lee	Tenet Mortgage Solutions	ı	46	N	Lincoln	1	Carl Elsby	Elsby Associates	ı
Mia Rodwell	Thompson &	1	28	N	Lincoln	2	Steven Lyons	The Mortgage Pride	ı
	Richardson Financial Planning	•	20	.,		_	Lee Faulkner	Faulkner Powell Mortgages	I
Aaron Faulkner	Henry James Mortgage and Financial Solutions	I	146	Υ	Loughborough	4	Jordan Powell	Faulkner Powell Mortgages	I
Ranjoth Johal	Equity 55	1	30	N	Loughborough	2	James Myatt	Embrace Financial Services	I
Richard Charlton	Tenet Mortgage Solutions	ı	36	N	Louth	1	Jane Jackson	Just Mortgages	ı
Eldho Paul	Kurian's Financial	ı	43	N	Newcastle	1	Tandi Fellows	Probity Mortgage Services*	ı
	Consultants						Prab Singh	55 Plus	ı
Ian Donaldson	Buckley Rose Consulting	L	168	Y	Nottingham	4			
James Halstead	James Alexander FS	1	77	N	Nottingham	1		KE	Υ
Graeme Kendell	look Mankasasa		21	N	Massinahan	1	FIRM	n (includes trading na	masa
Graeme Kendell	Just Mortgages	L	21	N	Nottingham	1	* TOP KATEU FIFT	i (iliciuues trauifig fia	11162 0
Politifodiko	Modiay Empiro	- 1	1/12	M	Nuncator	4	STATUS		

s of Top Rated Firms), more on p30

STATUS I Independent mortgage adviser

YEARS QUALIFIED Consecutive years as a Top Rated Adviser L Limited mortgage adviser

