



VouchedFor's 2024 Top Rated Financial Adviser Guide

Helping solve life's financial puzzles



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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

It is hard to think of a time when Britons have been more in need of high-quality, expert advice on how to manage their finances. The past year has been a perfect storm: 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 protection and support.

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

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

99%
of clients would recommend their adviser

their clients’ wealth and resilience, whatever life throws at them.”

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

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

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 “The image of the financial adviser as a sort of wheeler-dealer is outdated,” says Dominic Rose, CEO of MKC Wealth.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 into some clear objectives.”

Importantly, adds Samantha Secomb, chief executive of Women’s Wealth, this advice is ongoing – your relationship with your financial adviser will be most productive when you meet regularly to review your situation. “We all go through changes in our lives,” she says. “We expect to work and earn, then reach a stage where we don’t work any more. 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, adds Secomb. “Rather than being concerned about what is changing in the near future, it is vital to have a long-term plan that maps the availability of savings and investments to your needs.”

That’s not to suggest you should ignore the short-term outlook altogether – 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



1.6 million
fixed mortgage deals will expire this year

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

“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 long term,” he says. “Build a trusted relationship with your adviser. He or she will listen to your goals, produce a plan to help you get there, and hold regular reviews to make sure your plans remain on track even as life’s surprises hit.”

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

After 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

Property predictions: experts suggest that the market will continue to stabilise this year

possible. Phillips says: “Advisers can help look beyond the traditional routes to homeownership, with schemes such as Shared Ownership proving popular. With a smaller deposit required and the opportunity to own more of the property in future, this is a key way many borrowers will make homeownership a reality.”

Mortgage brokers will guide first-time buyers through the property-purchasing process, advising on issues such as whether to have a fixed or variable rate deal, and how long to lock in for.

Martin Rayner, managing director and chartered financial adviser at Compton Financial Services, says: “Often a broker can spot potential mortgage challenges if the property has non-standard construction, such as being above or beside certain types of

“Lenders need 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

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CHOOSING AN EXPERT

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

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

- 2 RESTRICTED FINANCIAL ADVISERS**
Offer advice on a limited range of products or services, which could be from a single company or area. This doesn’t necessarily mean that you’ll be missing out on the best



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

- 4 PROTECTION ADVISERS**
Specialists in helping you with more complex insurance purchases, such as life insurance, critical illness insurance and income protection insurance.

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

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

- 7 FINANCIAL COACHES**
Unregulated by the Financial Conduct Authority, 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.

Don't be shy and retiring

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

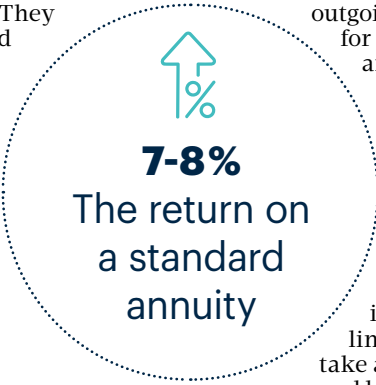
The average Brit spends approximately 20 years in retirement, so decisions about pensions are some of the most important ones you'll ever make. "Freedoms" introduced in 2015 left people with several options for accessing their savings. Before the legislation, most people had to buy an annuity, but now 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



PHOTOGRAPHY: SHUTTERSTOCK



outgoings, you get a feel for the diminishing amount your money will purchase." For those buying an annuity, an adviser can help you select the right product and get the best rates. There are several considerations, including inflation-linking, whether to take a tax-free lump sum, 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.

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 with earnings or further savings. An independent adviser can ensure you are not going to make emotive decisions on investing that could jeopardise your financial security."

“ 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 leave it till six months or a year before, it doesn't give you much time 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.

GLOSSARY

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 lump sum up front

Drawdown: an option that keeps your pension invested and lets you draw money each year

Uncrystallised pension fund lump sum: a way of withdrawing lump sums directly from your pension

'WE NEEDED PENSION ADVICE – FAST'

