



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

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

Know your game plan

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

Colin Randall

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

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

It found that of 46.5 million adults who had not obtained regulated advice, nearly 40 per cent had savings or investments of at least £10,000 “and therefore might have a need for advice”.

VouchedFor.co.uk – a ratings

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

Its key objectives are to “demystify the advice landscape”, help consumers understand the value of good advice and make them confident about seeking it.

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

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

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

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

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

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

CHECKLIST

LIFE EVENTS WHEN YOU MIGHT SEEK FINANCIAL ADVICE

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

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

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

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

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



How to pop the right questions

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

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

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

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

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

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

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

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

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

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

What services do you provide?

A financial adviser will let you know whether they are “independent” or “restricted” (see our Jargon Buster, below). They will generally be able to assist with preparing for retirement, building a pension pot, investments and inheritance planning. You may find that some financial advisers can also help with mortgages.

A mortgage adviser will let you know whether they are “whole of market” or “limited”. They can typically help with first-time buyers, remortgaging, buy-to-let properties, insurance and protection, and moving home. An adviser must be clear with regard to what services they offer.

Search for the advisers listed in the tables on pages 7-15. In addition, you can find further services and advice they offer on VouchedFor.co.uk.

Why are you suitable for me?

You want to work with someone who fills you with confidence

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

How, and how much, do you charge clients?

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

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

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

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

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

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

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

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

Inheritance tax...what the fugu?

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

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

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

octopusinvestments
A brighter way

JARGON BUSTER

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

INDEPENDENT FINANCIAL ADVISER

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

FOCUSED INDEPENDENT FINANCIAL ADVISER

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

RESTRICTED FINANCIAL ADVISER

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

WHOLE OF MARKET MORTGAGE ADVISER

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

LIMITED MORTGAGE ADVISER

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

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

How much should financial guidance cost?

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

Laura Brodeur

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

can seem a daunting process, not least because it's hard to tell what represents good value for money. How much should we be paying for life insurance, having a mortgage arranged or getting advice on investing in an individual saving account (ISA)? It is difficult to find out what such help should cost. This is because many advisers do not publicise their fees online, and even when you get the information their different charging structures can be poorly explained and hard to compare.

This is why, in June 2018, the ratings site VouchedFor decided to let advisers upload information on their fees for all to see. This means that when users are reading reviews of advisers on the site to find one suitable for their financial situation, they can compare prices clearly and unambiguously. In the past six months, 47 per cent of VouchedFor's top rated advisers have added their fees. This is evidence, the site says, that the desire for transparency is actually coming from the advisers

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

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

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

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

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



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

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

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

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

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

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

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

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



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

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

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



'The advice that put our finances back on track'

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

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

her, something that would obviously involve a house move." So where should they turn to for help and advice? Karen tried searching online in her local area for a financial adviser, but was wary about approaching someone completely cold, having never visited a financial adviser before. "You're never sure of what people are going to try to sell you," she says. "You hear horror stories and I needed reassurance that the person I was going to talk to wasn't going to run off with our pension. When you are putting all your finances and pensions into somebody's hands, you need to trust them and you want to know from the start that the person is reliable." She discovered VouchedFor via an online recommendation on MoneySavingExpert. Impressed with its transparency, she could instantly access personal reviews on VouchedFor for financial advisers in her area, reassuring her that they came recommended.

Of course, it's natural to put off dealing with your finances, but as Karen explains: "I think financial and retirement planning is something that many people don't consider, none of us like to think we'll ever be that old. But it comes to us all." She says it was helpful to see what other financial issues and life stages – for example, how to prepare for retirement – had been addressed by advisers and what she might be able to ask about. Reviews included information about why a person originally sought help, whether they achieved the outcome they'd hoped for and what an adviser might have done better. Calum O'Donnell, a chartered financial planner at AMAS Investments in Bury St Edmunds, Suffolk, was the independent adviser she approached. Today, Karen declares herself delighted with the decision, saying he has been "absolutely fantastic" and "nothing has been too much trouble". Initially, she contacted him through VouchedFor. Within 24 hours he had responded and arranged a meeting. He visited the Broadheads at their home on several occasions – and they are still in touch. The couple approached Calum with "the usual bag of paperwork". But he didn't open it, instead taking his preferred approach of asking what it was Karen and Mark were most concerned about, and what they hoped to achieve. They wanted to address how to consolidate their pensions, retire early, deal with an inheritance and pay off what at their stage in life was still a large mortgage. Calum reviewed their current and future income against outgoings to quantify their basic, leisure and luxury expenditure, and analysed their cashflow. "We love our holidays and usually try to get away two to three times a year,

