



# VouchedFor's 2025 Top Rated Financial Adviser Guide

Helping you plan a future that really adds up

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# The power of a portfolio

**Investing needn't be complicated: expert advice and a diversified strategy go a long way towards growing wealth**

**David Prosser**

**A**re you an investor? You may not think so, but if you have any savings – from a few pounds in the bank to pension contributions at work – you have already started making investment decisions. While it's easy to be intimidated by the mystique surrounding investment, the secret boils down to consistency, discipline and common sense.

Seeking financial advice will help – but don't go looking for an investment guru, says James Reiss, CEO of wealth manager David James Wealth. "Find someone who will be a planner, rather than an investment adviser," Reiss says. "You'll still end up with a set of investments, but they'll be tailored to give you the best chance of achieving your financial goals."

It's a critical point, says Natalie Wright, UK head of family business at the accountant and financial adviser Forvis Mazars. "Investment is about managing your money so you're able to do the things you want to in the future, from supporting your family to retiring comfortably."

In practice, that means building a diversified portfolio: a set of investments chosen with your goals and attitude to risk in mind.

There are lots of options. People often think of investment as putting money into the stock market, but other opportunities include bonds (essentially loans to governments and other companies), property, commodities, infrastructure and cash.

Each of these investments – or asset classes – comes with a different risk and return profile. Some assets, including the stock market, have the potential to deliver higher returns over the longer term, but with more ups and downs along the way. Others are more suitable for shorter-term horizons because they carry less risk, but the return potential will also be lower.

The good news is you don't have to do all the work yourself. Most investors use investment funds to get exposure to the asset classes they want. These funds are run by professional managers who pool your money with contributions from other investors. You can put in a lump sum up front or make regular savings, and you're usually entitled to withdraw money whenever you choose.

Some funds are actively managed: the manager chooses the investments they expect to do best in a given asset class. Others are passive: they automatically track the performance of a specific index – the average performance across a particular stock market or set of investments. Funds that track the performance of the FTSE 100 index of the largest UK companies are a good example.



“*If you have any savings – from a few pounds in the bank to pension contributions at work – you have already started making investment decisions.*”

"An index can be thought of as a recipe in a cookery book," says Katya Nelyudova, head of sales EMEA at FTSE Russell. "It sets out the ingredients necessary to make a dish, together with the instructions to combine them. FTSE Russell produces the recipes that fund managers like BlackRock follow," she says. "But the index is not the dish itself – it's the guide. The rules of an index help produce the desired dish – a fund's constituents. Therefore, the right investment starts with the right index. And your choice of index really matters."

How, then, to build the right portfolio? This is where a financial adviser can help. They'll ask you why you're investing, then advise you on how to build a portfolio.

For example, if all your financial goals are long term (saving for retirement in 30 years), you can afford to be more aggressive. If you're going to need access to your money sooner (buying a house in three years), you need to be more cautious because you don't have time to recover from any setbacks.

Grasping this principle is the key to good investment planning, says Reiss. "Investment products are actually the last thing we talk to clients about," he says. "We start by understanding their objectives and work backwards." Advisers can also help with tax efficiency, he points out. For example, holding your investments inside an individual savings account (Isa) will shelter all income and profits from tax.

Some investors prefer to buy different funds to get exposure to each of the asset classes they're interested in. But another possibility is a multi-asset fund that holds lots of different types of investment all at once, explains Heather Christie, head of UK adviser sales at the investment manager BlackRock.

"A multi-asset fund is like a basket that holds different types of investments, such as stocks, bonds and real estate. This mix helps to spread risk, so if one investment doesn't do well, others might still perform better," she says. "A pre-built portfolio option, like a multi-asset fund, is particularly useful for investors who don't have the time or expertise to build their own portfolio."

Exploring new technologies can also help. There are a growing number of online platforms that will automatically suggest an investment portfolio based on the information you provide about your goals and your attitude to risk.

The bottom line? Investment is far more accessible than many people realise – don't be put off by the jargon or the mystique. With support from the right advisers and experts, everyone is capable of building an investment portfolio for their financial goals.

# EXPERT GUIDANCE FOR LASTING GAINS

**From tax efficiency to investment strategy, an accredited specialist keeps you on track and helps you avoid costly mistakes**

**Leah Milner**

**F**or those who have never used a financial adviser before, the idea of spending several thousand pounds per year or more for their wisdom might feel hard to justify.

But for millions of people it is money well spent, as research from insurance and investment firm Royal London shows two thirds of clients who pay for professional financial advice believe it delivers good or excellent value.

A good adviser should ensure you more than recoup the cost of their fees in the financial returns and cost savings that they help you achieve in the long run. Beyond this, other potential benefits are hard to quantify in pounds and pence – whether that is making sure your loved ones are financially protected should the worst happen or helping you avoid costly mistakes in times of market turbulence.

"Most people spend so much of their lives working – we are here to make sure they make the most of what they have and of their financial future," says Steven Pyne, chartered financial planner and managing partner at Holden & Partners.

"A good financial planner will work out where you want to be and the best way of getting there. But importantly, along that journey, they are going to make sure you do certain things and stop you from doing

others that might be detrimental to your financial wellbeing."

Priorities might shift as you move through your life and an adviser should help you make adjustments as needed to ensure you are on the right track. This means making the most of tax breaks, ISA allowances and paying enough into a pension.

Pyne says: "Unfortunately, for whatever reason, we often come across fairly sophisticated clients who are neglecting the basics. Everyone is time-poor in this day and age and a financial planner will add significant value here."

Enthusiastic investors can easily go off course without the guidance of a professional who understands risk and how to manage it by building a properly diversified portfolio. Katharine Ross, financial planner at Smith & Wardle, says: "We get clients who have started investing on their own. While it's great they have done something, they have ended up with an enormous portfolio of stocks and investments to keep track of and they are overwhelmed."

Another danger here is that investors end up with a portfolio that is not properly diversified so the risk is highly contingent on the fortunes of a particular country, sector or, worse, on an individual fund or company.

Because of employer share-save schemes it is common for investors to hold stock in companies where they work – meaning they are doubly exposed to both redundancy risk and investment losses should that business get into difficulty, Ross explains. Financial planners will encourage you to hold a wide spread of different investments to manage risk effectively.

Psychological biases and emotional reactions can also pose dangers for novice investors who try to go it alone. Luke Neves, a financial planner and associate director at The Penny Group, part of The Openwork



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Partnership, says: "We saw this when Covid hit and the markets tanked. Clients were panicked and thought they should cut their losses and sell their assets. We were talking them back from the brink to stop them from selling."

"Then in the space of six months from March 2020 to September 2020, we saw the market bounce back. Many investors who did not have a trusted adviser on the end of the phone may have made rash decisions and locked in those losses."

Financial advisers use software to help give their clients a 360-degree view of their pensions, investments and savings in one place. This makes it easier to manage risk across their portfolio. By working with an adviser, you can also use the software to make projections for the future and see whether you are on track to reach your goals – say, retiring at your chosen age with a certain level of income and no mortgage debt.

"These cashflow modelling tools paint a picture of what your financial future will look like and allow you to understand the impact of decisions you make now," says Ross. Once you have got a plan in place, your adviser will keep you up to date with regular check-ins, depending on your needs and market events. You should also be able to log in and view how your investments are doing at any time.

For Neves, peace of mind is an overlooked benefit clients gain from taking advice. "It is knowing you can sleep at night, having someone qualified in the field looking after your money. They are going to be on the other end of the phone if something goes wrong and can provide reassurance that everything is not as bad as it might seem. But equally, if changes are needed, they are going to be proactive and make tweaks to ensure you stay on track."

“*Professionals advise that the best way to manage risk is with properly diversified portfolio*”

**Personal finances:** the board game where everyone wants more pieces



# How to make the most of your money in today’s Britain

**Isas, investments and inheritance: experts weigh in on the best ways to maximise your cash in a transforming economy**

**David Prosser**

All new governments make changes and the Labour administration that took office last July is no exception: it has already announced a raft of reforms that could have a significant impact both on your finances and your financial planning.

Taking the time to understand these changes and reacting accordingly is important, says William Stevens, head of financial planning at wealth management firm Killik & Co, but a good financial adviser should be able to help. “An adviser will look at how your long-term plans might need to change according to what’s happening in the short term,” he says.

First, the good news: Labour has so far stuck to its pledge not to increase income tax, national insurance and VAT rates, at least for individuals. That protects your post-tax earnings – and if you’re on a lower income, a significant rise in the minimum wage should also provide help.