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



At age 74, former teachers Rijn and Ann Brandse needed to make big retirement decisions quickly. They had left one significant pot alone as they had enough retirement income from other investments that had matured. Then, Ann's provider alerted her that if she'd not chosen how to access her savings by 75, they would decide for her. The couple had used financial advisers all their lives, starting with the purchase of their home. They wanted advice around pensions to ensure they were making the right decision with one of their most important assets. Their original adviser had retired and his partner wasn't moving with enough urgency, so they looked for someone new. A combination of personal recommendations and research led them to Lee Waters, CEO of Barwells Wealth. Ann and Rijn say a crucial factor was finding someone who was

independent, and with whom they could form a relationship. Ann says: "It's not advisable to look for a new financial adviser at 74. It's difficult; you've got to have all your smarts about you and do your homework. But we couldn't have had a better outcome. Lee is professional, moral and trustworthy." Rijn adds: "The lack of urgency from our previous adviser forced us to negotiate for an extension directly with the pension providers and begin the search for a local independent adviser." After gaining an understanding of the couple's long-term goals, Waters recommended a joint lives annuity that provides a guaranteed income for life. The couple will use a 25 per cent tax-free lump sum for discretionary spending, crucial home improvements and a car. Waters says: "We started with a cash flow. We drilled down into their expenditure and how much income they needed. We used an impaired life annuity to deliver that income. They're getting almost 10 per cent return guaranteed, which you could never hope to achieve in a drawdown." An annuity is when you use the money in your pension fund to "buy" an income. In contrast, a drawdown pension is where you leave the money invested and take an income directly from the fund. Rijn says: "The chance of us going together at the same time is remote, so whoever outlasts the other would need the same standard of living. A lifetime annuity suits us down to the ground."

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

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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."

PROPERTY INVESTORS AND LANDLORDS Higher mortgage rates and running costs have pushed many landlords

“ 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 Jonathan Neumann benefited from falling mortgage rates – even after an initial deal was secured

Jonathan 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

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."

“ My adviser said 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."

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

This 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 means 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, saving 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 – comes down from £6,000 to £3,000. 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



specialist products offering 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.

4 million more people to pay income tax

Sitting pretty
Carole Bailey changed how she works without compromising on income

MAKE IT EASIER TO EASE DOWN

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

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

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

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

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

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

An additional benefit from this arrangement is that by

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

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

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

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

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

CASE STUDY PHOTOGRAPHY: ANDREW NYE. IMAGES: SHUTTERSTOCK. PAGE ILLUSTRATIONS: SHUTTERSTOCK

TO 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

How 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 death-in-service benefits will be linked to your salary rather

than reflecting your circumstances. A financial adviser can help you evaluate your 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 dying. 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 or 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 what insurance 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

Insurers 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 cover 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.

Smart tax for small businesses



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

Sara Benwell

Running a small company is 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 company when you die.

The complexity of your business will determine how much support you need. Many smaller companies get by doing things on their own, or with the help of a chartered accountant. However, a financial planner can look at your personal and business finances and come up with a multiyear strategy to meet your long-term goals.

A limited company may be more tax-efficient

SETTING UP YOUR BUSINESS

When you start a company, you 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 returns.

A chartered accountant can explain the benefits of each

approach and help you choose. They will also take on the admin 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.

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."

“ 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

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 says: "I don't know why every business owner in

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

92% of clients opt for an annual review

Fulcher says: "Large organisations offer staff packages, where typically an SME doesn't. But I don't think people understand how little it costs to offer a death-in-service scheme, for instance. And staff really do perceive these things as benefits. "There are ways 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

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 position where there is little or no inheritance tax payable."

Clear view: Andy Saunders, left, discovered how best to plan for retirement



ESSENTIAL TIPS TO FIND A FINANCIAL ADVISER

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



With more than 40,000 financial and mortgage advisers working in the UK, 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.

1. DECIDE WHAT KIND OF ADVISER YOU NEED

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 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 number 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.

3. CHECK FOR 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

appropriate qualifications. For example, all IFAs must hold at least a Level 4 Diploma. Many financial 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.

4. UNDERSTAND FEES

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.

5. 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.