Financial makeover:
Mark and Karen
Broadhead



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

plus long weekends," says Karen. "Two of our holidays this year are UK-based so that we can be together with Emma, her partner Rowan and our granddog Lola. We've also been able to comfortably support our daughter through university and teacher training so far." Karen says organising the family's financial affairs has given them the freedom to enjoy other pursuits away from work. The couple enjoy weekends away and have a list of places they want to tick off in their retirement. "When you're working, there's limited time to fit in everything you'd like to do," she explains, adding that she sees retirement "as golf for Mark and my learning to play so that I'm not a golf widow".

After a review, Calum recommended consolidating Mark's pension to a single wrapper with a uniform investment strategy. He also helped the couple with mortgage advice, reducing their home loan and securing a more competitive rate, using the inheritance to reduce some of the mortgage. Moreover, he advised on tax returns, tax-advantaged savings and income protection. "Following a bereavement while we were being advised by Calum, we received a lump sum of money," says Karen. "We were desperate to pay off our mortgage, however, Calum suggested that some of it could be invested in a better way to meet our end

goals and use our money to our best advantage." The advice Karen has received from Calum has far exceeded her expectations and shown her the value of seeking good financial guidance. "He was open and honest about the costs involved, too. "He helped us see how much we needed to live on when we retire and really gave us focus and a goal. It will save us tens of thousands of pounds. "The financial help that Calum has given us is second to none – without it we would quite honestly have been clueless as to how we stood financially in terms of our retirement. It has been invaluable to us." LB

David Prosser

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

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

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

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

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

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

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

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

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

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

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

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

2 Spend more of your money

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

3 Make the most of your IHT allowances

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

4 Give more wealth away

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

Careful planning and expert advice can make a real difference

5 Use discretionary trusts

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

6 Take out whole-of-life insurance

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

7 Investigate incentives, such as business property relief (BPR)

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

8 Leave money to charity

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

8 ways to cut your inheritance tax liability

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



The Guide's mission

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



Adam Price
VouchedFor
CEO and
founder

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

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

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

financial and legal professionals.

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

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

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

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

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

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

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

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

We hope you find the Guide valuable.



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

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

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

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

CENTRAL ENGLAND

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

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

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

KEY

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

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

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

CENTRAL ENGLAND

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

Gary Fulcher	Kimbolton Financial Planning	46	I	N	St Neots
Christopher Clark	Premier Plus	57	I	N	St Neots
Henry Metcalf	Golden Oak Wealth Management	27	I	N	Stamford
Richard Ash	Liberty Partnership	17	I	N	Stamford
Richard Hollington	Octagon Wealth	75	I	Y	Stone
Steven Hendry	Stonegate Wealth Management	72	I	N	Stone
Ashley Clifton	ASC Financial Advisers	85	I	N	Stourbridge
Michael Harvey	Charters Private Wealth	28	I	N	Stratford Upon Avon
Pippa Cuciurean	True Potential	16	R	Y	Stratford Upon Avon
Robin Place	Four Oaks	49	R	N	Sutton Coldfield
Amanda Reid	Gemini Wealth Management	127	I	N	Sutton Coldfield
Jeremy Lake	Jeremy George Lake	23	R	N	Sutton Coldfield
Helen Blackburn	Oaklands Wealth Management	73	I	Y	Sutton Coldfield
Hannah Cowell	2plan Wealth Management	104	I	N	Swadlincote
Mark Johnson	Integritas	78	I	Y	Swadlincote
David Chapman	Complete Advice Services	38	I	Y	Tamworth
Gary Puffett	Mansion Park	63	I	N	Tamworth
James Hawsworth	Pendra House	31	R	Y	Tamworth
Veronica Harrison	True Potential	17	R	N	Tamworth
Nicholas Davies	AFH Wealth Management	11	I	N	Telford
Gavin Roberts	Chartered Independent	68	I	N	Telford
Daniel Morris	Future Perfect	10	R	Y	Telford
Lee Gardner	Gardner Financial Management	69	I	N	Warwick
Roy Donoghue	The Money Map	51	I	Y	Warwick
Paul Anstee	Moneytree Financial Services	66	I	N	Wellingborough
Andrew Reeves	The Investment Coach	85	I	Y	Wellingborough
Spencer Clifton	ASC Financial Advisers	60	I	N	West Bromwich
David Stait	Gemini Wealth Management	60	I	N	Wolverhampton
Scott Saxby	JPA Financial Services	29	I	Y	Wolverhampton
Martin Dodd	Midlands Investment Agency	70	I	Y	Wolverhampton
Chris Stallard	Stallard Wealth Management	10	I	N	Wolverhampton
Simon Mansell	Temple Bar	68	I	N	Worcester