However, November’s budget did introduce tax rises in other areas. Capital gains tax, payable on investment profits above £3,000 in any single tax year, has already gone up; basic rate taxpayers now pay 18 per cent, an increase from 10 per cent previously, while higher rate taxpayers pay 24 per cent, up from 20 per cent.

The rules on inheritance tax are also changing. Most significantly, from April 2027, money left in your pension when you die will begin counting as part of your estate for inheritance tax purposes; that means your heirs may have to pay duty on the money, with inheritance tax due on estates worth more than £325,000.

Controversially, the generosity of special exemptions for business owners – including farmers – have been reduced. Still, financial advisers can help you to

navigate these reforms – mitigating some of the additional taxes you and your family might now face, and adjusting your plans where necessary. “So much has changed and there will be more to come,” says Ola Abdul, CEO of Fundment, which provides technology to help financial advisers serve their clients. “Advisers need to make sure they have the right tools to work with clients effectively, and many now see themselves as financial doctors – providing ongoing financial care as it is needed.”

For example, advisers will steer you towards tax-efficient savings structures. First, everyone has an individual savings account (Isa) entitlement; you can invest up to £20,000 a year into an Isa, and all income and

“*Many advisers now see themselves as financial doctors, providing their clients with ongoing financial care as it is needed*”

gains – of whatever size – will be tax-free. That’s even more valuable with capital gains tax going up.

Similarly, contributions to private pensions – both workplace and individual plans – are tax-efficient. You get tax relief on these payments – free cash from the government – and all your savings grow free of tax, just like in an Isa. Other options include the enterprise investment scheme and venture capital trusts; both offer a range of tax breaks, but require you to invest in smaller, riskier businesses.

Advisers will also ensure you’re making the most of various allowances. You can earn up to £500 in dividend income each year with no tax to pay; that can be useful if you have investments, but also if you run your own business and pay yourself this way. You also get £3,000 worth of capital gains tax free each year; an adviser may suggest you take some profits from your investments to make the best use of this allowance.

On inheritance tax, there are opportunities to plan ahead. Couples get their own inheritance tax allowances and can pass these on to each other, increasing the value of their tax-free estates to £650,000. Special rules applying to your home can increase this to £1 million. You can also reduce the value of your estate by giving some of it away during your lifetime; an adviser might suggest taking out life insurance to cover the bill.

“The extension of inheritance tax to pensions should also give pause for thought,” adds Stevens. “Currently, it makes sense to draw on other savings

“*The extension of inheritance tax to pensions should also give pause for thought. Currently, any unused pension cash can be passed on free of tax; in future, some families may want to rethink that approach.*”

first when you reach retirement, because any unused pension cash can be passed on free of tax; in future, some families may want to rethink that approach.”

The more complex or specialist your finances, the more it makes sense to seek expert advice. Small business owners will certainly want to discuss their situation with an adviser, as the new capital gains tax rates could significantly increase the tax bill when they sell up and the inheritance tax reforms are also a concern. Farmers need help too.

Advice needn’t be face to face – many advisers are investing in technological solutions that enable clients to get help remotely through multiple channels. That may be more convenient – and give you access to help straight away as the government continues to make further changes. “You can now get real-time data or use super apps to keep a constant watch on your portfolio,” says Abdul. “As the environment becomes more complex and changeable, that can help you to keep up.”

**Budget blitz:** the rules around inheritance tax are changing



## THE GUIDE’S MISSION

It’s a frustrating imbalance. Millions of Brits who could benefit from financial advice don’t access it. Yet, almost all of those who do access financial advice find it valuable: our data shows that 98% would recommend their adviser.

The 2025 Top Rated Financial Adviser Guide sets out to demystify the advice landscape and points to the advisers (and financial coaches) who do brilliant work for their clients. As decided by...their clients.

In total, 2,633 advisers and coaches from 1,352 different firms are included in the 2025 Guide. They collected 61,686 reviews last year with an average rating of 4.89 out of 5.

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

We also check advisers’ identity, qualifications and client reviews, and we monitor the outcomes for everyone who contacts an adviser through VouchedFor.

At the end of the Guide you will find a Top Rated Firm section, celebrating firms who regularly monitor feedback from all their clients, and perform well against industry benchmarks.

All we do at VouchedFor is driven by the mission to help people access the best advice for them. The 2025 Guide is an important part of our efforts, and I sincerely hope you find it valuable.



*Hattie Spurrell*

**HATTIE SPURRELL**  
DIRECTOR OF ADVISER  
SUCCESS, VOUCHEDFOR

\*The Advice Gap, May 2023, The Lang Cat

## THE PSYCHOLOGY OF LOSS AND GAIN

**Money matters can, understandably, go hand in hand with emotions – but emotions can also lead to mistakes.**

The lottery effect, as behavioural psychologists call it, can tempt people to chase “hot” stocks or funds, even though they’re not suitable for their financial objectives or carry more risk than is appropriate.

Fear of missing out can make investors become fixated on the money they could have made from an investment, leading them to abandon sensible financial planning.

People’s reactions to losses are particularly powerful. One study found that losing £100 can feel twice as painful as the positivity felt from gaining £100. As a result, investors are often tempted to sell out of loss-making investments – for fear of their losses getting worse – even though this means missing out

on a recovery and potential medium and long-term gains. Being aware of these emotional biases can help you to remain disciplined. A good financial adviser will also help support you through your natural emotional responses.

The key is to have a plan and then to stay focused on your long-term goals rather than getting hung up on short-term changes.

“Planning investments with specific goals helps investors select the right products and stay motivated,” says BlackRock’s Heather Christie.

“Goals-based investing aligns investments with your timeline and risk tolerance, leading to smarter decisions on products and easier progress tracking.”

“*Fear of missing out can make investors fixate on the money they could have made from an investment, leading them to abandon sensible financial planning.*”

## HOW TO USE THE GUIDE

Advisers in this Guide are members of VouchedFor, which involves a low monthly cost so we can verify their client feedback and qualifications. Here are 6 top tips to help choose which adviser is best for you.

### 1 UNDERSTAND DIFFERENT ADVISER TYPES

Each Top Rated Adviser’s services can be found on their VouchedFor profile.

### 2 ASK HOW MANY CLIENTS THE ADVISER HAS

It’s helpful to know what percentage of an adviser’s clients have left them reviews.

### 3 READ REVIEWS LEFT BY PEOPLE LIKE YOU

Filter an adviser’s reviews based on criteria that match your needs.

**Still struggling? We’d love to help – please contact us on [customer\\_service@vouchedfor.co.uk](mailto:customer_service@vouchedfor.co.uk) or call 0203 111 0580**

### 4 LOOK FOR RECENT REVIEWS

These are a stronger indicator of current service levels than older reviews.

### 5 CHECK HOW MANY YEARS THE ADVISER HAS BEEN TOP RATED (THE MAX. IS 7)

This shows an adviser has invited regular feedback for a long time.