FEES PUBLISHED

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

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

* Top Rated Firm (includes trading names of Top Rated Firms), more on p30

I Independent financial adviser Consecutive years as a Top Rated Adviser

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

YEARS QUALIFIED

STATUS

R Restricted financial adviser

FEES PUBLISHED

							VOUCHED	FOR'S TOP RATE	ED MC	ORTO	GAG	E ADVISERS							
	CENTRAL	EN	- 1. A.N.				Mohammed Miah	Investa Finance	ı	71	Υ	Forest Gate	6+	Rob Holder	Tenet&You	ı	14	Υ	Bramhope
	CENTRAL	ENC					Martin Seewoonarain	A S Financial	ı	102	N	Gray's Inn	2	Carla Earnshaw	Mortgages Made	ı	65	Υ	Bury
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	^{LOCATION}	YEARS QUALIFIED	Jim Brough	A S Financial	ı	82	N	Gray's Inn	3	Sharif Muhashash	Simple Green Door	ı	81	Υ	Chester
इ	- F	21.5	RE	Ħ	07	QC,	Asher Kenton	A S Financial	1	70	N	Gray's Inn	3	Thomas France	Mortgages Charles Crown		12	v	Chastan
am Stockdale	Zeal Mortgages and Protection Services	ı	204	γ	Uttoxeter	6+	Sarah Howard	A S Financial	ı	68	N	Gray's Inn	3	Thomas Evans	Financial	ļ	12	Υ	Chester
an Butcher	Anytime Mortgages	ı	121	Υ	Wellingborough	5	David Horton	A S Financial	I	40	N	Gray's Inn	2	Hannah Worthington	Worthy Mortgages	ı	38	N	Chorley
Stephen Hendriks	Hendriks Financial	L		Υ	Wolverhampton		Alastair Mortimer	A S Financial		28	N	Gray's Inn	2	Rachel Ramsay	Ramsay Financial	1	36	Y	Chorley
Sally Evans	Solutions Integrity Mortgage	ı	46	Υ	Wolverhampton	3	Mitul Patel	Lemon Tree Financial	ı	172	Y	Harrow	1	Martin Cook	Exel Finance		14	N	Chorley
	Solutions				, , ,		Jiten Varsani	London Money Financial Services	I	124	N	Harrow	2	Amber Crosby-Craig	TIME Mortgage Experts	ı	249	Υ	Congleto
	EAST E	NGL	.AND				Matthew McDonald	Dendro Private Wealth	L	24	N	High Holborn	2	Duncan Moore	Limetree Mortgage Solutions	I	151	Y	Doncast
i. B	T		24		Combatter.		James Dennett	A S Financial	I	178	Y	Holborn	3	Christine Parkin	Durham Mortgage Solutions	L	248	Υ	Durham
amie Panter	Tenet Mortgage Solutions	ı	36	N	Cambridge	1	Bradley Moore	Connect Mortgages	I	22	N	Hornchurch	1	Tim Spencer	Optimus Mortgages	ı	39	Υ	Durham
tephen Alger	Mortgage Advice Bureau	ı	86	γ	Great Yarmouth	1	Geanina Olariu	Connect Mortgages	ı	17	N	Hornchurch	1	Chris Terry	Just Mortgages	I	109	Υ	Elland
tephen obinson	Mortgage Advice Bureau	I	67	N	Great Yarmouth	1	Paul Collinson	Brick2Brick Mortgage Solutions	ı	67	Y	Hoxton	3	Lyndsay Fairhurst	Midavlyn Mortgages	ı	192	N	Glossop
amantha Hendry	IBA Wealth	L	90	Υ	King's Lynn	4	Basma Mohamed	Mortgage Theory	L	29	N	Hoxton	1	Paul Kozyra	PK Finance	I	135	N	Holmes
ackie Bowles	Management Mortgage Advice	ı	114	N	Lowestoft	1	Roshan Vitharanage	BVS Mortgages & Financial Services	L	511	Y	Mill Hill	4	Naomi Robinson	Avail Mortgage Brokers	ı	125	Y	Holmfirt
revie DOMIG2	Mortgage Advice Bureau	•	114	N	FOMESTOIL		Jamie Chapman	CMG Advisers	I	589	Y	Moorgate	6+	Vinod Malayil	Vsure Financial	L	78	Υ	Hudders
aura Gilligan	Just Mortgages	I	69	Υ	Newmarket	4	Shahinul Islam	Simply Mortgages	1	84	Υ	Moorgate	1	Olivia Flanagan	AFH Wealth Management	I	49	N	Hull
imon Ward	Mortgage Advice Bureau	I	220	Υ (Norwich	4	Vincent Corcoran	Gordon Blair Financial Services	I	272	N	Morden	5	Phillip Barker	Tenet Mortgage Solutions	I	43	N	Hull
ndrew Connolly	Signpost Mortgages	ı	165		Norwich	4	Kamal Rais El Mina	Gordon Blair Financial Services	I	79	N	Norbury	1	Trish Green	AFH Wealth	ı	34	N	Hull
om Margitson	Mortgage Advice Bureau	ı	147	γ	Norwich	2	Robin Thomas	RS Financial	ı	172	Y	Northwood	3	Hannie Mason	Management Mortgages with	1	139	Υ	Keighley
onathan Kemp	Mortgage Advice Bureau	ı	106	Υ	Norwich	1	Jo Jingree	Mortgage Confidence	I	122	Y	Penge	6+		Hannie & Co				
liver Dack	Mortgage Advice	ı	105	N	Norwich	1	Lea Karasavvas	Prolific Mortgage Finance	I	14	N	Potters Bar	1	Belinda Kemplay	Bee Mortgage Solutions	ı	55	N	Keighley
aul Farrant	Bureau Mortgage Advice	,	103	N	Norwich	1	Sekkappan Alagu	Nachu Finance	I	176	Y	Queensbury	6+	Emma Wood	Exclusive Mortgage Advice Services	I	34	Υ	Keighle
	Bureau	•					Anil Malik	One Financial Solutions*	I	157	Y	Queensbury	5	Simon Horsfall	Vista Financial	ı	228	Υ	Leeds
aren almer-Welch	Agentis Financial & Mortgage Solutions	I	85	N	Peterborough	4	Beulah Antonin	Charterhouse Mortgages &	ı	51	N	Regent's Park	3	Andrew Quinn	Response Mortgage	ı	206	Υ	Leeds
stelle Cameron	Premier Plus	I	215	Y	St Neots	4	Paul Storer	Protection Severn Financial	ı	66	N	Rickmansworth	5	Chris Clegg	Services Vista Financial	ı	11	Υ	Leeds
imon Davey	iMortgage Group	I	305	Y	Stamford	6+	Stephen	Mortgage 1st	1	33	Y	Ruislip	1	Ian Gartside	Management Just Mortgages	1	103	Υ	Liverpo
sh Slade	Miller Financial Planning	I	39	Υ	Stamford	1	Donoghue Imran Bhatti	I.I Financial Services	ı	26	Υ	Silvertown	1	Marc Bennett	Whitewood	· I	86	Y	Lytham
aomi King	Tenet Mortgage Solutions	I	43	N	Wisbech	1	Sean Hirschle	Hirschle Hughes Financial Services	I	15	N	Soho	1	Nikki Mandviwala	Mortgages Tenet Mortgage	1	12	N	Annes Manche
							James	Hirschle Hughes	ı	14	N	Soho	1	Carl Gidman	Solutions Financial Life		96	Υ	Neston
	GREATE	210	NDO	M			McCudden- Hughes	Financial Services							Planning				
	GREATE	\ LU	NDOI	N			Jonathan Burridge	wearemoney.co.uk	ı	60	Y	Spitalfields	3	Paula Kelly	Resonate Financial Planning	ı	11	Υ	Northwi
mma Hernandez	International	ı	84	Υ	Abbey Wood	6+	Charlie Wade	Charles Wade Finance	ı	383	Y	St James's	6+	Adele Forbes	West Yorkshire Money	I	113	N	Pontefra
latthew Fretwell	Property Finance A S Financial	ı	125	N	Aldwych	2	Reetika Gupta-	Wellbeing Investments	I	11	N	Staines	1	Emma Hutchinson	West Yorkshire Money	1	99	N	Pontefr
landip Rudki	Evolution Financial	ı	24	N	Aldwych	2	Chaudhary Emma Fletcher	2plan Wealth	ı	16	N	Stroud Green	1	Liam Coker	LTC Mortgages	ı	365	N	Prescot
bdul Karimjee	Services Altura Mortgage	ı	75	Υ	Bank	4		Management						Matthew Grayson	Bob Little & Co	1	22	N	Redcar
harles	Finance Virtus Financial	L	16	N	Bank	1	Harpreet Chadha Errol Hall	Noble Life Mortgage Broker	L	97 88	Y N	Uxbridge Waltham Cross	1	Cilla Shackleton	White Rose Finance Group	ı	77	N	Retford
hambers	Planning*							Services					•	Jen Knowlson	Property Link Homes	I	64	Υ	Ripon
cott Hamilton olly Woolford	GHL Direct Quilter Mortgage	L	46 10	N N	Banstead Banstead	1	Harry Coumas	Tenet Financial Services*	I	13	N	Waltham Cross	1	Carol Smith	Carol Smith Mortgage Services	L	95	N	Runcorn
tichard Latteman	Planning True Potential	1	84	ν	Bromley	3	Chris Layzell	Bigmore Associates	I	95	Y	Walton-on- Thames	5	Ben Horsfield	Suttons Independent Financial Advisers	I	230	Υ	Sale
achel Lummis	Xpress Mortgages	1	38	Y	Byfleet	1	Ellie Macdonald	S & J Mortgage Services	I	76	Y	Watford	6+	Jagadish	Dream Bricks	L	31	N	Sale
layinka Cole	Eminent Financial	ı	50	N	Canary Wharf	2	Carmen Green	Xpress Mortgages	I	21	Y	West Byfleet	1	Shanmugam	Financial	_			
aren Li	Daffodil Mortgages	1	47	Υ	Chalk Farm	2	Matthew Swinbank	Stonewood Financial Planning	I	20	N	Weybridge	1	Andy Jones	Irlam Estates Financial Services	L	82	Υ	Salford
ichelle Ford	JML (Financial) Associates*	ı	107	Y	Cobham	5	Josif Galev	JVA Mortgages	I	52	N	Worcester Park	3	Elizabeth Davis	Zen Mortgages	ı	86	Y	Sandba
shua Smith	Lindon-Travers	L	43	Y	Cobham	1		NODELLE	New	AND				Dean Bedson	Bedson Financial Solutions	1	28	N	Sandba
aniel Ford	Associates JML (Financial)	ı	30	N	Cobham	1		NORTH E	-NGL/	AND				Bob Riach	Riach Financial	L	374	Y	Scuntho
ella De Silva	Associates* BVS Mortgages &	L	44	Υ	Colindale	1	Sarah Ward-Novak	Identity Financial Solutions	1 4	43	Y	Alderley Edge	3	Brian Beech Ian Christlo	Futures Assured Mortgageline	1	247 191	N Y	Sheffiel Sheffiel
	Financial Services			-			Stefan Stimpson	Bespoke Mortgage Solutions	1 2	264	N	Altrincham	6+		Services	'			
an Carlo onzales	Mi Casa Mortgages	1	246		Croydon	4	James Foster	JF Financial	I 1	138	Υ	Altrincham	6+	Nic Jones	Green Beans Financial	I	47	Y	Skipton
att Hurren	Novum Mortgage Services	L	100	Y	Dartford	3	Gerard Potts	Solutions Elite Financial	L 1	100	Υ	Altrincham	4	Ben Shirtliff	Banks Lane Finance	ı	186	N	Stockpo
ANISH KAMRAN	Kings Group	L	126	N	Enfield	3		Planning Consultants						Jamie Hollingsworth	Woodhall Mortgages		58	N	Stockpo
Calum Lawson	Ablestoke	L	13	N	Farringdon	1	Gemma Bedford	Just Mortgages	L 1	18	N	Barnsley	1	Keeley Macaulay	Mortgage 1st	ı	121	Υ	Stockto Tees