GREATER LONDON

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

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

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

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

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

NORTH ENGLAND

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

Mark Reidford	Innes Reid	34	I	Y	Chester
Haleam Muhashash	Moneytree Wealth Management	24	R	N	Chester
Jane O'Hara	Rosebridge	12	I	Y	Chester
Cathy Smith	Jones & Co	46	I	N	Chesterfield
Mark Jones	Jones & Co	123	I	N	Chesterfield
Donna Robertson	Jones & Co	150	I	N	Chesterfield
Chris Sadler	Jones & Co	50	I	N	Chesterfield
Melanie Wray	Anne Wray	15	I	N	Chorley
Stephen Danson	Banks Wealth Management	68	I	Y	Chorley
Ashley Parry	Polygon Financial	73	I	Y	Clitheroe
Paul Lewis	Polygon Financial	98	I	Y	Clitheroe
Christina Clegg	Christina Clegg	137	I	Y	Colne
Kevin O'Neill	O'Neill Financial Services	17	I	N	Congleton
Kate Boon	Lifeplan Financial Management	99	I	N	Consett
David Nattrass	Sandringham	10	I	Y	Consett
Stephen Sumner	Explore Wealth Management	95	I	N	Cramlington
Peter French	Integrity Wealth Management	37	I	Y	Crewe
Peter Davey	Tilney	16	R	N	Darlington
Gary Smith	Tilney	29	R	N	Darlington
Steven Bell	True Potential	19	R	Y	Doncaster
Wayne Vernon	The Private Office	29	I	N	Dronfield
Leonard Birnie	Tait Walker	17	I	Y	Durham
Victoria Bell	The Pension Review Service	21	I	N	Durham
Chris Breward	Wealth of Advice	163	I	N	Durham
Guy Austin	The Private Office	16	I	N	Elland
Michael Lovell	Chameleon Financial Planning	21	I	Y	Fleetwood
Laura Berry	IFS Wealth Management	11	R	N	Gateshead
Paul Steel	Pension Matters	88	I	N	Gateshead
Michael Davidson	Pension Matters	24	I	Y	Gateshead
Nick Berry	Prism Financial Advice	12	I	N	Gateshead
William Churchill	Positive Solutions	72	R	N	Guisborough
Laurence Turner	Investing For Tomorrow	68	I	Y	Halifax
Scott Palmer	Novus Financial Services	12	R	N	Harrogate
Carl Shepherd	Platinum Advice	36	I	N	Harrogate
Peter Johnys	Sandringham	11	I	Y	Harrogate
Chris Riley	Seventy Financial Planning	65	I	N	Harrogate
Nick Barraclough	The Private Office	17	I	N	Harrogate
Susan Tait	The Private Office	20	I	N	Harrogate
Bob Stephenson	Stephenson Johnson	48	I	N	Hessle
Phil Smith	Stephenson Johnson	49	I	N	Hessle
Steven Cattle	Explore Wealth Management	22	I	N	Hexham
Yianni Theodorou	Logic Wealth Planning	84	I	Y	Heywood
Richard Ilgmann	Dane Valley Financial Services	11	R	Y	Holmes Chapel