### 6 LOOK AT THE ADVISER’S QUALIFICATIONS

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



## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

## CENTRAL ENGLAND

| NAME                | FIRM                                   | REVIEWS | LOCATION | YEARS QUALIFIED |
|---------------------|--|---------|----------|-----------------|
| Chris Guttridge     | True Potential                         | 304     | B1       | 6               |
| Thomas Dickson      | Wealthwide*                            | 268     | B1       | 7+              |
| Laura Salter        | Forvis Mazars*                         | 132     | B1       | 5               |
| Gem Durham          | Whitebeam Independent Financial Advice | 120     | B1       | 7+              |
| Rudy Smith          | Ascot Lloyd*                           | 102     | B1       | 2               |
| Kira Sehmbi         | True Potential                         | 97      | B1       | 7+              |
| Paul De Vries       | Ascot Lloyd*                           | 95      | B1       | 1               |
| Martin Brown        | Wealthwide*                            | 82      | B1       | 3               |
| Ranjit Virk         | Wealthwide*                            | 77      | B1       | 2               |
| Daniella Campbell   | Forvis Mazars*                         | 38      | B1       | 1               |
| Daniel Cornish      | Wealthwide*                            | 35      | B1       | 1               |
| Andy McGowan        | Charles Stanley*                       | 40      | B15      | 1               |
| Peter Aylward       | Charles Stanley*                       | 32      | B15      | 1               |
| Nick Shioleftou     | NPS Wealth Management                  | 56      | B17      | 1               |
| Simon Foley         | Charles Stanley*                       | 30      | B17      | 1               |
| Paul Tracey         | Provest Wealth Management              | 26      | B45      | 2               |
| Daniel Sperber      | Coleshill Wealth Management            | 61      | B46      | 3               |
| Jason Harris        | 88 Capital Wealth Management           | 65      | B49      | 5               |
| Simon Baldwin       | High House Wealth Management*          | 192     | B60      | 4               |
| Lisa Footes         | Footes Financial Planning              | 157     | B60      | 4               |
| Darren Mason        | Ascot Lloyd*                           | 109     | B60      | 2               |
| Stephen Baker       | Ascot Lloyd*                           | 106     | B60      | 2               |
| Tom Morgan          | Orca Wealth                            | 105     | B60      | 1               |
| Daisy Whateley      | Whateley Wealth Management             | 86      | B60      | 2               |
| Nicola Whateley     | Whateley Wealth Management             | 45      | B60      | 1               |
| Mandy Lewis-Brammer | AFH Wealth Management                  | 35      | B60      | 1               |
| Gunveer Atwal       | Whateley Wealth Management             | 25      | B60      | 1               |
| Kevin Tse           | AFH Wealth Management                  | 13      | B60      | 1               |
| Martin Brennan      | Ethical Adviser                        | 113     | B72      | 6               |
| Amanda Reid         | Gemini Wealth Management               | 233     | B73      | 7+              |
| Simon Stanley       | AFH Wealth Management                  | 12      | B73      | 1               |
| Ross Foxall         | Warwick Wealth Management              | 61      | B74      | 2               |
| Ian Laker           | Bosworth Wealth Management             | 123     | B77      | 3               |
| Alex Richardson     | S1 Bettridge Financial Planning        | 55      | B80      | 4               |
| Colin Hart          | True Potential                         | 110     | B90      | 1               |
| Derek Mills         | Derek Mills Wealth Consultancy         | 38      | B90      | 1               |
| Steven Rowe         | Lucent Financial Planning              | 256     | B91      | 7+              |
| Paul Glover         | Ernest Grant*                          | 123     | B91      | 1               |
| Natalia Lingham     | Sandringham Financial Partners*        | 112     | B91      | 2               |
| Luke James          | Lucent Financial Planning              | 95      | B91      | 3               |
| James Richards      | Ernest Grant*                          | 86      | B91      | 6               |
| Liam O'Neill        | O'Neill and Co. Wealth Management      | 43      | B91      | 1               |
| Paul Rihal          | Paul Rihal                             | 43      | B91      | 2               |
| Keely Woods         | Lucent Financial Planning              | 20      | B91      | 1               |
| Matthew Warren      | Warren Wealth                          | 16      | B91      | 1               |
| Jon Andrews         | True Potential                         | 14      | B91      | 1               |
| Spencer Kite        | Ernest Grant*                          | 14      | B91      | 1               |
| Darren Houlcroft    | Houlcroft Wealth Management            | 83      | B97      | 4               |
| Claire Watson       | Quilter Financial Advisers             | 17      | BS29     | 1               |
| Benjamin Clay       | Clay Wealth Management                 | 119     | CV1      | 4               |
| Craig Bonsor        | Jalapeno                               | 82      | CV1      | 5               |
| Adrian Middup       | Jalapeno                               | 78      | CV1      | 5               |
| Harry Pratt         | Radiant Financial Planning             | 24      | CV1      | 1               |
| Stephanie McMahon   | AFH Wealth Management                  | 19      | CV1      | 1               |
| Simon Millward      | Millward Wealth Management             | 147     | CV21     | 6               |
| Akhil Satsangi      | PKS Associates                         | 131     | CV21     | 6               |
| Alex Bolton         | Azets Wealth Management*               | 17      | CV3      | 1               |
| Lisa Millward       | Millward Wealth Management             | 269     | CV31     | 7+              |
| James Marston       | Quilter Financial Advisers             | 96      | CV31     | 2               |

|                       |                                       |     |      |    |
|-----------------------|---------------------------------------|-----|------|----|
| Ravinder Ghuman       | Beaufort Wealth Management            | 73  | CV31 | 1  |
| Craig Saxton          | Saxton Financial Planning             | 49  | CV31 | 4  |
| Nick James            | NewRoad Financial Planning            | 44  | CV34 | 4  |
| Frazer Laird          | Beaufort Wealth Management            | 30  | CV34 | 1  |
| Tony Ross             | Velocity Financial Planning           | 23  | CV34 | 2  |
| Anthony Ward          | Blackstone Financial Management       | 57  | CV35 | 2  |
| Helena Lindley        | Brace Financial Wellbeing*            | 51  | CV35 | 4  |
| Dawn Elkington        | Ellis Bates (part of Shackleton)*     | 95  | CV47 | 3  |
| Paul Grice            | Rothesay Bennett Financial Planning   | 221 | CV8  | 5  |
| Lee Gardner           | Gardner Financial Management          | 166 | CV8  | 7+ |
| Alan Crowley          | Financial Design                      | 153 | CV8  | 7+ |
| Charles Westrope      | Bridgegate Wealth Management          | 45  | CV8  | 2  |
| Robert Boland         | Cotswold IFS                          | 64  | CV9  | 1  |
| Matthew Naylor        | White Stone Financial Planning        | 32  | CV9  | 2  |
| James Pillingier      | Profusion Wealth Management           | 147 | DE1  | 7+ |
| Stuart Orridge        | The Premier Partnership               | 117 | DE1  | 1  |
| Paul Harman           | Profusion Wealth Management           | 109 | DE1  | 7+ |
| Jo Highton            | Hoyl Independent Advisers             | 56  | DE1  | 2  |
| Rachael Graham        | Blossom Financial Planning            | 51  | DE1  | 1  |
| Ben Woodbridge-Stocks | Stocks & Co Financial Planning        | 32  | DE1  | 1  |
| John Tucker           | Chrysalis Wealth Management           | 18  | DE1  | 1  |
| Mark Johnson          | Integritas Financial Planners         | 175 | DE11 | 7+ |
| Chris Parker          | Argentis                              | 75  | DE11 | 2  |
| Nicholas Oliver       | AFH Wealth Management                 | 54  | DE11 | 4  |
| Adam Alden            | Integritas Financial Planners         | 45  | DE11 | 3  |
| Stephen Jones         | Clear Solutions                       | 62  | DE14 | 1  |
| Holly Snooks Harrold  | AFH Wealth Management                 | 27  | DE14 | 2  |
| Mark Rodgers          | Ascot Lloyd*                          | 103 | DE4  | 2  |
| Andrew Whitehead      | Honeycroft Wealth Management          | 64  | DE55 | 4  |
| Surdeep Lall          | Rhodes Wealth Management              | 33  | DE6  | 2  |
| Brian Flindall        | Credencis*                            | 270 | DE7  | 5  |
| Sonia Marriott        | Sovereign Wealth                      | 83  | DE7  | 4  |
| Adam Rendall          | Consequential Planning                | 62  | DY12 | 4  |
| Jon Darley            | Consequential Planning                | 53  | DY12 | 2  |
| Caroline Laudren      | Consequential Planning                | 38  | DY12 | 1  |
| Michael Farrance      | Consequential Planning                | 21  | DY12 | 1  |
| Simon Davies          | Beals Mortgage and Financial Services | 326 | DY13 | 4  |
| Nicholas Lue          | JPA Financial Services                | 127 | DY6  | 4  |
| Scott Saxby           | JPA Financial Services                | 107 | DY6  | 3  |
| Jack Noott            | Meriden Financial Planning*           | 233 | DY8  | 4  |
| Kirsty Tyler          | Wyfield Wealth Management             | 146 | HR1  | 4  |
| Goss Lumsden          | Prosser Knowles Associates            | 79  | HR1  | 2  |
| Mark Young            | Padstone Financial Management         | 20  | HR1  | 1  |
| Tristan Renfree       | Charterhouse Portfolio Management     | 92  | HR9  | 1  |
| Scott Gallacher       | Rowley Turton*                        | 415 | LE1  | 7+ |
| Gary Metcalf          | Gemini Wealth Management              | 238 | LE1  | 7+ |
| Alan Turton           | Rowley Turton*                        | 123 | LE1  | 5  |
| Bharat Chudasama      | Tudor Franklin                        | 89  | LE1  | 7+ |
| Nilesh Patel          | Positive Solutions                    | 80  | LE1  | 5  |
| Matthew Pearson       | Cobens Wealth Management              | 75  | LE1  | 2  |
| Adam Geddes           | Paul Geddes Wealth Management         | 71  | LE1  | 4  |
| Nathan Smith          | Mattioli Woods                        | 46  | LE1  | 2  |
| Aimee Hogg            | Furnley House                         | 28  | LE1  | 1  |
| Sharad Champaneria    | Accomplished Financial Solutions      | 25  | LE1  | 1  |
| Matt O'Hara           | Mattioli Woods                        | 20  | LE1  | 2  |
| Keeley Upton          | O'Connor Wealth Management            | 14  | LE1  | 1  |
| Clare Farrell         | True Potential                        | 64  | LE10 | 1  |
| Mark Farrell          | True Potential                        | 53  | LE10 | 2  |
| Robert Lallo          | Sandringham Financial Partners*       | 121 | LE11 | 6  |
| Ben Woolley           | True Potential                        | 26  | LE11 | 2  |
| Liz Tuccy             | Elizabeth Tuccy                       | 145 | LE12 | 3  |
| Colin Johnson         | Artemis Financial Planning            | 38  | LE12 | 1  |
| Stephen Hunt          | Raven Wealth                          | 117 | LE15 | 7+ |