D. L. of Thomas	Cala Maria a			.,	C m dandam d	_
Robert Timm Chris Law	Sunland Mortgages	1	55	Y	Sunderland	2
Daniel Hindmarsh	Chris Law Mortgages Muuvin	ı	178 121	Y	Wakefield Wallsend	3
Steven Thomas	Just Mortgages	ı	206	N	Warrington	6+
Tanya Cilia	Mortgages Explained	ı	93	Υ	Wigan	6+
Siobhan Martin	CH Mortgages NW	ı	173	N	Wirral	3
Annette Smith	Storeton Rose Financial Planning	ı	25	N	Wirral	2
	NORTHER	N IR	ELAN	ID		
Helmut Elstner	The Mortgage Clinic	ı	171	Υ	Belfast	1
Laura Gorman	The Mortgage Clinic	1	171	N	Belfast	2
Lois Kitchen	The Mortgage Clinic	1	36	Υ	Belfast	2
Caolan Coyle Sheena Campbell	The Mortgage Clinic The Mortgage Clinic	l I	70 178	Y	Dungannon Lisburn	4
Neil Allan	The Mortgage Centre	ı	152	Y	Londonderry	4
					·	
	SCOT	LAN	ID			
Dan Galstaun	Next Chapter Mortgages	L	29	N	Denny	1
Alan Frendo	Clarity Mortgage Solutions	ı	33	Υ	Dundee	2
James McQuistin	Bespoke Home Finance	ı	226	Y	Edinburgh	6+
Anthony Wilson	Exchange Mortgages	1	125	Υ	Edinburgh	4
Neil Bonnar	Pia Financial Solutions	1	106	N	Edinburgh	1
Bede Pratt	Your Mortgage Broker	1	97	Υ	Edinburgh	6+
Craig Valente-Wallace	Tenet Financial	1	16	Υ	Edinburgh	1
Beth Stevenson	Services* The Glasgow	1	311	Υ	Glasgow	6+
Ross McMillan	Mortgage Company Blue Fish Mortgage	,	131	N	Glasgow	3
	Solutions				-	
Linda Cameron	Tenet Mortgage Solutions	1	35	N	Glasgow	1
Allison Alexander	Tenet Mortgage Solutions	I	22	N	Glasgow	1
James Brown	James Alexander Brown	L	43	N	Hamilton	1
Michael Hughes	Mortgage Advice Partnership	ı	43	Υ	Hamilton	1
Graham J	Money Advice &	1	106	N	Livingston	6+
McComb Emma Baird	Planning Campbell &	1	83	N	Lossiemouth	2
	McConnachie					
Liz Cunningham	Affinity Financial Planning	ı	73	Υ	Perth	2
Andrea Riddell	Tenet Financial Services*	I	38	N	Prestonpans	2
Alasdair Devine	Property Investment Finance	1	118	Y	Stirling	6+
Rhys Forrest	Forrest & Co.	1	16	Υ	Tranent	1
	Mortgages & Protection					
	SOUTH EAS	TEN	IGLA	ND		
lan Butt	Prospect Tree Mortgages	ı	155	Υ	Ashford	6+
Joanne Osborne	Scarlett Financial Services	ı	150	Υ	Ashford	6+
Chris Neal	Tenet Mortgage	ı	28	N	Ashford	1
Stephanie Miles	Solutions Viva Retirement	L	60	Υ	Aylesbury	3
Ben Groves	Solutions* Yomo Finance	- L	24	Y	Aylesford	1
	Limited				-	
Jijo Joseph Dave Ellis	Sterling Street Fresh Financial	L	76 41	N Y	Basildon Bexhill-on-Sea	4
	Services					
Alex Phillips	AP Mortgages	L	20	N	Billericay	1
•		- 1	16	N	Bognor Regis	1
Adrian Foulks	Advice for Later Life					
•	Advice for Later Life Business & Personal Investment*	ı	21	N	Bourne End	2
Adrian Foulks	Business & Personal		21 79	N Y	Bourne End Canterbury	2
Adrian Foulks Sophie Howard	Business & Personal Investment*	I				

ouise Selvage	One Financial Solutions*	I	44	Y	Chelmsford	3
Ben Spray	Tenet Mortgage Solutions	ı	34	N	Chelmsford	1
Carla Adamson	Compass Financial Planning	L	22	N	Chichester	2
eil Barsby	Asquith Financial	ı	85	Υ	Colchester	4
ohn Carter	Services Abode Mortgages	ı	67	Υ	Colchester	5
ucy Watts	Heart and Home	L	134	N	Crawley	5
avid Howarth	Mortgages Motion Mortgages	ı	13	N	Crowthorne	1
	and Protection					
iobhan Heard	Keevelia Mortgage Solutions	L	34	N	Dover	2
shley Hollom	True Advice Financial Services	I	113	Y	East Grinstead	1
laine Child	Tenet Mortgage Solutions	I	27	N	East Grinstead	1
Iaria Atherden	Complete Financial	ı	253	Υ	Eastbourne	5
lichelle Lawson	Planning Lawson Financial	ı	194	Υ	Fareham	2
ebra Cornell	Y3S Mortgages	·	81	N	Fareham	1
ichard Neilson	Smiths Financial Solutions	ı	36	Υ	Frinton-on-Sea	1
raham Gibson	Fortis Financial	L	164	Υ	Guildford	4
	Planning			v	Hartiold	1
ynthia Cary	CC Mortgage Services	L	69	Y	Hartfield	'
vid Tickner	Knight Shaw Finance	1	103	Y	Henfield	4
adia Vorokhib yed Abbas	New World Finance	I I	54 37	N N	High Wycombe	1
	Tenet Mortgage Solutions				High Wycombe	
eborah 'hittaker	Abode Finance	I	105	Y	Horsham	6+
atrick Woolgar	Redwood Financial Services	I	21	Y	Horsham	1
aire Lipscomb	Finance Planning	ı	39	N	Hove	3
chelle Sharpe	Pear Tree Mortgages	I	70	Y	Hungerford	5
in Thomas	Harridge Financial Services	L	25	Y	Hungerford	2
vid Houchell	Houchell Mortgages	I	152	Y	Ipswich	6+
ırida Rouane	Upside Finance	ı	44	N	Ipswich	2
wid Howlett	Knight Shaw Finance	1	73	N	Lyndhurst	3
nny Whittle	Roseacre Mortgages	1	91	N	Maidstone	4
m Atley	Tenet Financial Services*	I	44	Y	Maidstone	1
lly Heath	Marlow Mortgage Co	I	19	N	Marlow	1
ichael Edwards	Tenet Mortgage Solutions	I	40	N	Milton Keynes	1
arol Brown	First Choice	ı	353	Υ	Newbury	6+
ichael Pitt	Mortgage Company Just Mortgages	L	33	N	Olney	1
avin Carley	Mortgage Market	ı	102	Y	Oxford	5
naun Nicholson	Solutions Nicholson Brown	1	80	N	Oxford	5
lexander	Ox and Hart	L	61	N N	Oxford	5
eters-Bean	Financial Services		11	A.	Dout	,
atthew Lay	Compound Wealth Planning	L	11	N	Portsmouth	1
wis Chapman	Mortgage Services 4u	I	300	Y	Ramsgate	6+
ilena Traykova	Protect & Lend	I	17	N	Rayleigh	1
nil Randall	LRG Financial Services	ı	55	Y	Reading	3
cott Austin	Zoom Mortgage	ı	77	Υ	Rochester	4
asey Bridge	Hall & Costello	ı	25	N	Rochester	2
anne Pay	Wealth Management Mortgage Saving	ı	12	Υ	Sandwich	1
	Experts					
aul Steggle	Foxgrove Associates*	I	118	N	Sevenoaks	6+
mes Wingate	Abode Finance	I	126	Y	Shoreham-by- Sea	5
eter	High Street	L	79	Y	Slough	6+
aldacchino latthew King	Mortgages King Mortgages	ı	96	N	Snodland	6+
neena Young	Encore Mortgages	ı	59	N	Snodland	6+
cott Barron	SJ Mortgages	I	38	Y	Southampton	2
ichael Nicholls	Devonports Financial Services	ı	59	N	Southend-on-	3
ouise Willett	Financial Services Tenet Financial	ı	17	N	Sea Southsea	1
	Services*	•				
						_