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

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

Paul Bain	Gale and Phillipson	40	I	N	Newcastle Upon Tyne
Craig Annan	Gale and Phillipson	37	I	N	Newcastle Upon Tyne
Julie McBlain	J. McBlain	17	R	Y	Newcastle Upon Tyne
Christopher Booth	Lycetts Financial Services	55	I	N	Newcastle Upon Tyne
Anthony Field	Tilney	29	R	N	Newcastle Upon Tyne
Carrie-Ann Woodgate	True Potential	44	R	Y	Newcastle Upon Tyne
Jonathan Wilcox	True Potential	14	R	Y	Newton Le Willows
Paul Richardson	Amethyst IFAs	28	I	N	North Shields
Rachael Hall	Circle Financial Services	34	I	N	North Shields
Derek Dryden	Gale and Phillipson	132	I	Y	Northallerton
Ryan Phelps	True Potential	15	R	Y	Northwich
Fergus Rushe	Vision	11	I	Y	Northwich
Michael Ablott	Hargreaves Lansdown	13	R	Y	Oldham
Eric Mowinski	Landmark Financial Planning	38	I	N	Oldham
Shelagh Taylor	Landmark Financial Planning	25	I	N	Oldham
Christopher Foster	Pennines IFA	19	I	N	Oldham
Angela Maher	Acumen Financial Partnership	63	I	N	Ormskirk
Joseph Stevens	True Potential	102	R	Y	Ormskirk
Phillip Jones	True Potential	11	R	Y	Ormskirk
Thomas Hatley	Christopher Little & Co	16	R	Y	Otley
Jonathan Waterton	JM Glendinning	10	I	N	Otley
Sachin Jain	Reward Financial Services	14	I	N	Otley
Andrew Brierley	Seventy Financial Planning	41	I	Y	Otley
Neil Edmondson	Hargreaves Lansdown	19	R	Y	Penrith
David Lamb	Lamb & Associates	11	I	Y	Ponteland
Dominic McLoughney	Becketts F.S.	67	I	Y	Poulton Le Fylde
Robert Gill	TMF Wealth Management	49	R	N	Poulton Le Fylde
Stephen Fox	Flying Colours	11	I	N	Preston
Ailsa Thomas	Springfield Financial Services	15	I	N	Preston
Vanessa Townshend	Springfield Financial Services	57	I	Y	Preston
Mark Russel	True Bearing	79	I	N	Preston
Jonathan Darwen	True Potential	58	R	N	Preston
Adrian Hill	Octagon Financial Services	14	R	Y	Retford
Carl Fletcher	Fletcher Associates	90	I	N	Ripon
Dominic Bowers	Farsight Financial	45	I	N	Rochdale
Gary Morgan	Hargreaves Lansdown	16	R	Y	Rochdale
Richard Martin	Norden and Bamford	89	I	N	Rochdale
Matthew Thompson	Revolution Financial Services	36	I	Y	Rossendale
Amit Ghai	Regency Wealth	15	R	Y	Rotherham
Adrian Reese	True Potential	15	R	Y	Runcorn
Paul Taylor	Burnett & Co	46	I	Y	Sale
Darren Burnett	Burnett & Co	117	I	Y	Sale
Paul Campion	Haven IFA	59	I	N	Sale
Andrea Gregory	True Potential	40	R	N	Sale
Ken Whitworth	True Potential	24	R	Y	Salford
Mike O'Dea	True Potential	15	R	N	Salford
Paul Robinson	Moneyweb	75	I	N	Scarborough
Andrew Mence	Hargreaves Lansdown	13	R	Y	Selby
Andrew Ball	Fogwill & Jones	82	I	N	Sheffield
Sophie Smith	Fogwill & Jones	10	I	N	Sheffield