|                        |                                    |     |      |    |
|------------------------|------------------------------------|-----|------|----|
| Jo Calver              | Calver Wealth Management           | 70  | LE15 | 4  |
| Tobias Colton          | Tobias Colton Wealth Management    | 20  | LE15 | 1  |
| Abigail Brown          | Oak Wealth Planning                | 77  | LE16 | 7+ |
| Andrew Highfield       | Fortura Financial Partners         | 76  | LE16 | 2  |
| Paul Eason             | RMI Independent Financial Advisers | 71  | LE16 | 5  |
| James Slowey           | Gransha Financial Services         | 229 | LE17 | 7+ |
| Evan Roberts           | Roberts Wealth Management          | 52  | LE18 | 4  |
| Sarah Astley           | Mattioli Woods                     | 31  | LE18 | 2  |
| Alexander Thomas       | GP3 Financial Solutions            | 30  | LE18 | 2  |
| Glen Coleman           | PSA (Financial Services)           | 21  | LE18 | 1  |
| Martin Stanley         | Rowley Turton*                     | 91  | LE19 | 4  |
| Kris Amliwala          | Designer Wealth Management         | 62  | LE2  | 4  |
| Marcus Flint           | AGW Financial Planning             | 20  | LE2  | 1  |
| Sophie Wreford         | Willday Wealth Management          | 11  | LE3  | 1  |
| Richard Meats          | Tudor Franklin                     | 90  | LE6  | 3  |
| Hannah Cowell          | Zplan Wealth Management            | 290 | LE65 | 7+ |
| Chris White            | Cobens Wealth Management           | 168 | LE65 | 1  |
| Shane Fox              | Principle Financial Services       | 193 | LE67 | 5  |
| Alastair May           | Alastair May Financial Planning    | 32  | LE67 | 1  |
| Stephanie Smith        | Stephanie Smith Financial Planning | 32  | LE7  | 1  |
| James Espin            | IQ Financial Advice                | 124 | LN1  | 1  |
| Kyle Penn              | Harvest Associates                 | 118 | LN1  | 2  |
| Tom Olsak              | Forrester Boyd Wealth Management*  | 68  | LN1  | 3  |
| Matthew Sargeant       | Tower House Wealth Management      | 51  | LN1  | 1  |
| Alexander Munn         | Forrester Boyd Wealth Management*  | 114 | LN11 | 3  |
| Gavin Smart            | Forrester Boyd Wealth Management*  | 91  | LN11 | 3  |
| Alan Curtis            | True Potential                     | 80  | LN11 | 7+ |
| Paul Boutle            | RetireInvest                       | 103 | LN4  | 5  |
| Claire Markham         | F.H. Manning Financial Services    | 201 | LN9  | 6  |
| Cole Mills             | F.H. Manning Financial Services    | 28  | LN9  | 2  |
| Tracy Yeomans          | Ryley Wealth Management*           | 190 | NG1  | 4  |
| Will Diggins           | Ryley Wealth Management*           | 141 | NG1  | 4  |
| Rebecca Aldridge       | Balance: Wealth Planning           | 136 | NG1  | 3  |
| Paul Waites            | Ryley Wealth Management*           | 114 | NG1  | 4  |
| Peter Frogson          | One Four Nine Wealth*              | 110 | NG1  | 1  |
| Roger Milner           | BlakeBrooke Financial Advice       | 76  | NG1  | 4  |
| David Ryley            | Ryley Wealth Management*           | 73  | NG1  | 4  |
| Mark Pennington        | Ryley Wealth Management*           | 68  | NG1  | 3  |
| Peter Haigh            | One Four Nine Wealth*              | 57  | NG1  | 1  |
| Chris Hanbury          | Hanbury Financial Planning         | 56  | NG1  | 4  |
| Gavin Lawler           | Rhodes Wealth Management           | 50  | NG1  | 4  |
| Gabriella Witek-Morgan | Ryley Wealth Management*           | 45  | NG1  | 2  |
| Sally Jackson          | One Four Nine Wealth*              | 39  | NG1  | 1  |
| Liam Bray              | One Four Nine Wealth*              | 32  | NG1  | 1  |
| Leckie Presley         | Kin Lifetime Planning              | 19  | NG1  | 1  |
| Ryan Haynes            | Ryley Wealth Management*           | 18  | NG1  | 1  |
| Hina Desai             | Forvis Mazars*                     | 17  | NG1  | 1  |
| David Murden           | Sense Financial Solutions          | 227 | NG13 | 5  |
| Natalie Norman         | BlakeBrooke Financial Advice       | 44  | NG16 | 2  |
| Maria Danielle Slack   | M D Slack Wealth Management        | 93  | NG18 | 3  |
| Martin Grundy          | Fidelius*                          | 65  | NG18 | 2  |
| Ian Kells              | Stepping Stones Financial Planning | 45  | NG18 | 3  |
| Matt Pike              | Opal Financial Planning            | 39  | NG18 | 2  |
| Andrew Surtees         | Park Hall Financial Services       | 23  | NG18 | 1  |
| Phillipa Bown          | Park Hall Financial Services       | 32  | NG19 | 1  |
| Neil Gilbourne         | 3R Financial Services              | 317 | NG24 | 7+ |
| Jacob Wright           | Fintuity                           | 45  | NG24 | 1  |
| Jacob Manderfield      | Kellyhill Financial Planning       | 19  | NG24 | 1  |
| Lucy Guinness          | Castlegate Financial Management    | 17  | NG24 | 1  |
| Becky Womble           | Castlegate Financial Management    | 46  | NG31 | 4  |
| John Crichton          | Grange Estates Wealth Management   | 268 | NG9  | 7+ |
| Keith Brace            | Brace Financial Wellbeing*         | 192 | NN1  | 4  |
| Joe Davison            | Maitland James Financial Planning* | 176 | NN1  | 4  |