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

3	Liz King	Protect & Lend	ı	29
	Robert White	Illustrious FS	i	22
1	Mark Humphrey	MHC Mortgage &	ı	186
2		Protection		
4	Richard Hellery	Mortgage Business Financial Advisers	ı	133
5	Darryl Kiy	DK Financial Services	I	76
5	Chirag Patel	CKN Mortgages	L	92
1	Toby Wheeler	Custom Mortgages & Finance	I	38
2	Boban Sebastian	Sterling Street	L	127
1		SOUTH WE	ST E	NGL
	Mark Burge	Tenet Mortgage	ı	50
1	Jack Heard	Solutions Brooze Mortgages	1	39
5	Nicholas Okoji	Breeze Mortgages Fidelius*	i	16
2	Keegan Grippo	Fidelius*	1	15
1	James Thorne	Premier Financial	ı	109
1	Samuel Whittlesea	Planning Whittlesea	1	232
4		Mortgages		
1	Mark Davis	XL Financial Services	I	227
4	James Coghlan	Ellis James Financial	I	158
1	Adam Wells	Lloyd Wells Mortgages	L	128
1	Simon Law	Simon Law Mortgage Advice	ı	112
6+	Paul Waterfall	WR Ethical	1	104
1	Massum Ali	Tenet Mortgage	ı	64
3	Martin Strong	Solutions Strong Mortgage	L	63
5	-	Solutions		
2	Ashley Knight Sarah Dunn	WR Ethical Invest Southwest	1	21
6+	Russell Birtles	View Finance		17 137
2	Mark Walker	B Mortgage		145
3		Services		
1	Oliver McGeown	Cooper Associates Mortgages	ı	88
	Kirsty Dudek	Lavender Mortgages	L	18
1	Miles Robinson	Home Group Financial	L	39
1	Sam Hyslop	Just Mortgages	ı	109
6+	Julie Woodgates	Premier Financial Planning	I	51
1	Sue Gill	Avocet Wealth Partnership	L	38
5	James Wellman	Lime Inc	1	11
5	Thomas Glendinning	Kernow Financial Planning	ı	26
5	Douglas Honey	Kernow Financial Planning	ı	19
1	Greg West	Your Ideal Mortgage	ı	349
6+	Barrie Evans	Your Ideal	ı	127
1	Gemma Collins	Mortgage Your Ideal	ı	13
3	Jason Whitehead	Mortgage Vitality Mortgages	ı	173
4	Hannah Durlacher	Elite Financial	ı	13
2		Consulting		
1	Kerry Woodcock	Horizon Mortgages and Protection	I	46
6+			·V	
5	EIDM	KE	1.	
	FIRM * Top Rated Firm	n (includes trading na	mes	of Top

	FIRM	
	* Top Rated Firm (includes trading names of Top F	Rated Firms) more on n30
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YEARS QUALIFIED
Consecutive years as a Top Rated Adviser

Y Corsham 1

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vice on VouchedFor.co.uk s, this adviser clearly displays whether they charge a fee for

advice on VouchedFor.co.uk. If they do charge a fee, they have included their fee structure

CENTRAL ENGLAND



	SOUTH WE	ST EN	IGLAI	ND			Terri Hodge	Cooper Associates Mortgages	L	34	N	Taunton	1
lu.		s	REVIEWS	FEES PUB.	^{LOCATION}	YEARS QUALIFIED	Dan Pigden	Cooper Associates Mortgages	1	32	N	Taunton	1
NAME	FIRM	STATUS	REVII	FEES	7507	VEAR	Oliver Teal	Cooper Associates Mortgages	L	29	N	Taunton	1
Kevin Langshaw	SWIFS	ı	44	Υ	Plymouth	3	Will Newnes	Cooper Associates Mortgages	L	29	N	Taunton	1
Nick Gott	Nick Gott	I	25	Υ	Plymouth	1	Paul Bruford	Cooper Associates Mortgages	I	26	N	Taunton	1
James Lewis	PFM Associates	I	26	N	Poole	1	Ben Graddon	Cooper Associates Mortgages	L	21	N	Taunton	1
Adam Roberts	Mortgage Hub Expert	1	21	N	Poole	1	Jack Woodland	Cooper Associates Mortgages	L	20	N	Taunton	1
Dan McCarthy	GHL Direct	L	140	Υ	Radstock	4							
Karen Beake	Beakes Financial Solutions	ı	13	N	Ringwood	1	John Harris	Cooper Associates Mortgages	ı	20	Y	Taunton	1
Suzanne Gore	Not Only Mortgages	ı	213	Y	Royal Wootton Bassett	6+	Oliver Strong	Cooper Associates Mortgages	L	18	N	Taunton	1
Simon Muirhead	Premier Financial Planning	ı	76	Y	Saint Columb	5	James Pugh	Cooper Associates Mortgages	L	16	N	Taunton	1
Gavin Torpey	GoddardFry Wealth	ı	28	N	Salisbury	2	Tom Hayman	Cooper Associates Mortgages	L	15	N	Taunton	1
Benjamin Small	Management Auxilia Financial Services*	L	89	Y	South Petherton	4	Carla Wells-Burr	Cooper Associates Mortgages	L	14	N	Taunton	1
Darren Crocker	International Property Finance	ı	69	N	Stoke-sub- Hamdon	3	Graham Davidson	Cooper Associates Mortgages	L	14	N	Taunton	1
Gary Price	Gary Price Mortgages	ı	112	Y	Swindon	5	Jordan Rolls	Cooper Associates Mortgages	L	10	N	Taunton	1
Sian Hewson	Future Planning	1	103	N	Swindon	5	Rob Phelps	Cooper Associates Mortgages	1	10	N	Taunton	1
Chelsea Hardie	Just Mortgages	L	37	N	Swindon	1	Tracey Boyd	Mortgage Hub Expert	ı	84	Υ	Tewkesbury	3
Mark Weymouth	1st Financial	1	213	Υ	Taunton	6+		·	_			_	
Daniel White	White Financial Services	I	207	Y	Taunton	6+	Samuel Miller	Tenet Mortgage Solutions	1	48	N	Totnes	1
Emma Hamilton	Blackdown Financial	I	79	N	Taunton	3	Michaela Cooch	Mortgage Saving Expert	I	97	Y	Trowbridge	5
Julie Callun	Cooper Associates Mortgages	ı	39	N	Taunton	2	Conner Mckay	Heritage Financial Consultancy	L	77	N	Trowbridge	1
Kate Mays	Cooper Associates Mortgages	I	38	N	Taunton	1	Catherine Collar	Collar Mortgage Services	I	50	Y	Weston- super-Mare	4