Jillian Thomas	Future Life Wealth Management	23	I	Y	Sheffield
James Lawton	Futures Assured	74	I	N	Sheffield
Gregory Cooke	Polaris Wealth Management	63	I	N	Sheffield
Steve Proctor	The Money Map	48	I	Y	Sheffield
Antony Barton	Robertson Baxter	10	I	N	Shepley
Simon Shorthouse	Robertson Baxter	35	I	N	Shepley
Daniel Schofield	The Private Office	14	I	N	Shipley
Allie Baglow	Allisons Financial Planning	106	I	N	Skelmersdale
Chris Dixon	Approachable Finance	56	I	N	Skipton
Barry Orr	Barker Sutcliffe and Associates	64	I	N	Skipton
David Lloyd	Lloyd & Co.	54	I	N	Southport
Pradeep Sharma	Optasia	10	R	N	Southport
Andrew Platt	Callisto	52	I	N	St Helens
Mark Evans	Revolution Financial Services	26	I	Y	St Helens
Peter Tarr	Hargreaves Lansdown	33	R	Y	Stafford
Neil Homer	Lonsdale Wealth	46	I	N	Stafford
Paul Crossan	Hargreaves Lansdown	16	R	Y	Stalybridge
Matthew Bryan-Harris	Hargreaves Lansdown	14	R	Y	Stockport
Mark Carter	Pettecrew	65	I	Y	Stockport
Joe Rose	Prest Financial Planning	33	I	Y	Stockport
Christopher Bailey	True Potential	45	R	N	Stockport
Chris Newland	WTK Financial Solutions	132	I	Y	Stockport
Emma Cherrington	Active Chartered Financial Planners	62	I	N	Stockton On Tees
Anthony Prior	Joslin Rhodes	10	I	N	Stockton On Tees
Nick Matthews	MG Shaw	73	I	N	Stockton On Tees
Don Axtell	True Potential	70	R	N	Stockton On Tees
Chris Flynn	Giliker Flynn	65	I	N	Stoke On Trent
Wes Wilkes	IronMarket	12	I	N	Stoke On Trent
Abad Khan	Right Financial Planning	26	I	N	Stoke On Trent
Paul Clough	Grainger Financial Planning	79	I	Y	Sunderland
Joe Bonallie	Inspire Financial	26	R	N	Sunderland
Glen Sayer	True Potential	16	R	Y	Sunderland
Martin Amer	True Potential	21	R	N	Sunderland
Joe O'Connor	True Potential	14	R	Y	Tarporley
John Carter	Charles Derby	11	R	N	Wakefield
Ian Pine	Gallagher	14	I	Y	Wakefield
Mark Brown	True Potential	21	R	Y	Wakefield
David Rogers	Elliot Miles	72	I	Y	Warrington
Alastair Miller	Farsight Financial	78	I	Y	Warrington
Paul Moat	Explore Wealth Management	15	I	N	Washington
Andrew Elson	Berry & Oak	64	I	Y	Wetherby
Anthony Roberts	Hargreaves Lansdown	12	R	Y	Wetherby
David Barton	Prosper IFA	78	I	N	Wigan
Andrew Day	Depledge	105	I	Y	Wilmslow
Dominic Liptrot	Nigel Liptrot and Associates	20	I	Y	Wilmslow
Gareth Nicholson	Tait Walker	60	I	N	Windermere
Helen Brown	Phillip Bates & Co	101	I	Y	Wirral
Stephen Cross	True Potential	38	R	N	Wirral
William Smith	Wirral Financial Services	56	I	N	Wirral
Andrew Gilmore	Active Chartered Financial Planners	11	I	N	Yarm
Simon Hanson	Hargreaves Lansdown	12	R	Y	York
Nick Lawson	HGH Wealth Management	47	I	Y	York

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

Graham Thompson	Huntington Ross	60	I	N	York
Asif Sadullah	PenLife Associates	32	I	N	York
Ricardo Da Silva	PenLife Associates	51	I	Y	York
John Walker	PenLife Associates	57	I	N	York
Al Spall	True Potential	34	R	N	York
Simon Cowley	Walker Crips	15	I	N	York

NORTHERN IRELAND

Zara Davis	Newbridge	12	I	N	Belfast
Gareth Elliott	Newbridge	87	I	Y	Belfast
Steven Crothers	True Potential	11	R	Y	Belfast
Dale Kirkpatrick	Navigator Financial Planning	24	I	Y	Dromore
Ciaran Scullion	From Acorns	47	I	N	Dungannon
Patricia Newell	Hargreaves Lansdown	19	R	Y	Holywood
David Hill	Hills Financial Planning	50	I	N	Larne
Glenn Welby	Welby Associates	20	I	N	Lisburn
Paul Chada	Furnley House	68	I	N	Magherafelt
Frank Smyth	Atlas Planning	42	I	N	Newry

SCOTLAND

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

David Mahood	Succession Wealth	13	I	N	Glasgow
Jonathan Crowther	Wren Sterling	12	I	Y	Hamilton
John Porter	Craiglyon	108	I	N	Helensburgh
James Sinclair	Achieve Financial Planning	25	I	Y	Inverness
Craig Loney	Advanced Financial Planning	11	R	N	Inverurie
Steven Mathieson	Mathieson Financial Services	20	R	Y	Inverurie
Jean Dawson	More Than Mortgages	52	I	N	Kinross
Michael McLintock	Adelp Financial Solutions	32	I	Y	Lanark
Grant MacDonald	Torpin Associates	46	I	Y	Loanhead
Mary Hemingway	Prosperity IFAs	23	I	N	Melrose
David Charnley	Southern Financial Services	14	I	Y	Motherwell
Iain Dick	Money Advice & Planning	12	I	N	Newton Stewart
Jim Noble	Origen Financial Services	22	R	N	Prestwick
Brian Kerr	De Beul Kerr	114	I	Y	Stirling
Lynn Barclay	Lomond Wealth Management	23	I	Y	Stirling
Nick Callaghan	JC Roxburgh	46	I	N	Troon
Jacqueline Hillan	JC Roxburgh	35	I	N	Troon
Ian Campbell	AAB Wealth	11	I	Y	Westhill
Simon Glazier	Stewardship Wealth	56	I	N	Westhill