|                         |   |     |      |    |
|-------------------------|---|-----|------|----|
| Marc Dicks-Jones        | Insight Wealth Financial Advisers*        | 141 | NN1  | 3  |
| Jason McConkey          | Insight Wealth Financial Advisers*        | 117 | NN1  | 3  |
| Lijo George             | Sterling Street                           | 111 | NN1  | 5  |
| Daniel Payne            | Golden Oak Wealth Management              | 100 | NN1  | 6  |
| Matthew Harrison        | Tower House Wealth Management             | 37  | NN10 | 3  |
| Dhruv Vyas              | Serenity Wealth Management                | 28  | NN11 | 1  |
| Paul Anstee             | Fountain Wealth Management                | 191 | NN14 | 4  |
| Conor O'Sullivan        | O'Sullivan Financial Planning             | 56  | NN15 | 2  |
| Baljinder Mann          | True Potential                            | 30  | NN15 | 2  |
| John Stimpson           | Perspective                               | 13  | NN17 | 1  |
| Ray Coker               | Attain Financial Planning                 | 69  | NN8  | 6  |
| Richard Jones           | Accession                                 | 82  | PE8  | 1  |
| Emma Wilcock            | Accession                                 | 24  | PE8  | 1  |
| Joe Morica              | Accession                                 | 16  | PE8  | 1  |
| Ash Desai               | IronMarket Wealth*                        | 272 | ST1  | 4  |
| Wes Wilkes              | IronMarket Wealth*                        | 70  | ST1  | 2  |
| Nathan Waldron          | Evergreen Financial Planning              | 64  | ST1  | 3  |
| Nicola Conway           | St. James's Place                         | 59  | ST1  | 1  |
| David Dean              | Zplan Wealth Management                   | 33  | ST1  | 1  |
| Neil Dawson             | True Potential                            | 30  | ST1  | 2  |
| Lukasz Tomczyk          | Reffiness                                 | 25  | ST1  | 1  |
| Daniel Hyde             | Daniel Hyde Financial Services*           | 104 | ST13 | 1  |
| Simon Francis           | RBA Wealth Management                     | 31  | ST14 | 2  |
| Richard Hollington      | Fairstone                                 | 206 | ST15 | 7+ |
| Steven Hendry           | Stonegate Wealth Management*              | 201 | ST15 | 7+ |
| Olivia Williams         | Stonegate Wealth Management*              | 39  | ST15 | 3  |
| James Morris            | Paton-Feaver Chartered Financial Planners | 17  | ST16 | 1  |
| Mark Evans              | Beaumont Wealth                           | 92  | SY1  | 2  |
| Paul Carpenter          | Beaumont Wealth                           | 74  | SY1  | 1  |
| Rhys Chaloner           | HCI Chartered Financial Planners*         | 88  | SY11 | 1  |
| Alasdair Coutts-Britton | Better World Financial Planning           | 26  | SY11 | 2  |
| Olivia Lowe             | Perspective                               | 20  | SY11 | 1  |
| Joe Allen               | Hoyl Independent Advisers                 | 55  | SY3  | 5  |
| Ollie Hill              | Quilter Financial Advisers                | 49  | SY3  | 1  |
| Lee Taylor              | Robert Nicholas Financial Advisers        | 76  | TF1  | 4  |
| Rikesh Bhatt            | 8 Financial Planning                      | 65  | TF1  | 1  |
| Chris Hough             | Hough Financial                           | 19  | TF1  | 1  |
| Claire Dentith          | C D Financial                             | 39  | TF11 | 2  |
| Leanne Tolley           | C D Financial                             | 37  | TF11 | 2  |
| Lionel Paton-Feaver     | Paton-Feaver Chartered Financial Planners | 13  | TF11 | 1  |
| Kyron Morgan            | Paton-Feaver Chartered Financial Planners | 10  | TF11 | 1  |
| Laurence Bilboe         | Paton-Feaver Chartered Financial Planners | 10  | TF11 | 1  |
| Jessica Shukie          | Croft & Oakes                             | 59  | TF3  | 3  |
| Matthew Williams        | Ascot Lloyd*                              | 227 | WR1  | 5  |
| Steve Perera            | Britannic Place Financial Management*     | 186 | WR1  | 4  |
| Steve Maybury           | Steve Maybury Financial Planning          | 113 | WR1  | 1  |
| David Huntbatch         | Kind Wealth                               | 61  | WR1  | 1  |
| Andrew Rankin           | Westminster Wealth Management*            | 17  | WR1  | 1  |
| Karl Thorpe             | AFH Wealth Management                     | 54  | WR11 | 1  |
| Paul Urmoston           | Fresh Approach Financial Planning*        | 208 | WR14 | 6  |
| Eugenie Cameron         | Malvern Financial Planning                | 83  | WR14 | 2  |
| Lavinia Macdonald       | The Money Clinic                          | 12  | WR14 | 1  |
| Jane Newman             | Jane Newman Financial Planning            | 249 | WR9  | 7+ |
| Emily Newman            | Jane Newman Financial Planning            | 128 | WR9  | 5  |
| Dale Gough              | Prosser Knowles Associates                | 94  | WR9  | 4  |
| Rachel Robb             | Prosser Knowles Associates                | 64  | WR9  | 4  |
| Sophie Wilkins          | Bow Wood Financial Planning               | 58  | WR9  | 3  |
| Leighton Parkes         | Prosser Knowles Associates                | 42  | WR9  | 1  |
| Martyn Davies           | Mindful Financial Planning                | 38  | WR9  | 2  |
| Nick Broughton          | Prosser Knowles Associates                | 34  | WR9  | 1  |
| David Grigg             | Hampton James Financial Associates        | 30  | WR9  | 1  |
| Thomas Caldwell         | Form Financial Clarity                    | 19  | WR9  | 1  |
| Kristian Vind           | Chapter House Wealth Management           | 135 | WS13 | 5  |

## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

|                    |                               |     |      |   |
|--------------------|-------------------------------|-----|------|---|
| Rory Menmuir       | Charles Stanley*              | 53  | WS13 | 1 |
| Gregory Palethorpe | Bowbrook Financial Planners   | 35  | WS13 | 1 |
| Gary Singh         | Sigma Wealth Partners         | 112 | WV1  | 5 |
| Jason Barefoot     | Ascot Lloyd*                  | 109 | WV1  | 2 |
| Sam Brueton        | Bank House Financial Planning | 86  | WV1  | 3 |
| Mark Davies        | Charles Stanley*              | 85  | WV1  | 1 |
| Cameron Fox        | Bank House Financial Planning | 64  | WV1  | 3 |
| Lee Waterfall      | Purity Financial Services     | 59  | WV1  | 3 |
| Chris Bucknall     | Quilter Financial Advisers    | 40  | WV1  | 1 |
| Caroline Castle    | Ascot Lloyd*                  | 22  | WV1  | 1 |
| Hannah Garratt     | Bank House Financial Planning | 16  | WV1  | 1 |
| Tony Thursfield    | Thursfield & Co               | 42  | WV13 | 2 |

## EAST ENGLAND

|                     |                                  |     |      |    |
|---------------------|----------------------------------|-----|------|----|
| Henry Metcalf       | Golden Oak Wealth Management     | 92  | CB1  | 7+ |
| David Philpott      | DP Financial Solutions           | 71  | CB1  | 1  |
| Nick Farnden        | Fidelius*                        | 70  | CB1  | 2  |
| Rebecca Lucas       | Liora Wealth                     | 13  | CB1  | 1  |
| John Stirling       | Walden Capital*                  | 141 | CB10 | 3  |
| Mikki Gant          | Walden Capital*                  | 107 | CB10 | 2  |
| Daniel Turner       | Greenways Financial Planning     | 66  | CB10 | 1  |
| Andrew Lee          | Walden Capital*                  | 54  | CB10 | 2  |
| Jeremy Farrant      | JF Wealth Management             | 22  | CB23 | 1  |
| Lee Andersen        | Kellyhill Financial Planning     | 53  | CB9  | 1  |
| Charles Bailey      | McMillan Wealth Consultants      | 60  | CM0  | 5  |
| James Caviel        | Hoyl Independent Advisers        | 216 | CM1  | 1  |
| Chris Clark         | Advance Wealth                   | 191 | CM1  | 2  |
| Colin Fletcher      | Fidelius*                        | 110 | CM1  | 2  |
| Carlton Hall        | Fidelius*                        | 97  | CM1  | 2  |
| Gavin Johnson       | Solus Financial Planning         | 73  | CM1  | 3  |
| Chris Leyden        | Copnol Consultancy               | 55  | CM1  | 5  |
| Paul McCaffrey      | Advance Wealth                   | 48  | CM1  | 2  |
| James Taylor        | Taylor Financial Management      | 47  | CM1  | 3  |
| Mark Coomber        | Canonium Wealth Planning         | 25  | CM1  | 2  |
| Miriam Lucia Murphy | Miriam Murphy Wealth Management  | 14  | CM1  | 1  |
| Paul Davis          | Clear Financial Advice           | 256 | CM11 | 7+ |
| Howard Bullock      | Clear Financial Advice           | 100 | CM11 | 4  |
| David Robertson     | Amber River East Anglia          | 52  | CM11 | 1  |
| Luke Adlum          | Attivo                           | 28  | CM11 | 2  |
| Matthew Cornall     | 360 Financial Services           | 27  | CM11 | 1  |
| Andrew Skinner      | Andrew Skinner Wealth Management | 80  | CM12 | 4  |
| Jakob Payne         | Crocus Wealth                    | 17  | CM12 | 1  |
| Gordon Kearney      | Fiducia Wealth Management*       | 106 | CM14 | 3  |
| Garry Johnson       | Garry Johnson Wealth Management  | 105 | CM14 | 5  |
| Dan Constable       | Broom Consultants                | 74  | CM14 | 1  |
| Steve Green         | Steven Green Financial Planning* | 113 | CM15 | 6  |
| Sandy Pabial        | Continuum                        | 42  | CM16 | 1  |
| Hugo Sparks         | Clarence Place Wealth Management | 95  | CM21 | 5  |
| Colin Hussey        | Garden Wall                      | 64  | CM21 | 4  |
| Tammy Salmon        | Salmon Financial Planning        | 76  | CM23 | 4  |
| Sheetal Jain        | Advance Wealth                   | 35  | CM23 | 3  |
| Sonia Charles       | Charles Wealth Management        | 63  | CM24 | 5  |
| Steph McDonald      | HarperLees Financial Planning*   | 96  | CM4  | 4  |
| Mark MacLean        | HarperLees Financial Planning*   | 93  | CM4  | 4  |
| Trey Vella          | HarperLees Financial Planning*   | 54  | CM4  | 3  |
| Peter Beck          | Ascot Lloyd*                     | 103 | CM7  | 2  |
| Dylan Ellis         | Compass Financial Solutions      | 65  | CM7  | 2  |
| Stacey Sall         | Oakfield Financial Services      | 21  | CM7  | 1  |
| Penny Speller       | Ascot Lloyd*                     | 70  | CM77 | 1  |
| Simon Gibbs         | AFH Wealth Management            | 50  | CM8  | 4  |
| Chris Long          | Continuum                        | 30  | CM8  | 1  |
| Casey Mills         | TFP Financial Planning*          | 140 | CM9  | 2  |
| Dan Haylett         | TFP Financial Planning*          | 49  | CM9  | 2  |