WALES									
Bleddyn Davies	Quay Financial Services	I	158	Y	Aberaeron	4			
Lucy Gulwell	Creating Mortgage Solutions	1	208	Y	Barry	5			
Lisa Price	Lisa Price Financial Services	I	169	Y	Blackwood	4			
Oliver Huntley	Elite Independent Mortgages	1	187	Y	Bridgend	5			
Richard Baron	Sterling Welsh	1	86	Y	Bridgend	6-			
Lewis Powell	TruLife Mortgages & Protection	L	156	N	Caerphilly	3			
Steve Collins	TruLife Financial	L	149	N	Caerphilly	2			
Lisa Fletcher	BPR Protect	L	225	Y	Cardiff	5			
Liam Schewitz	Lima Money	1	58	Y	Cardiff	3			
Jamie French	Notebook Money	1	35	Y	Newport	1			
Neil Purnell	Notebook Money	I	25	N	Newport	1			
Matthew Williams	Hartley Ross	1	78	N	Penarth	3			
Shaun Sturgess	Sturgess Mortgage Solutions	I	139	Y	Swansea	3			
Dean Vaughan	Sturgess Mortgage Solutions	1	11	N	Swansea	1			

* Top Rated Firm (includes trading names of Top Rated Firms), more on p30							
STATUS I Independent mortgage adviser	YEARS QUALIFIED Consecutive years						
L Limited mortgage adviser	as a Top Rated Adviser	L					

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

VOUCHEDFOR'S	TOP RAIED PROTEC	HON ADVISERS

SCOTLAND

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

Sivasenthuran Rasaiya	Owl Financial	L	135	N/A	Corby	4	Michal Gniewek	Owl Financial	L	12	N/A	Edinburgh	1
	GREATEI	R LON	DON					SOUTH EA	ST EN	GLAND)		
Qudus Abari	Wealthmax Financial Advisers	WoM	76	N/A	Brentford	1	Kandeepan Shanmuganathan	Lilac Financial	L	150	N/A	Bedford	4
Funmi Akande	Eminent Financial	L	12	N/A	Canary Wharf	1	Tom Filipczak	LifeSearch	WoM	45	N/A	Bedford	1
Edward Adu-Boahen	Owl Financial	L	67	N/A	Hoddesdon	2	Ben Fearon	LifeSearch	WoM	32	N/A	Bedford	1
Jack Hare	LifeSearch	WoM	10	N/A	Hoxton	1	Ryan Dielhenn	LifeSearch	WoM	24	N/A	Bedford	1
George	Owl Financial	L	33	N/A	South	2	Matt Clifford	LifeSearch	WoM	20	N/A	Bedford	1
Thengumtharayil	OWITHIAIICIAI	-	33	11/7	Croydon	-	Martin Danobrega	LifeSearch	WoM	19	N/A	Bedford	2
Iluminada Linel Senerpida	Owl Financial	L	23	N/A	Turnham Green	2	Adam Clifford	LifeSearch	WoM	12	N/A	Bedford	1
NORTH ENGLAND							Catherine Roberts	The Right Broker	WoM	80	N/A	Camberley	2
						Jennifer Arguelles	Owl Financial	L	52	N/A	Harlow	2	
Hayley Towlson	Armstrong Watson	WoM	21	N/A	Carlisle	1	Veerah Sswamy	Lilac Financial	L	196	N/A	Luton	4
Tom Needham	LifeSearch	WoM	12	N/A	Chesterfield	1	Mahesh Chandrarathna	Owl Financial	L	169	N/A	Maidstone	4
Charles Parker-Smith	LifeSearch	WoM	151	N/A	Leeds	2	Godwin Bassey	Owl Financial	L	72	N/A	Maidstone	3
Mariusz Figas	Owl Financial	L	27	N/A	Leeds	1	•						
Fenn Settle	LifeSearch	WoM	24	N/A	Leeds	1	Matthew Moore	LifeSearch	WoM	86	N/A	Milton Keynes	2
Sarah Lockwood	LifeSearch	WoM	14	N/A	Leeds	1	John Hurd	LifeSearch	WoM	60	N/A	Milton Keynes	2
Shezad Nawaz	LifeSearch	WoM	13	N/A	Leeds	1	Anthony Andreoli	LifeSearch	WoM	56	N/A	Milton Keynes	1
Qulzam Qader	LifeSearch	WoM	11	N/A	Leeds	1						•	
Alfredo Laurio	Supreme Financial	L	101	N/A	Prescot	4	Gemma Lawrence	LifeSearch	WoM	31	N/A	Milton Keynes	1
	Solutions						Mateusz Wawszczyk	Owl Financial	L	13	N/A	Milton Keynes	1
	NORTHER	N IRE	LAND				Roger King	LifeSearch	WoM	11	N/A	Milton Keynes	1
							David Ball	LifeSearch	WoM	10	N/A	Milton	1
Danuta-Dorota Konieczna	Owl Financial	L	106	N/A	Belfast	3						Keynes	
Kamil Mularczyk	Owl Financial		111	NI/A	Noury	,	Shaun Adegbaju	LifeSearch	WoM	10	N/A	Milton	1

Michael Mark Dalauidao	Owl Financial	L	49	N/A	Swindon	1				
Fabiano Sales- Feruszewski	Owl Financial	L	11	N/A	Swindon	1				
WALES										
Jordan Liddle	Vita	WoM	67	N/A	Cardiff	1				
Steve Pengelly	Vita	WoM	65	N/A	Cardiff	1				
Philip Roberts	Vita	WoM	62	N/A	Cardiff	1				
Corey Greenway	Vita	WoM	46	N/A	Cardiff	1				
Mina Kiaroodi	Owl Financial	L	10	N/A	Cardiff	1				

SOUTH WEST ENGLAND



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

FIRM * Top Rated Firm (includes trading names o	f Top Rated Firms), more on p30
STATUS	YEARS QUALIFIED
WoM Whole of market protection adviser	Consecutive years

L Limited protection adviser

VOUCHEDFOR'S TOP RATED EQUITY RELEASE ADVISERS

These equity release advisers, protection advisers and financial coaches received the highest volume of positive 2023 reviews on VouchedFor.co.uk. Each is a fully verified member of VouchedFor and endorsed by more than ten clients. They have all necessary permissions to practice. See VouchedFor.co.uk for a complete list of the services these advisers can provide.