SOUTH EAST ENGLAND

George Koulloupas	Informed Wealth Management	29	I	N	Abingdon
Jon Elkins	Smarter Financial Planning	71	I	N	Amersham
Alister Mellor	Succession Wealth	74	I	N	Amersham
Mathew Angell	Flying Colours	16	I	N	Ascot
Nicolle Sodey	Facts and Figures	28	I	N	Ashford
Nicholas Ryan	Yellow Bear Financial Consultancy	52	I	N	Aylesbury
Simon Torry	SRC Wealth Management	60	I	Y	Basildon
Ray Ingleby	Positive Solutions	57	I	N	Basingstoke
Tony Woodward	Charles Derby	40	R	Y	Beaconsfield
Aga Drozd	Alexander House	12	R	Y	Bedford
Matthew Aitchison	Clear Vision Financial Planning	15	I	N	Bedford
Victoria Redhead	Foxgrove Associates	10	I	N	Bexhill On Sea
Peter Harris	Omni Finance	13	I	Y	Bexhill On Sea
Jenny Jackson	Premier Plus	66	I	Y	Biggleswade
Paul Davis	Clear Financial Advice	127	I	N	Billericay
Gareth Heath	Crocus Wealth	70	I	N	Billericay
Chris Longman	Hanbury Wealth	15	I	N	Bishop's Stortford
Joe Froud	The Mellor Practice	27	I	Y	Bognor Regis
Bodie Dove	Colin Hookey	23	I	N	Bournemouth
Chris Miles	Continuum	18	I	Y	Bournemouth
Daniel Weldon	The Wilcox Young Partnership	32	I	N	Bournemouth
Tas Constantinou	AFH Wealth Management	31	I	N	Braintree
Mark Watson	Integris Wealth	31	I	N	Brentwood
Chris Bibb	Chris Bibb IFA	13	I	N	Broadstone
Christopher Peacock	St. James's Place	13	R	Y	Buntingford
Harry Morgan	Wellesley Investments	25	R	Y	Burgess Hill
Calum O'Donnell	AMAS Investments	79	I	Y	Bury St Edmunds
Andy Manning	Succession Wealth	40	I	Y	Bury St Edmunds
Lee Giles	Gallagher	19	I	N	Canterbury

Samantha Secomb	Pentins Financial Planners	29	I	Y	Canterbury
Sian MacInnes	Gallagher	178	I	Y	Carterton
Chris Clark	Advance Wealth	40	I	Y	Chelmsford
James Caviel	Capital Wealth Solutions	126	I	Y	Chelmsford
Kevin Bray	EC Financial Services	81	I	Y	Chelmsford
Daniel Midwinter	Fairey Associates	14	I	N	Chelmsford
Laura Wilson	Fairey Associates	13	I	N	Chelmsford
Gavin Dixon	Montgomery Financial Consultants	68	I	N	Chelmsford
Patrick Wilmot	Positive Solutions	12	R	Y	Chesham
Andy Hawthorn	Compass Financial Planning	55	R	Y	Chichester
Brian Martin	Gallagher	11	I	N	Chichester
Chris Page	Lewis Brownlee	45	I	Y	Chichester
Paul Duncalf	Premier Financial Planning	37	I	Y	Christchurch
John Markham	Future Financial Planning	36	I	N	Clacton On Sea
Julie Searles	Searles Financial Planning	27	R	Y	Clacton On Sea
Peter Emery	Emery IFA	90	I	N	Colchester
Gordon Kearney	Fiducia Wealth	34	I	N	Colchester
Andrea Painter	Hargreaves Lansdown	10	R	Y	Colchester
Grant Buchanan	Scrutton Bland	20	I	N	Colchester
Gary Riches	Scrutton Bland	11	I	N	Colchester
Mike Black	Oakwood	17	R	N	Cranleigh
Graham Hicks	GA Hicks Associates	35	I	N	Crowborough
Brian Downton	Downton and Ali	13	R	N	Dartford
Melinda Bush	Quartz Financial Services	52	I	Y	Dartford
Daniel Kern	Fiducia Wealth	12	I	N	Dedham
Duncan Mackay	Gallagher	13	I	N	East Grinstead
Tony Springer	Square One	41	I	N	East Grinstead
Paul Clifford	Clifford Osborne	220	I	N	Eastbourne
Gareth Evans	Lodestone Financial	32	R	N	Eastbourne
Alex Tondeur	Lodestone Financial	11	R	N	Eastbourne
Sandy Pabial	The Private Office	11	I	N	Epping
Robert Brealey	Abbotstone Financial Solutions	66	I	Y	Fareham
Mark Holmes	Eighteen Wealth Planning	16	I	Y	Fareham
Phil Mason	Prosperity IFAs	11	I	N	Fareham
Sam O'Mara	Southern Wealth Associates	65	I	N	Fareham
Glen Belcher	TFA Wealth	16	I	Y	Fareham
Rod Warne	Unity Wealth Management	17	I	N	Fareham
Richard Gross	Church's Financial Planning	12	I	N	Farnham
Jeffrey Coleman	True Potential	22	R	Y	Felixstowe
Nathan Harris	Lothbury Pendil	57	I	N	Folkestone
Rebecca Harris	Wren Sterling	10	I	N	Folkestone
Alex Shang-Simpson	True Potential	12	R	Y	Frinton On Sea