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

EAST ENGLAND

| NAME               | FIRM                                 | REVIEWS | LOCATION | YEARS QUALIFIED |
|--------------------|--------------------------------------|---------|----------|-----------------|
| Dan Seal           | AFH Wealth Management                | 70      | PE1      | 5               |
| Jamie Gordon       | Lynas Vokes Investments              | 106     | PE11     | 2               |
| Graham Bowater     | B2 Wealth                            | 12      | PE11     | 1               |
| Richard Townsend   | Townsend Wealth Management           | 56      | PE13     | 1               |
| Paul Gray          | Hathaway Gray                        | 66      | PE19     | 1               |
| David Lawrance     | David Lawrance Financial Planning    | 44      | PE19     | 2               |
| Alison Bayly       | Chromatic Wealth Management          | 38      | PE19     | 2               |
| Tim Webb           | Westminster Wealth Management*       | 37      | PE29     | 1               |
| Sophie Harrison    | Hamilton Bennett Financial Solutions | 24      | PE29     | 2               |
| Simon Mead         | Ascot Lloyd*                         | 147     | PE30     | 1               |
| George Rawlings    | Ascot Lloyd*                         | 112     | PE30     | 2               |
| Paul Stone         | Ascot Lloyd*                         | 88      | PE30     | 2               |
| Katie Hately       | GPFM*                                | 60      | PE30     | 2               |
| Michael Crisp      | Fairstone                            | 58      | PE30     | 1               |
| Georgina Wilkinson | Sovereign Wealth                     | 19      | PE30     | 1               |
| James Anderson     | Westminster Wealth Management*       | 94      | PE9      | 2               |
| Stephen Dean       | CMIS IFA                             | 44      | PE9      | 4               |

GREATER LONDON

|                    |                                  |     |      |    |
|--------------------|----------------------------------|-----|------|----|
| Naomi Haynes       | Naomi Haynes Financial Planning  | 77  | AL9  | 4  |
| Graeme Mackay      | Foxgrove Associates              | 152 | BR1  | 7+ |
| Rakhee Wood        | Butterfly Financial Planning     | 92  | BR1  | 3  |
| James Stilwell     | Wade Wealth Partners             | 73  | BR1  | 4  |
| Lawrence Gold      | Gold Wealth Management           | 63  | BR3  | 5  |
| Matthew Clements   | Clarence Place Wealth Management | 35  | BR3  | 2  |
| Takunda Sando      | Quilter Financial Advisers       | 96  | BR4  | 5  |
| Fotis Ioannou      | Sentient Wealth Management       | 139 | BR7  | 7+ |
| Richard Cotton     | Isio Wealth Planning*            | 72  | CR0  | 1  |
| Richard Howard     | RMH Financial Planning           | 49  | CR0  | 1  |
| Robert Hird        | Isio Wealth Planning*            | 36  | CR0  | 1  |
| David Sheehan      | True Potential                   | 37  | CR3  | 1  |
| Adam Liddelow      | Hoxton Wealth                    | 73  | CR6  | 2  |
| Ken Kennison       | Quilter Financial Advisers       | 36  | CR6  | 1  |
| Christian Selley   | CJ Selley Financial Planning     | 19  | CR6  | 1  |
| Paul Standerwick   | MLP Wealth Management*           | 162 | CR8  | 1  |
| Brian Downton      | Downton and Ali Associates       | 111 | DA1  | 5  |
| Jack Barratt       | The Private Office*              | 20  | DA14 | 1  |
| Edward Richardson  | Quilter Financial Advisers       | 87  | DA3  | 2  |
| Chia Shamsaddini   | Clarence Place Wealth Management | 85  | DA3  | 5  |
| Christopher Wotton | Wotton Wealth Management         | 105 | DA5  | 7+ |
| Liam Brencher      | Lawton Financial Services        | 104 | DA5  | 4  |
| Max Horry          | Lawton Financial Services        | 95  | DA5  | 4  |
| Michael Margai     | Perfect Protect                  | 145 | DA9  | 1  |
| Mojeed Odugbayi    | Eminent Financial                | 194 | E14  | 4  |
| Benny Liu          | Riverside Financial Consultants  | 85  | E14  | 1  |
| Richard Veal       | Pinnacle Wealth Management       | 24  | E14  | 1  |
| Eloise Cornes      | OneWealth                        | 23  | E14  | 1  |
| Luke Baggs         | OneWealth                        | 14  | E14  | 1  |
| Sam Curtis         | The Private Office*              | 25  | E15  | 1  |
| Ryan Nobbs         | Evergreen Financial Planning     | 58  | E18  | 3  |
| Nighat Ali         | Solasta Wealth Management        | 48  | E18  | 2  |
| Sam Price          | Kensho Financial Planning        | 11  | E3   | 1  |
| Ian Penberthy      | DGS Chartered Financial Planners | 46  | E4   | 3  |
| Eric Cheung        | EFC Financial Planning           | 47  | E9   | 4  |
| Owrang Rahmani     | Credius Wealth                   | 206 | EC1A | 5  |
| Oliver Pereira     | Clearwater Wealth Management     | 54  | EC1A | 4  |
| Mark Dodd          | Holden & Partners*               | 71  | EC1R | 1  |
| Reece Biggadike    | Holden & Partners*               | 45  | EC1R | 1  |
| Tim Cosway         | Holden & Partners*               | 38  | EC1R | 1  |