CENTRAL ENGLAND									
Jemma Sheasby	Integrity Mortgage Solutions	WoM	55	Υ	Leicester	3			
Meral Kendrick	Good Life Mortgage	WoM	51	Y	Lincoln	3			
Daniel Sellwood	55Plus Equity Release	WoM	41	Y	Loughborough	3			
Holly Hensleigh	Laterliving now!*	WoM	15	N	Mansfield	1			
David Grasham	Viva Retirement Solutions*	WoM	59	Υ	Rothley	4			
Dave Hulin	Viva Retirement Solutions*	WoM	50	Y	Sutton Coldfield	4			

							Ricl				
Daniel Sellwood	55Plus Equity Release	WoM	41	Υ	Loughborough	3	74161				
							Bev				
Holly Hensleigh	Laterliving now!*	WoM	15	N	Mansfield	1					
David Grasham	Viva Retirement	WoM	59	Υ	Rothley	4	Cat				
David Grasnam	Solutions*	WOM	39	Y	Rotniey	4	Eva				
							Dan				
Dave Hulin	Viva Retirement Solutions*	WoM	50	Υ	Sutton Coldfield	4					
	Solutions				Coldifeid		Rich				
EAST ENGLAND											
Sophia Bell	Aviva Equity Release	L	25	N	Norwich	1					
	Advice						Stru				
							Juli				
							Ken				
	NORTH	ENGL	AND				Ken				

CENTRAL ENGLAND

	, , ,						
Simon Chalk	Laterliving now!*	WoM	137	N	Chesterfield	4	
Dawn Evans	Viva Retirement Solutions*	WoM	85	Y	Leeds	4	
Christopher South	Laterliving now!*	WoM	66	N	Leeds	3	3
David Cole	Viva Retirement Solutions*	WoM	34	Y	Leyland	2	ľ
Robert Walsh	Viva Retirement Solutions*	WoM	61	Y	Manchester	4	ľ
George Shaw Knowles	The Equity Release Experts	WoM	38	N	Scunthorpe	2	
Alison Walker	Aviva Equity Release Advice	L	20	N	Stalybridge	1	
Richard Jones	Smart Equity Release	WoM	31	Y	Wirral	2	١,
Beverley Ager	Aviva Equity Release Advice	L	23	N	Wylam	1	ľ
Catherine Evans	Aviva Equity Release Advice	L	16	N	York	1	
Daniel Evans	Aviva Equity Release Advice	L	15	N	York	1	
Richard Lloyd	Aviva Equity Release Advice	L	15	N	York	1	L
							Ņ

Russell Coneron	Viva Retirement Solutions*	WoM	72	Υ	Aylesbury	4
Shaun Tillyer	Viva Retirement Solutions*	WoM	41	Υ	Chelmsford	4
Gerard Hucker	Viva Retirement Solutions*	WoM	36	Υ	Godalming	3
Robyn Moss	Aviva Equity Release Advice	L	17	N	Kettering	1
Rob Polworth	Viva Retirement Solutions*	WoM	45	Υ	Leigh-on-Sea	4
Susan Williams	Viva Retirement Solutions*	WoM	76	Υ	Reigate	4
Paul Saroya	Viva Retirement Solutions*	WoM	67	Υ	St Albans	4
Katie Wilkinson	Viva Retirement Solutions*	WoM	34	Υ	St Leonards- on-sea	1
Nick Dutton	Laterliving now!*	WoM	36	N	Wokingham	1
	SOUTHW	EST E	NGLA	ND		
Liz Murley	Viva Retirement Solutions*	WoM	54	Υ	Bournemouth	4
Liz Murley Matthew Hayward		WoM L	1 54 17	Y		4
Matthew	Solutions* Aviva Equity		17		Bournemouth	
Matthew Hayward	Solutions* Aviva Equity Release Advice Viva Retirement	L	17	N	Bournemouth Gloucester	1
Matthew Hayward Nick Craddock	Aviva Equity Release Advice Viva Retirement Solutions* Aviva Equity	L WoM	17 I 39	N Y	Bournemouth Gloucester	1
Matthew Hayward Nick Craddock	Aviva Equity Release Advice Viva Retirement Solutions* Aviva Equity Release Advice	L WoM	17 1 39 18	N Y	Bournemouth Gloucester	1

VOUCHEDFOR'S TOP RATED FINANCIAL COACHES

EAST ENGLAND

SCOTLAND

		IN/S	, BUB	OCATIO _N	YEARS QUALIFIED	Sula Armstrong	Octopus Money	27	N	
	FIRM	REVIEWS	FEES PUB.	10CA	YEAR	Steve Codman	Octopus Money	32	N	
			_			Kim Uzzell	The Financial Wellbeing Academy	25	N	
Sandhu	Octopus Money	26	N	Coventry	1					
rnch	Octopus Money	25	N	Harborne	1		GREATER L	OND	ON	
Kent	Octopus Money	20	N	Nottingham	1		GREATER L	OND	JN	
Diffey	Octopus Money	41	Υ	Oswestry	2	Freya Mathers	Octopus Money	47	Υ	ı
Baxter	Octopus Money	96	Υ	Rugby	2	Natalie Nadine	Octopus Money	23	N	ı
						Nupur Ghosh	Octopus Money	12	N	E
ie Wildblood	Octopus Money	77	Υ	Stone	3	Dindu Santhach	Octobus Monov	42	v	



Steve Codman	Octopus Money	32	N	Norwich	1
Kim Uzzell	The Financial Wellbeing Academy	25	N	Norwich	2
	GREATER L	OND.	ON		
Freya Mathers	Octopus Money	47	Υ	Barnsbury	2
Natalie Nadine	Octopus Money	23	N	Brent Park	1
Nupur Ghosh	Octopus Money	12	N	Ealing	1
Bindu Santhosh	Octopus Money	43	Y	High Holborn	2
Alan Beaton	Octopus Money	15	N	High Holborn	1
Chi Tsui	Octopus Money	36	N	Holland Park	1
Eirin Conesa Holmeide	Octopus Money	78	Υ	Hoxton	2
Corin Gibbon	Octopus Money	101	Y	Kensal Green	2
Terence Lapidus	Octopus Money	161	Υ	Lisson Grove	4
Samie Dorgham	Octopus Money	14	Y	Maryland	1
Martin Kilbane	Octopus Money	33	Y	Ruislip	2
Omanike Olusola	Octopus Money	28	N	South Croydon	2
Sarah Hayes	The Business Finance Mentor	25	N	Waltham Abbey	2
Jon Head	Octopus Money	11	N	Walthamstow	1
Hiren Panchal	Wensons Legacy	29	N	West Drayton	3
Rohini Rathour	Octopus Money	36	N	West Wickham	1
	NORTH EN	GLAN	ID		
Tricia Rafferty	Octopus Money	30	N	Hull	2
Ash Madden	Octopus Money	11	N	Kendal	1