THE GUIDE'S MISSION

Millions 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

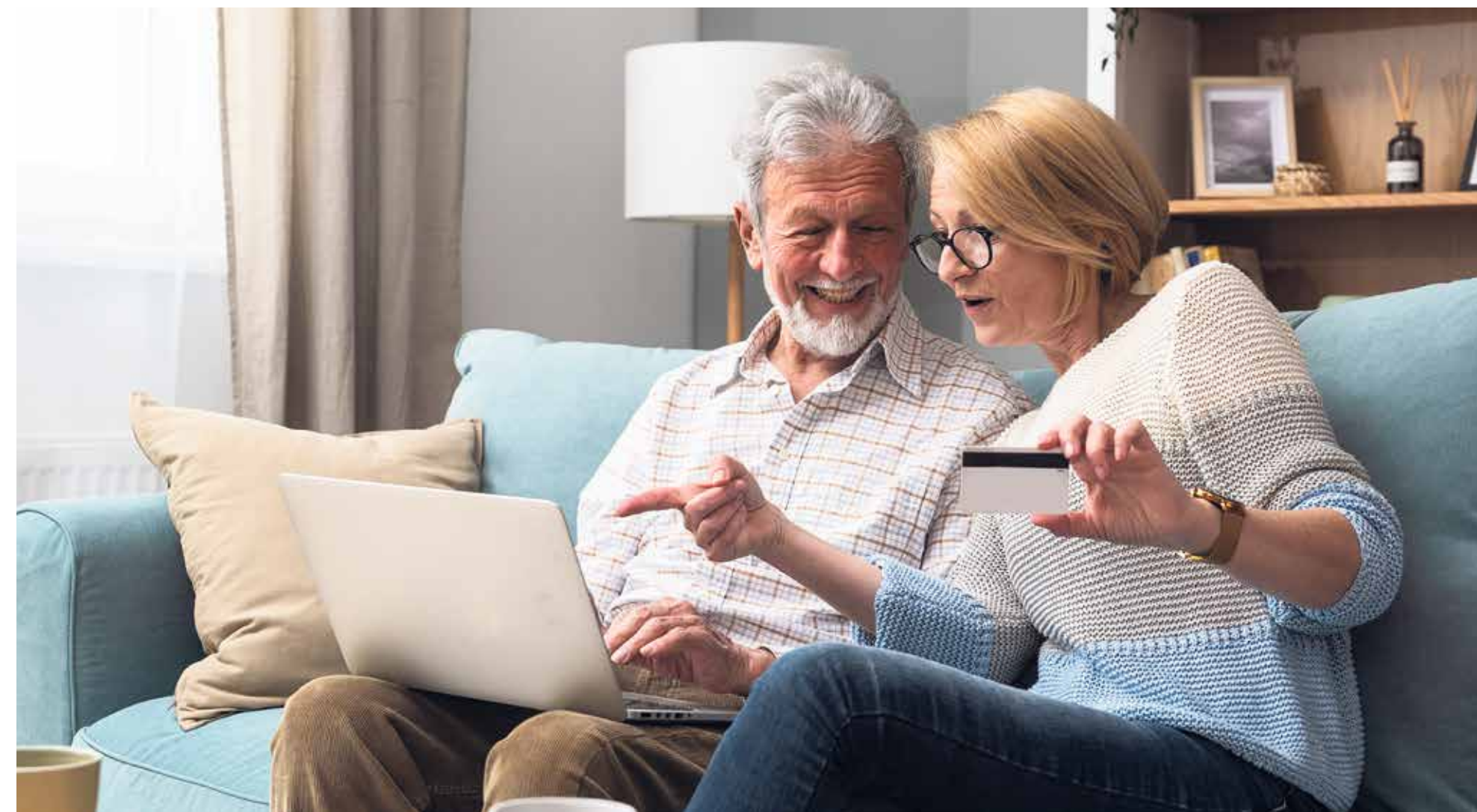
VouchedFor's 2024 Top Rated Financial Adviser Guide includes more than 2,000 advisers. They are all verified members of VouchedFor, which involves a low monthly cost that enables us to verify their client feedback and run multiple checks. So which adviser is best for you? This can be a tricky question, 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:

- 1 UNDERSTAND DIFFERENT ADVISER TYPES**
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.
- 2 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.
- 3 READ REVIEWS LEFT BY PEOPLE LIKE YOU**
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.
- 4 LOOK FOR RECENT REVIEWS**
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
- 5 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.
- 6 LOOK AT THE ADVISER'S QUALIFICATIONS**
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.

CENTRAL ENGLAND						
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFIED
Jason Harris	AFH Wealth Management	I	52	N	Alcester	4
Andrew Whitehead	Honeycroft Wealth Management	R	38	N	Alfreton	3
James Franklin	Fideliuss*	I	19	N	Alfreton	1
Gurdeep Lall	Rhodes Wealth Management	R	23	N	Ashbourne	1
Hannah Cowell	Zplan 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*	I	48	N	Belper	2
Jon Darley	Consequential Planning	I	27	Y	Bewdley	1
Michael Farrance	Consequential Planning	I	10	N	Bewdley	1
Thomas Dickson	Wealthwide*	I	240	Y	Birmingham	6+
Chris Guttridge	True Potential	R	225	Y	Birmingham	5
Laura Salter	Mazars Financial Planning*	I	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*	I	51	Y	Birmingham	2