KEY

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

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

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

SOUTH EAST ENGLAND

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

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

SOUTH WEST ENGLAND

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

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

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

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

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

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

KEY

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

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

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

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

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

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

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

KEY

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

FEES PUBLISHED:
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VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

CENTRAL ENGLAND

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

Chris Fyfe	Bluesky Mortgages	16	WoM	N	Barnet
Nisheet Shah	Positive Solutions	22	WoM	N	Barnet
Christopher Lawton	Lawton Financial Services	29	L	N	Bexley
Emma Frost	Trinity Finance	18	WoM	N	Bexleyheath
Malcolm Isaacs	The Orchard Practice	11	WoM	N	Borehamwood
Augusta Onyiuke-Eluma	Foster Denovo	11	WoM	N	Borough
Ash Manning	Foster Denovo	22	WoM	N	Borough
Charlie Wade	Charles Wade Finance	107	WoM	Y	Chiswick
Jo Jingree	Maytree Mortgages	35	WoM	Y	Crystal Palace
Tony Joannou	Money Sage	23	WoM	N	Eltham
Ciara Duffy	Absolutely Mortgages	56	WoM	Y	Epsom
Lawrence Lee Baw	GHL Direct	30	WoM	N	Epsom
Jules Held	Maytree Mortgages	17	WoM	Y	Epsom
Mohammed Miah	Investa Finance	16	WoM	Y	Forest Gate
Mitul Patel	Lemon Tree Financial	79	WoM	Y	Harrow
Syed Kazmi	Mortgage & Life	42	WoM	Y	Harrow
Viral Patel	Custodia Estate Planning	14	WoM	Y	Harrow
Martin Cook	Westminster Wealth	51	WoM	Y	High Holborn
Joshua Brown	Westminster Wealth	19	WoM	Y	High Holborn
Louis Chalk	Trinity Finance	29	WoM	N	Honor Oak
Michael Bennison	Bennison Brown	39	WoM	Y	Isle Of Dogs
Hannah Bashford	Model Financial Solutions	35	WoM	Y	Leatherhead
Becky Springford	Model Financial Solutions	17	WoM	Y	Leatherhead
Jamie Chapman	CMG Advisers	187	L	Y	Moorgate
Deanne Straker	Trinity Finance	10	WoM	Y	Peckham Rye
Dilip Kandaiah	AFP Partnership	101	WoM	N	Pinner
Sekkappan Alagu	Nachu Finance	55	WoM	N	Queensbury
Umair Hafeez	Sandringham	11	WoM	N	Southall
James Bull	JB Mortgages	37	WoM	Y	Southgate
Tom Foy	Thomas Foy Financial	17	L	Y	St Paul's
Jiten Varsani	London Money	61	WoM	N	Stanmore
Ged O'Sullivan	AFP North London	56	WoM	N	Stoke Newington
Richard Wynn	Hoocht	36	WoM	Y	Stratford East
Daniel Meadows	Summit Financial Solutions	22	WoM	N	Upminster
Harpreet Chadha	Noble Life	51	WoM	Y	Uxbridge
Mohit Mehra	Mortgage Matchmakers	10	WoM	N	Wandsworth
Mohammed Khan	Contractor Mortgages Direct	48	WoM	Y	Watford
Amit Patel	Trinity Finance	14	WoM	N	Welling
Ben Harrington	Trinity Finance	13	WoM	N	Welling
Omer Mehmet	Trinity Finance	53	WoM	N	Welling
Maria Goble	Trinity Finance	12	WoM	N	Welling
Nick Daynes	Prospect Tree Mortgages	67	WoM	Y	West Wickham
James McDermott	Pennymatters	84	WoM	Y	Weybridge
Daniel Emerson	Caplon	46	WoM	Y	Wimbledon
Sheena Young	Encore Mortgages	12	WoM	N	Woodford
NORTH ENGLAND					
Steve Barron	GHL Direct	12	WoM	N	Alnwick
James Foster	JF Financial Solutions	56	WoM	Y	Altrincham
Tanya Cilia	Mortgages Explained	20	WoM	Y	Appley Bridge
Louisa Manterfield	Louisa Manterfield	23	WoM	Y	Barnsley
Bill Millington	The Mortgage Shop	10	WoM	N	Barnsley
Elizabeth Franks	Northern Eagles	16	L	N	Bawtry
Darren Martin	Rosemount Financial Solutions	44	WoM	N	Bingley
David Rawlings	Just Mortgages	15	WoM	N	Blackburn
Robert Norris	The Mortgage Shop	38	WoM	N	Blackpool
Christopher Kennaugh	Just Mortgages	19	WoM	N	Bolton
Marie Price	Burlington Financial	12	WoM	N	Bridlington
Ian Holmes	KIS Financial Solutions	43	WoM	N	Brighouse