1	Graham Wells	GroWiser Financial Coaching	29	Y	Haddington	3
1		SOUTHEAS	T ENG	LAND		
	Alastair Ford	Octopus Money	56	Υ	Arlesey	2
	Fabio Sanchez	Octopus Money	32	Υ	Bishops Stortford	2
	Colin Clark-Maynard	Octopus Money	65	Υ	Dunmow	2
2	Justine O'Connell	Octopus Money	14	N	Eastbourne	1
1	Helen Norbury	Octopus Money	22	N	High Wycombe	1
2	Ed Fraser	The Parent Money Coach	168	Y	Reading	2
1	Helen Rutherford	HR Estate Planning	130	Y	Robertsbridge	3
1	Emma Gosling	Octopus Money	19	Υ	St Albans	1
2		SCOT	LAND			
2	Gill Bunnell	Octopus Money	29	Υ	Barnstaple	2
1	Caroline Biebuyck	Octopus Money	24	N	Bradford-on- Avon	1
2	Michael Pritchard	Octopus Money	31	N	Bristol	1
2	Lisa Hayes	Octopus Money	26	N	Tavistock	1
2		WA	LES			
1	Robert Leather	Octopus Money	19	N	Newport	1
1	Alec Carpenter	Octopus Money	109	Υ	Prestatyn	2
		KI	ΕY			
	FIDM					

YEARS QUALIFIED Consecutive years as a Top Rated Adviser

* Top Rated Firm (includes trading names of Top Rated Firms), more on p30

FEES PUBLISHED

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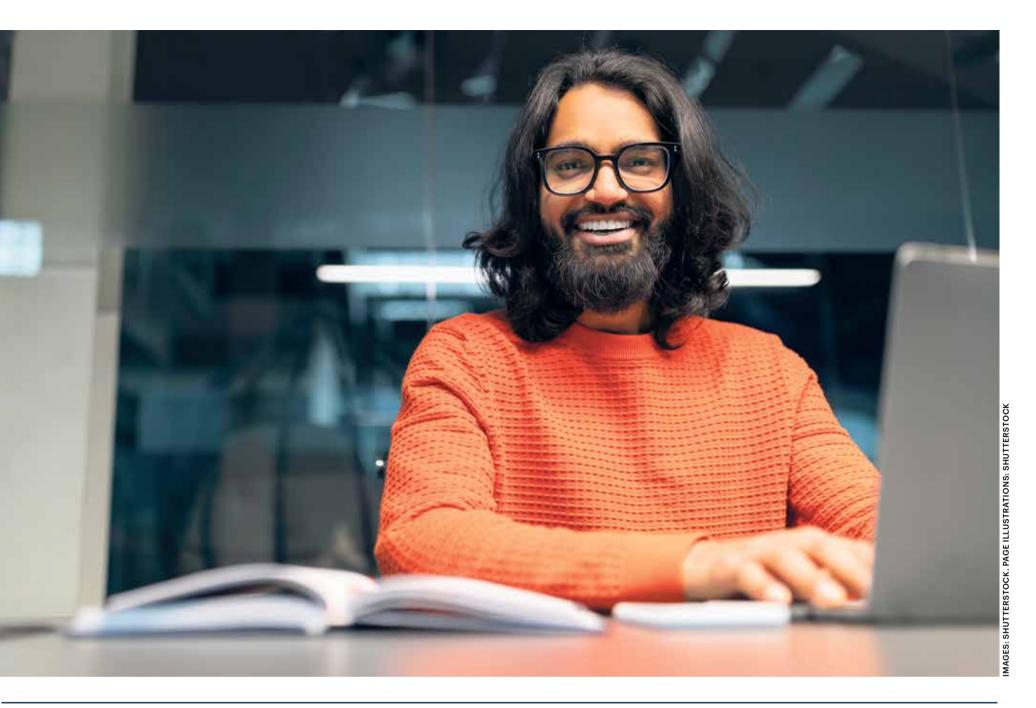
as a Top Rated Adviser

35 Y Pontefract 2

17 N York

SCOTLAND





VouchedFor's Top Rated Firms 2024

Wait no more... here are the 112 companies that have been recognised as the best of the best

ouchedFor has introduced new criteria in 2024 to make the Top Rated Firm qualification more stringent than ever. To be eligible, firms had to invite all their clients to review them on VouchedFor. The winners received a strong response and excellent ratings.

They also use VouchedFor's enhanced client survey system, Elevation, to continually assess and improve the client experience, and perform well against industry benchmarks in areas such as client advocacy and regulatory risk.

Companies of any size can qualify for the Top Rated Firms category. As you can see from the list of businesses in the table here. they range from one-person operations to national concerns.

TO QUALIFY, WHAT DID **TOP RATED FIRMS DO?**

demonstrated a commitment to transparency by regularly inviting their clients to leave a review on VouchedFor (there are a few allowed exceptions. such as clients who are infirm or do not have an email address). Top Rated Firms have agreed to VouchedFor auditing them to ensure they have invited reviews

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

qualification are exacting from all non-exempt clients and there's been no "cherry-picking".

> They proved that their clients are engaged by securing a high response rate for their review invitations.

> They have shown they have happy clients, by achieving a high average rating of 4.7 out of 5.

The companies evidenced 4. their focus on client experience by monitoring and improving it using the Elevation system (for which there is a low monthly cost). This also enables VouchedFor to check they perform well to industry standards on client advocacy, and check the proportion of their feedback that shows markers of potential regulatory risk.

This year's list includes some businesses that have achieved Top Rated Firm status for an impressive five consecutive years. These include Philip James Financial Services, One Financial Solutions, The Private Office, Waymark Financial and Sandringham Financial Partners. Several other companies feature in this list for the third or fourth year running

In total 548 businesses applied for Top Rated Firm status, with only 112 meeting the new 2024 criteria.

The client feedback on these firms bears testament to the crucial role that good advice plays in delivering peace of mind and helping people reach their goals, whether that's buying their dream home, protecting their family or other major life objectives.