Alexandra Llewellyn	Mazars Financial Planning*	I	48	N	Birmingham	3
Rudy Smith	Ascot Lloyd	I	47	Y	Birmingham	1
Ranjit Virk	Wealthwide*	I	29	N	Birmingham	1
Paul Tracey	Provest Wealth Management	R	13	N	Birmingham	1
Adam Rendall	Consequential Planning	I	41	Y	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	Y	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 Harrod	AFH Wealth Management	I	11	N	Burton-on-Trent	1
Andrea Cloughley	Palatine Financial Planning	R	49	Y	Cannock	3
Shane Fox	Principle Financial Services Limited	I	183	Y	Coalville	4
Daniel Sperber	Coleshill Wealth Management	I	48	Y	Coleshill	2
Paul Grice	Rothsay Bennett	I	191	N	Coventry	4
Benjamin Clay	Clay Wealth Management	R	82	N	Coventry	3
Craig Bonsor	Jalapeno	I	67	N	Coventry	4
Adrian Middup	Jalapeno	I	65	Y	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 Management	I	120	Y	Derby	6+

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

KEY	
FIRM	* Top Rated Firm (includes trading names of Top Rated Firms), more on p30
STATUS	I Independent financial adviser R Restricted financial adviser
YEARS QUALIFIED	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

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED. Sub-header: CENTRAL ENGLAND.

Main table for Central England with 10 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED, NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED.



VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Main table for East England with 10 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED, NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED. Sub-header: EAST ENGLAND.

Main table for Greater London with 10 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED, NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED.

GREATER LONDON

Main table for Greater London with 10 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED, NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED.

KEY section with definitions for FIRM, STATUS, REVIEWS, FEES PUBLISHED, and YEARS QUALIFIED.

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Table with 7 columns: Name, Firm, Status, Reviews, Fees Pub, Location, Years Qualified. Includes a section for North England with various adviser profiles.

Table with 7 columns: Name, Firm, Status, Reviews, Fees Pub, Location, Years Qualified. Continues the list of advisers.

Table with 7 columns: Name, Firm, Status, Reviews, Fees Pub, Location, Years Qualified. Continues the list of advisers.



VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Table with 7 columns: Name, Firm, Status, Reviews, Fees Pub, Location, Years Qualified. Continues the list of advisers.

Table with 7 columns: Name, Firm, Status, Reviews, Fees Pub, Location, Years Qualified. Continues the list of advisers.

Table with 7 columns: Name, Firm, Status, Reviews, Fees Pub, Location, Years Qualified. Continues the list of advisers.

KEY section containing definitions for FIRM, STATUS, YEARS QUALIFIED, and FEES PUBLISHED.

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Sub-section: SOUTHEAST ENGLAND.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Continuation of Southeast England.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Continuation of Southeast England.

SOUTHWEST ENGLAND

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Sub-section: SOUTHWEST ENGLAND.

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Continuation of Southeast England.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Continuation of Southeast England.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Continuation of Southeast England.

KEY
FIRM: * Top Rated Firm (includes trading names of Top Rated Firms), more on p30
STATUS: I Independent financial adviser, Y 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

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: CENTRAL ENGLAND.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: CENTRAL ENGLAND.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: CENTRAL ENGLAND.

EAST ENGLAND

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: EAST ENGLAND.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: EAST ENGLAND.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: EAST ENGLAND.

GREATER LONDON

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: GREATER LONDON.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: GREATER LONDON.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: GREATER LONDON.

NORTH ENGLAND

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: NORTH ENGLAND.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: NORTH ENGLAND.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: NORTH ENGLAND.

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: CENTRAL ENGLAND.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: CENTRAL ENGLAND.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: CENTRAL ENGLAND.

NORTHERN IRELAND

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: NORTHERN IRELAND.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: NORTHERN IRELAND.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: NORTHERN IRELAND.

SCOTLAND

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: SCOTLAND.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: SCOTLAND.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: SCOTLAND.

SOUTH WEST ENGLAND

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: SOUTH WEST ENGLAND.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: SOUTH WEST ENGLAND.

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Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: SOUTH EAST ENGLAND.

Table with 7 columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB, LOCATION, YEARS QUALIFIED. Section: SOUTH EAST ENGLAND.

KEY

Table with 2 columns: FIRM, STATUS, FEES PUBLISHED. Includes definitions for Top Rated Firm, Independent mortgage adviser, Limited mortgage adviser, and No/Yes fee structure.

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

Table with columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED. Sub-section: SOUTH WEST ENGLAND. Lists mortgage advisers such as Kevin Langshaw, Nick Gott, James Lewis, etc.

Table with columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED. Lists mortgage advisers such as Terri Hodge, Dan Pigden, Oliver Teal, etc.