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

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

NORTHERN IRELAND

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

SCOTLAND

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

SOUTH EAST ENGLAND

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

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

SOUTH WEST ENGLAND

Katrina Herrod	Vanilla Financial Solutions	16	WoM	Y	Axminster
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Charley Newman	Mortgage Saving Expert	52	WoM	N	Bath
James Thorne	Premier Financial Planning	15	WoM	Y	Blandford Forum
Mark Davis	XL Financial Services	52	WoM	Y	Bridgwater
Julie McDonald	Aspirations Financial Advice	36	WoM	Y	Bristol
Khalid Javid	Blackstone Financial Solutions	66	WoM	Y	Bristol
Alex Bodman	Elite Financial Consulting	26	WoM	N	Bristol
Chantal Stuart	EveryStep	28	WoM	N	Bristol
Catherine Hope	Hope Mortgage Solutions	35	WoM	Y	Bristol
Thomas Crane	Lucid FS	60	WoM	Y	Bristol
Charlotte Coles	Clear Thinking Finance	17	WoM	Y	Burnham On Sea
Sarah Hume	Cheltenham Mortgage Advisers	15	L	N	Cheltenham
Luke Tomkotowicz	Fairview Financial	26	WoM	Y	Cheltenham
Mark Walker	Lighthouse Mortgage & Protection	55	WoM	Y	Cheltenham
Nathan Ball	One 77	22	WoM	Y	Chippenham
Cy Cotterill	Temple Wealth	11	WoM	N	Dorchester
Richard Dagleish	Premier Financial Planning	20	WoM	Y	Exeter
David Adamson	FA Wealth	11	WoM	N	Fairford
Paula Whiteside	FA Wealth	11	WoM	N	Fairford
Gemma Gage	Your Mortgage Services	12	WoM	N	Gloucester
Greg West	Your Ideal Mortgage	109	WoM	N	Liskeard
Jason Whitehead	Vitality Mortgages	71	WoM	N	Lydney
Andy Haigh	Rosemount Financial Solutions	38	WoM	N	Newquay
Stuart Powell	Ocean Mortgages	44	WoM	N	Plymouth
David Aggiss	Three Sixty Mortgages	31	WoM	N	Plymouth
Jon Kempson	Omni Finance	19	WoM	Y	Salisbury
Adam Nanson	Your Mortgage Expert	53	WoM	Y	Salisbury
Johanna Kemp	Abacus Financial Options	68	WoM	N	Sherborne
Ross Hampton	GHL Direct	73	WoM	Y	Stroud
Mark Stallard	House & Holiday Home Mortgages	80	L	Y	Stroud
Suzanne Gore	Not Only Mortgages	74	L	N	Swindon
Mark Weymouth	1st Financial	123	WoM	N	Taunton
Lizz Reading	Cooper Associates	39	WoM	N	Taunton
Daniel White	White Financial Services	69	WoM	Y	Taunton
Samuel Whittlesea	Whittlesea Mortgages	90	WoM	Y	Taunton
Simon Dawes	Cooper Associates	11	WoM	N	Yeovil

WALES

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

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Inheritance tax... what the fugu?

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

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

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

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A brighter way