|                       |                                    |     |      |    |
|-----------------------|------------------------------------|-----|------|----|
| Stefani Williams      | Holden & Partners*                 | 30  | EC1R | 1  |
| Andrew Johnston       | Holden & Partners*                 | 29  | EC1R | 1  |
| Steve Pyne            | Holden & Partners*                 | 25  | EC1R | 1  |
| Sebastian Gladwish    | HFMC Wealth                        | 14  | EC1R | 1  |
| Bruce Davies          | Holden & Partners*                 | 13  | EC1R | 1  |
| Sam Whybrow           | Thanks Wealth Planning*            | 210 | EC2A | 7+ |
| Sundeeep Hothii       | Burlington Associates              | 15  | EC2A | 1  |
| Andrew Peters         | Black Swan Financial Planning      | 132 | EC2M | 2  |
| Rob Young             | Black Swan Financial Planning      | 101 | EC2M | 5  |
| Peter Ditchburn       | Deep Dive Financial Planning*      | 82  | EC2M | 6  |
| Guy Skinner           | Citygate Financial Planning*       | 46  | EC2R | 2  |
| Ross Speedie          | InterestMe Financial Planning      | 192 | EC3A | 7+ |
| Jonathan Kinch        | Fairstone                          | 167 | EC3N | 7+ |
| Adam Rideout          | Foster Denovo                      | 94  | EC3N | 7+ |
| Steven Jerath         | SRJ Wealth Management              | 85  | EC3N | 5  |
| Jordan Marshall       | Jordan Marshall Wealth Management  | 76  | EC3N | 5  |
| Edmund Wilson         | The Edmund Wilson Practice         | 61  | EC3N | 5  |
| Marlene Francisco     | St. James's Place                  | 46  | EC3N | 4  |
| James Parfitt         | Castell Wealth Management          | 37  | EC3N | 3  |
| Thomas Miller         | Charles Stanley*                   | 33  | EC3N | 1  |
| Alex Phillips         | William Street Wealth Management   | 32  | EC3N | 3  |
| Jonathan Attenborough | Waymark Financial*                 | 211 | EC3V | 5  |
| Ivan Ivanov           | MKC Wealth                         | 137 | EC3V | 2  |
| Daniel Mole           | InterestMe Financial Planning      | 127 | EC3V | 2  |
| Bobby Phillips        | Virtus Financial Planning          | 120 | EC3V | 2  |
| Daniel Freeman        | Freedom Wealth Management          | 101 | EC3V | 3  |
| Nick Dunne            | Dunne Wealth Management            | 101 | EC3V | 4  |
| Matt Holbrook         | MKC Wealth                         | 98  | EC3V | 2  |
| Sarah Priestley       | InterestMe Financial Planning      | 98  | EC3V | 1  |
| Robert Gurney         | MKC Wealth                         | 93  | EC3V | 2  |
| Nick Cummins          | Nick Cummins Wealth Management     | 92  | EC3V | 5  |
| Andrew Rumbles        | Prospera Wealth Management         | 91  | EC3V | 2  |
| Simon Farrar          | Virtus Financial Planning          | 89  | EC3V | 3  |
| Warren Fairchild      | Argentis                           | 85  | EC3V | 2  |
| Ninder Dhillon        | Ninder Dhillon                     | 80  | EC3V | 3  |
| Dean Foley            | Fidelius*                          | 75  | EC3V | 2  |
| Charlotte Whiteley    | Affirma Financial Planning         | 72  | EC3V | 1  |
| Kevin Keeney          | MKC Wealth                         | 68  | EC3V | 2  |
| Anne McClean          | IPS Capital                        | 64  | EC3V | 2  |
| Abolore Awesu         | Quilter Financial Advisers         | 62  | EC3V | 3  |
| Gerard Barrientos     | InterestMe Financial Planning      | 62  | EC3V | 1  |
| Sean Wilkinson        | Reliance Wealth Management         | 62  | EC3V | 5  |
| Akash Angrish         | Fortura Financial Partners         | 60  | EC3V | 4  |
| Matthew Dickinson     | MKC Wealth                         | 54  | EC3V | 1  |
| Alex Pickersgill      | AP Partners Wealth Management      | 53  | EC3V | 1  |
| Ben Hayward           | Acacia Wealth                      | 48  | EC3V | 4  |
| Tom Norton            | AAG Wealth Management              | 47  | EC3V | 2  |
| Tudor Stainsby        | The Penny Group                    | 44  | EC3V | 1  |
| Kiran Sidhu           | The Penny Group                    | 42  | EC3V | 1  |
| Ian Craigie           | AAG Wealth Management              | 39  | EC3V | 2  |
| Dwayne Martin         | Aegis Financial Planning           | 38  | EC3V | 1  |
| Luke Carless          | VIVA Wealth                        | 35  | EC3V | 3  |
| Tarun Kundi           | Vantage Wealth Management          | 35  | EC3V | 1  |
| Hiren Nandha          | Hiren Nandha                       | 31  | EC3V | 2  |
| Joshua Sparkes        | Clearwater Wealth Management       | 30  | EC3V | 3  |
| Rutshit Tuduwage      | Foster Denovo                      | 29  | EC3V | 1  |
| Joshua Cook           | Foster Denovo                      | 28  | EC3V | 2  |
| Jonathan Elliott      | Jonathan Elliott Wealth Management | 27  | EC3V | 1  |
| Arthur Hill           | Citygate Financial Planning*       | 26  | EC3V | 2  |
| Grace Agnew           | Foster Denovo                      | 21  | EC3V | 1  |
| Mike Edworthy         | Freedom Wealth Management          | 21  | EC3V | 2  |
| Thomas Henri          | Nest Finance London                | 18  | EC3V | 1  |
| Samuel Baptiste       | Belmont Wealth Management          | 16  | EC3V | 1  |

|                     |  |     |      |    |
|---------------------|--|-----|------|----|
| Joe Hasberry        | StoneArch Advisers                     | 13  | EC3V | 1  |
| Jonny Payne         | Clearwater Wealth Management           | 13  | EC3V | 1  |
| Ryan Cumming        | St. James's Place                      | 13  | EC3V | 1  |
| Owen Cook           | Ablestoke Wealth Management            | 176 | EC4A | 1  |
| Paul Simmons        | Forvis Mazars*                         | 148 | EC4A | 5  |
| Kevin Hughes        | Westminster Wealth Management*         | 118 | EC4A | 3  |
| Abby Ivson          | The Private Office*                    | 80  | EC4A | 3  |
| Chris Merry         | The Private Office*                    | 69  | EC4A | 2  |
| Jennifer Massey     | Forvis Mazars*                         | 59  | EC4A | 3  |
| Tom Mills           | Forvis Mazars*                         | 49  | EC4A | 2  |
| Banty Bhojraj       | Westminster Wealth Management*         | 48  | EC4A | 1  |
| Rohan Sandhu        | The Private Office*                    | 45  | EC4A | 2  |
| Scott Kennedy       | Westminster Wealth Management*         | 39  | EC4A | 2  |
| Jason Witcombe      | Empower Partners                       | 36  | EC4A | 1  |
| Freddie Fitton      | The Private Office*                    | 26  | EC4A | 1  |
| Antony Williams     | Empower Partners                       | 25  | EC4A | 1  |
| James Robinson      | Forvis Mazars*                         | 92  | EC4M | 2  |
| Rebecca Harbrow     | Blue Heron Financial Services          | 65  | EC4N | 2  |
| Asif Hussain        | Asset Wealth Advisory                  | 109 | EC4V | 5  |
| Malcolm O'Donovan   | Think Financial Wealth Management      | 117 | EN11 | 4  |
| Vanessa Deen        | Deen Financial Services                | 75  | EN11 | 5  |
| Katie Campbell      | Autonomy Finance                       | 47  | EN11 | 2  |
| Filip Slipaczek     | Slipaczek Chartered Financial Planners | 362 | EN5  | 7+ |
| Glen Howe           | Howe Financial Advisers                | 58  | EN5  | 1  |
| Yasemin Kussan      | Maria Zecca Financial Planning         | 11  | EN6  | 1  |
| Alex Kyprianou      | The Private Office*                    | 86  | EN8  | 2  |
| Amit Mittal         | Expert Independent Financial Planning  | 182 | HA1  | 7+ |
| Craig Crawford      | Crawford Dean Wealth Management        | 24  | HA2  | 2  |
| Dipen Tanna         | Tanna Lifestyle Financial Planning     | 30  | HA3  | 1  |
| Bejal Shah          | London Wealth                          | 102 | HA4  | 7+ |
| Dipesh Shah         | Oakdale Financial Services             | 126 | HA5  | 1  |
| Veronica Mann       | Talis Financial Advisers               | 91  | HA5  | 1  |
| Jatish Pindolia     | Lyfe FS                                | 90  | HA5  | 5  |
| Waseem Herwitker    | Earlswood Wealth Management            | 37  | HA5  | 1  |
| Kinnary Sitwala     | Talis Financial Advisers               | 29  | HA5  | 1  |
| Hansa Hirani        | Hansa Wealth Management                | 138 | HA7  | 4  |
| Chate Dosanjh       | Arcus Wealth                           | 63  | IG1  | 2  |
| Edward Tudor        | The Private Office*                    | 166 | IG10 | 6  |
| Nade Khan           | Nade Khan                              | 41  | IG2  | 3  |
| Ollie Wilson        | Enver Wealth Management                | 34  | KT1  | 3  |
| Liam Wright         | Twelve Wealth Management               | 19  | KT11 | 1  |
| Ketan Shah          | Argentis                               | 175 | KT12 | 2  |
| Lisa Calvert        | Lisa Calvert Financial Wellbeing       | 47  | KT13 | 1  |
| JP Haywood          | Integra                                | 14  | KT13 | 1  |
| Tom Bostock         | Intelligent Pensions                   | 39  | KT15 | 1  |
| Paul Keeley         | One Financial Solutions*               | 163 | KT17 | 6  |
| Tom Donlea          | Castell Wealth Management              | 47  | KT17 | 5  |
| Ray Martin          | Four Seasons Financial Planning        | 150 | KT19 | 1  |
| Jim Anderson        | Throgmorton Private Capital            | 59  | KT20 | 2  |
| Tom Grunsell        | Westminster Wealth Management*         | 74  | KT21 | 1  |
| Christopher Rayburn | Quilter Financial Advisers             | 26  | KT21 | 1  |
| Alison Fry          | GPFM*                                  | 19  | KT22 | 1  |
| Sedán Standerwick   | MLP Wealth Management*                 | 163 | KT6  | 7+ |
| Carl Mountain       | Zplan Wealth Management                | 162 | KT8  | 5  |
| Jane Hodges         | Money Honey Financial Planning         | 120 | N1   | 7+ |
| Lisa Meller         | Personal Finance Movement              | 33  | N1   | 2  |
| Christy Morrison    | Sedulo Wealth*                         | 27  | N1   | 1  |
| Ben Eastlake        | Sedulo Wealth*                         | 25  | N1   | 1  |
| Jason Bosworth      | Fintuity                               | 17  | N1   | 1  |
| Rabeya Islam        | St. James's Place                      | 55  | N11  | 4  |
| Nisheet Shah        | Positive Solutions                     | 79  | N14  | 7+ |
| Jasmine Abraham     | The Private Office*                    | 46  | N14  | 1  |
| Garrett Stenson     | Altair Financial Planning              | 30  | N14  | 1  |