Table with columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED. Sub-section: WALES. Lists mortgage advisers such as Bleddyn Davies, Lucy Gulwell, Lisa Price, etc.

Table with columns: FIRM, STATUS, YEARS QUALIFIED, FEES PUBLISHED. Includes key and explanatory text for firm status, years qualified, and fee structures.

VOUCHEDFOR'S TOP RATED PROTECTION ADVISERS

Table with columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED. Sub-section: CENTRAL ENGLAND, GREATER LONDON, NORTH ENGLAND, NORTHERN IRELAND. Lists protection advisers such as Sivasenthuran Rasaiya, Qudus Abari, etc.

Table with columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED. Sub-section: SCOTLAND, SOUTH EAST ENGLAND. Lists protection advisers such as Michal Gniewek, Kandeepan Shanmuganathan, etc.

Table with columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED. Sub-section: SOUTH WEST ENGLAND, WALES. Lists protection advisers such as Michael Mark Dalauaidao, Jordan Liddle, etc.

Informational graphic with a blue background, an information icon, and text: 'Protection advisers take their fee from commission rather than charging an advice fee'. Includes a key and explanatory text.

VOUCHEDFOR'S TOP RATED EQUITY RELEASE ADVISERS

Table with columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED. Sub-section: CENTRAL ENGLAND, EAST ENGLAND, NORTH ENGLAND. Lists equity release advisers such as Jemma Sheasby, Meral Kendrick, etc.

Table with columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED. Lists equity release advisers such as David Griffin, Simon Chalk, Dawn Evans, etc.

Table with columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED. Sub-section: SOUTHEAST ENGLAND, SOUTHWEST ENGLAND, SCOTLAND, WALES. Lists equity release advisers such as Russell Coneron, Shaun Tillyer, etc.

VOUCHEDFOR'S TOP RATED FINANCIAL COACHES

Table with columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED. Sub-section: CENTRAL ENGLAND. Lists financial coaches such as Sharon Sandhu, Alan Lynch, etc.

Table with columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED. Sub-section: EAST ENGLAND. Lists financial coaches such as Sula Armstrong, Steve Codman, etc.

Table with columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED. Sub-section: SOUTHEAST ENGLAND. Lists financial coaches such as Una Phelan, Graham Wells, etc.

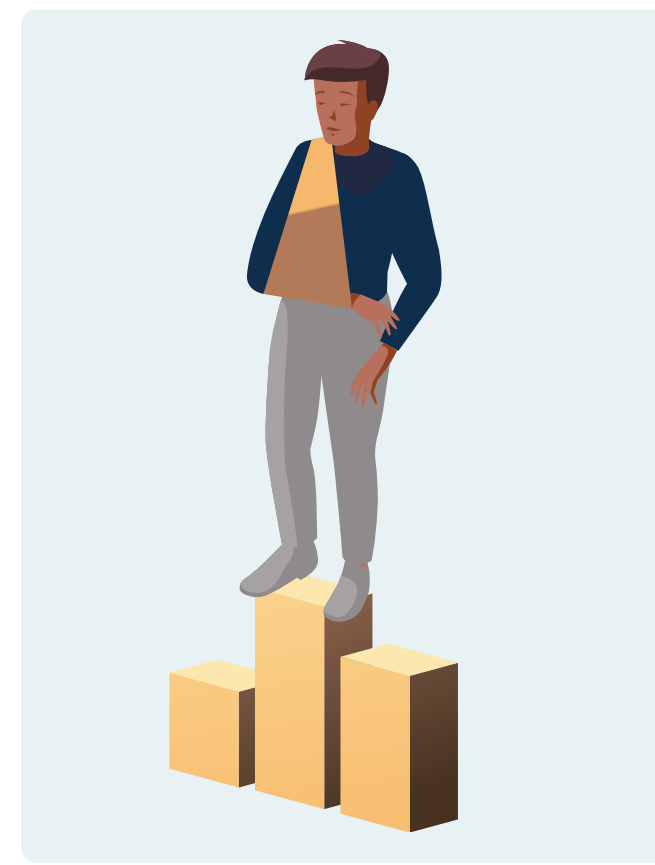


Table with columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED. Sub-section: GREATER LONDON, NORTH ENGLAND, SCOTLAND. Lists financial coaches such as Freya Mathers, Natalie Nadine, etc.

Table with columns: NAME, FIRM, STATUS, REVIEWS, FEES PUB., LOCATION, YEARS QUALIFIED. Sub-section: SCOTLAND, WALES. Lists financial coaches such as Gill Bunnell, Caroline Biebuyck, etc.

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