Being able to provide valuable advice is so important at a time when, despite some green shoots like falling inflation and stabilising stock markets, there is still much uncertainty to navigate

Many congratulations to all the companies who have attained Top Rated Firm status in 2024

LARGE FIRMS (50+ ADVISERS)

Firm name	Reviews	Advisers	Rating	Location
Sandringham	9541	187	4.9	UK
Westminster Wealth Management	1718	56	4.8	England
The Private Office	3852	50	4.8	England

MEDIUM FIRMS (10+ ADVISERS)

Firm name	Reviews	Advisers	Rating	Location
Fidelius	1138	31	4.7	England
MKC Wealth	613	30	4.7	England
Newcastle Financial Advisers	2064	28	4.8	England
Mazars Financial Planning	1653	28	4.8	UK
One Financial Solutions	1399	20	5	UK
Ellis Bates Financial Advisers	1244	19	4.8	UK
Tenet Financial Services	722	18	4.8	UK
Viva Retirement Solutions	877	16	5	England
True Wealth Group	261	12	4.9	Belfast
LIFT-Financial	240	12	4.7	Warrington
AAB Wealth Chartered Financial Planners	483	11	4.8	UK
Sedulo Wealth Management	189	11	4.9	London, Manchester, Liverpool
Ryley Wealth Management	581	10	4.9	Doncaster, Nottingham
Forrester Boyd Wealth Management	502	10	4.8	Yorkshire, Lincolnshire, Nottinghamshire

Reviews Advisers Rating Location

SMALL FIRMS (FEWER THAN 10 ADVISERS)

Medical Family Finance	654	7	4.8	London
Verdant Financial Planning	140	7	4.9	Reading
Hadlington	48	7	5	Telford
Smith and Wardle Financial Planning	262	6	4.9	Hitchin
Platinum Financial Planning	183	6	4.9	Belfast
Prosperity IFA	607	5	4.9	Crowborough, Stevenage
Spectrum Wealth Group	504	5	4.8	Glasgow
Foxgrove Associates	478	5	4.9	Sevenoaks, Bromley
Laterliving now!	310	5	4.9	Derbyshire, Berkshire, North Yorkshir
GPFM	298	5	4.8	Hertford, King Lynn
David James Wealth	282	5	4.9	Southampton, Ipswich, Londo
The Aspire Partnership	227	5	4.9	Bristol
Hills Financial Planning	220	5	4.9	Larne
Philip James Financial Services	1030	4	4.9	Oxford Gloucester
Wealthwide	331	4	4.9	Birmingham
IronMarket Wealth	308	4	4.9	Stoke-on-Trei
HarperLees Financial Planning	268	4	4.9	Chelmsford
Balance: Wealth Planning	228	4	4.8	Nottingham
The Wilcox Young Partnership	169	4	4.8	Bournemouth
Kingsland Wealth Management	117	4	4.7	Shrewsbury

The information in these tables is correct as of February 16, 2024

SMALL FIRMS CONTINUED (FEWER THAN 10 ADVISERS)

	Bray Wealth Management	275	3	4.9	Chobham, Surrey
1	Hitchell Financial Planning	269	3	4.9	Tunbridge Wells
Ц	Tailored Financial Planning	228	3	4.9	St Helens
	Sylvan Financial Management	215	3	4.9	Cheadle
	Vizion Wealth Chartered Financial Planners	206	3	4.9	Milton Keynes
	Business & Personal Investment	189	3	4.9	Bourne End
	Virtus Financial Planning	134	3	4.9	London
	Robson MacIntosh & Company	88	3	4.8	Edinburgh
	Estate Financial Planning	78	3	4.9	Dorking, Guildford, Tonbridge
	Wardour Financial Planners	49	3	4.9	Gerrards Cross
	Lewis Christopher	41	3	5	Milton
	Rosewood Wealth Management	429	2	4.9	Sheffield
	Adcas Financial Management	269	2	4.9	Blackpool
ı	Adcock Financial	204	2	4.9	Twickenham
	Aspen Wealth Management	203	2	4.8	Isle of Wight
	Stonegate Wealth Management	201	2	4.9	Stone, Staffordshire
	Philpott Financial	192	2	4.9	Huddersfield
	Expert Wealth Management	186	2	4.9	Oxford
	Insight Wealth Financial Advisers	180	2	4.9	Northampton
	Brace Wealth Management	176	2	4.9	Northampton, Birmingham
	Christopher Little & Co	175	2	4.9	Otley
	Vital Financial Planning	150	2	4.9	Newport, Swansea
	O'Sullivan Financial Planning	144	2	5	Swansea, Chelmsford
	JML (Financial) Associates	137	2	5	Cobham
	DBL Asset Management	135	2	4.8	Wilmslow
	TFP Financial Planning	125	2	4.8	Chelmsford
	Positive Wealth Creation	89	2	4.8	Taunton
	Attain Wealth Management	85	2	4.9	Leighton Buzzard
	Barwells Wealth	66	2	4.8	Lewes
	Makemson & Company	46	2	4.9	Cardiff
	Citygate Financial Planning	40	2	4.9	London
	Ruby Red Financial Planning	37	2	4.8	lvybridge
	Money Advice Partnership	35	2	4.8	Northern Ireland, Scotland

SMALL FIRMS CONTINUED (FEWER THAN 10 ADVISERS)

Firm name Two10 Investment	Reviews 34	Advisers 2	Rating 4.7	Locatio Preston
Services	34	2	4.7	Preston
Edward Asset Management	32	2	5	Liverpool
Clifford Osborne Independent Financial Advisers	386	1	4.9	Brighton
Ginkgo Financial.	266	1	4.8	London
Cordiner Wealth	217	1	4.8	Leeds
Waymark Financial	207	1	4.9	London
LightSide Financial Planning	202	1	4.8	Liverpool
Black Lion Wealth Management	201	1	4.9	Brighton
Sheraton Financial Planning	193	1	5	Portsmout
Worthington Financial Planning	185	1	5	Sandy
Probity Mortgage Services	184	1	5	Telford
Poise Financial Planning	174	1	4.8	Edinburgh
Thanks Wealth Planning	171	1	4.9	London
MDM Wealth	158	1	4.9	Rugby
Britannic Place Financial Management	157	1	4.9	Worcester
High House Wealth Management	149	1	4.9	Birminghan
New Vision Wealth Strategies	135	1	4.8	Crewe
Natalie Turner Wealth Management	134	1	4.9	Newcastle- upon-Tyne
Otus Financial Planning	132	1	4.9	Altrincham
Advice Matters Financial Planning	128	1	4.9	Lancaster
Jane Smith Financial Planning	128	1	4.9	Milton Key
Barnsdale Financial Management	108	1	5	Leicester
Daniel Bloomfield Wealth Management	102	1	5	London
Harper Financial Associates	96	1	4.8	Barnsley
Tingley & Cooper	92	1	4.9	London
Delaunay Wealth Management	92	1	4.9	Guildford
Auxilia Financial Services	89	1	5	South Petherton
Blackroot Financial Planning	77	1	4.8	Birminghan
KWL Wealth Management	68	1	4.8	Taunton
EVA Capital Management	44	1	4.8	Worcester
Hesketh Financial Planning	43	1	4.9	Preston
John Yuille Financial Services	35	1	4.8	Edinburgh
DTCS Financial	31	1	5	Pontyclun
Mulberry Bow	30	1	4.8	London
King Property Finance	27	1	5	Kingston-u Thames
Advice Rooms	25	1	4.9	Exeter
Finsbridge Financial Planning	21	1	5	Sevenoaks

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