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

|                           |   |     |      |    |
|---------------------------|---|-----|------|----|
| Sam Sloma                 | Engage Financial Services                 | 75  | N20  | 2  |
| Pritesh Kabawala          | Peak Personal Finance                     | 70  | N20  | 1  |
| Sasan Lohrasb             | Frontier Wealth                           | 55  | N20  | 1  |
| Toby Reynolds             | Engage Financial Services                 | 30  | N20  | 2  |
| Christopher Toulis        | Burlington Wealth Management              | 11  | N21  | 1  |
| Sonny Joannou             | Arcus Wealth                              | 54  | N22  | 3  |
| Jason Wood                | The Private Office*                       | 126 | N3   | 5  |
| Bobby Bhuiyan             | Estate Lifetime Planning                  | 60  | N8   | 1  |
| Paul Sanders              | The Private Office*                       | 181 | NW1  | 7+ |
| Matt Campbell             | Stadium Wealth                            | 36  | NW1  | 2  |
| Alun Webster              | Audley Wealth                             | 76  | NW2  | 1  |
| Merve Oral                | The Private Office*                       | 118 | NW3  | 5  |
| Kanishk Swarup            | Compound Wealth Planning                  | 81  | NW3  | 2  |
| Alex Ziff                 | Alex Ziff Financial Planning              | 64  | NW3  | 1  |
| Yasuto Arai               | Yasuto Arai Wealth Management             | 45  | NW3  | 4  |
| Nigel Shaffer             | Eden Gate Financial Planning              | 82  | NW4  | 7+ |
| Jon Ramos                 | J Ramos Wealth Management                 | 52  | NW4  | 4  |
| Marc Harris               | Harris Financial Planning                 | 16  | NW6  | 1  |
| Keith Galgut              | Wealthwise Financial Solutions            | 157 | NW7  | 7+ |
| Nila Mistry               | Prosperity Life Planning                  | 50  | RM1  | 2  |
| David Bean                | Municipal Financial Planning              | 57  | RM11 | 1  |
| Andy King                 | Ellis Bates (part of Shackleton)*         | 129 | RM17 | 3  |
| Tony Martin               | True Potential                            | 93  | RM4  | 1  |
| Fiona Morpurgo            | Morpurgo Wealth                           | 140 | RM5  | 7+ |
| Andrew Snowball           | Geycoat Financial Services                | 98  | SE1  | 1  |
| Daren Wallbank            | Ginkgo Financial*                         | 238 | SE10 | 5  |
| Catriona Bryden           | Ginkgo Financial*                         | 31  | SE10 | 1  |
| Peter Clark               | Castell Wealth Management                 | 25  | SE10 | 2  |
| Pippa Vick                | The Private Office*                       | 31  | SE13 | 1  |
| Steffan Alemanno          | The Private Office*                       | 98  | SE14 | 2  |
| Abigail Banks             | The Private Office*                       | 138 | SE15 | 5  |
| Elliot Smith              | Wealth Spring                             | 25  | SE15 | 1  |
| Dan McGuigan              | Vantage Wealth Management                 | 25  | SE16 | 2  |
| Kwasi Asare Obuor-Asimpoh | The Rock - Financial Management Companies | 31  | SE18 | 2  |
| Emma Parla                | Compass Financial Solutions               | 10  | SE18 | 1  |
| Sandra Corkhill           | SC Financial Planning                     | 85  | SE19 | 7+ |
| Neil Sargeant             | Holden & Partners*                        | 44  | SE19 | 1  |
| Sean Irwin                | Clarity Wealth Management                 | 106 | SE23 | 2  |
| Alex Shields              | The Private Office*                       | 129 | SE25 | 5  |
| Neil Jenkins              | Fintegrity IFA*                           | 97  | SE3  | 5  |
| Laura McLean              | The Private Office*                       | 63  | SE4  | 4  |
| Martin Card               | tba Wealth Management                     | 186 | SM1  | 4  |
| Simon Wade                | J G Wealth                                | 74  | SM2  | 5  |
| Christine Tucker          | One Financial Solutions*                  | 158 | SM5  | 7+ |
| Neville Shaw              | Northcliff Wealth Management              | 13  | SM6  | 1  |
| Paolo Standerwick         | MLP Wealth Management*                    | 300 | SM7  | 5  |
| James Annelly             | MLP Wealth Management*                    | 94  | SM7  | 1  |
| Mark Ralph                | Financial Framework                       | 37  | SM7  | 1  |
| Andy Springford           | Forvis Mazars*                            | 105 | SW11 | 3  |
| Henry Killingbeck         | Antler Wealth Management                  | 59  | SW12 | 1  |
| Rebecca Maxwell-Hystop    | Rebecca Maxwell-Hystop Financial Planning | 36  | SW12 | 1  |
| Richard Martin-Redman     | Spiritus Wealth                           | 19  | SW13 | 1  |
| Kirsty Stone              | The Private Office*                       | 104 | SW14 | 5  |
| Clare McCarthy            | The Private Office*                       | 60  | SW15 | 3  |
| Matthew Lawrence          | Chase de Vere                             | 16  | SW15 | 1  |
| Martin Binyon             | Green Gate Financial Planning             | 44  | SW16 | 1  |
| Jonathan Ritterband       | The Private Office*                       | 70  | SW17 | 2  |
| David Gladstone           | Baker Gladstone & York                    | 13  | SW18 | 1  |
| Martin Rayner             | Compton Financial Services                | 133 | SW19 | 5  |
| Simon Ben-Nathan          | Arkenstone Wealth Management              | 81  | SW19 | 1  |
| Joshua Mathieson          | MKC Wealth                                | 52  | SW19 | 1  |
| Adnan Hussain             | Attivo                                    | 42  | SW19 | 2  |

|                       |                                       |     |      |    |
|-----------------------|---------------------------------------|-----|------|----|
| Tom Kesterton         | Eclipse Financial Planning            | 74  | SW1H | 5  |
| Jonathan Hives        | First Sentinel Wealth                 | 68  | SW1V | 3  |
| Toby Band             | First Sentinel Wealth                 | 46  | SW1V | 3  |
| Ben Barratt           | First Sentinel Wealth                 | 32  | SW1V | 3  |
| Ted Wilson            | Wilson Wealth Advisory                | 171 | SW1X | 6  |
| Sumun Kanda           | McMillan Wealth Consultants           | 74  | SW1X | 5  |
| John Brewer           | Shawfield Wealth Management           | 55  | SW1X | 2  |
| Ike Benson            | St. James's Place                     | 51  | SW1X | 1  |
| Laria Collister       | Compass Financial Solutions           | 44  | SW1X | 2  |
| Toby Thomson          | Thomson Private Wealth                | 24  | SW1X | 1  |
| Xinggang Wang         | Wang Wealth Management                | 23  | SW1X | 1  |
| Sanjay Wadhia         | SWFS                                  | 16  | SW1X | 1  |
| Sebastian Field       | Attivo                                | 27  | SW1Y | 1  |
| Lucie Gee             | Westminster Wealth Management*        | 63  | SW20 | 1  |
| Maria Psarra          | Iris Wealth Management                | 118 | SW3  | 3  |
| Athy Watson           | Noula Wealth Consultancy              | 52  | SW3  | 5  |
| Calam Gallimore       | Gallimore Wealth Management           | 34  | SW3  | 1  |
| Andrew Nicolson       | Innovative Wealth Strategies          | 65  | SW6  | 1  |
| Emily Brear           | The Private Office*                   | 46  | SW9  | 2  |
| James Wade            | Wade Wealth Partners                  | 141 | TW1  | 2  |
| Tom Fawcett           | Globe Independent Financial Advisors  | 120 | TW1  | 4  |
| Andrew Connolly       | Globe Independent Financial Advisors  | 96  | TW1  | 2  |
| Mark Johnson          | MJ Financial Planning                 | 93  | TW1  | 3  |
| John Pickles          | Globe Independent Financial Advisors  | 88  | TW1  | 2  |
| Michael Blosse        | Globe Independent Financial Advisors  | 81  | TW1  | 2  |
| Indy Dhanjal          | Fortura Financial Partners            | 47  | TW1  | 3  |
| Owen Salamao          | Belvedere Wealth Management           | 17  | TW1  | 1  |
| Shammi Sharma         | Aspire Mortgages & Financial Services | 11  | TW1  | 1  |
| Nikki Zammit          | Realise Wealth Management             | 41  | TW16 | 2  |
| Greg Neall            | Wake up your Wealth                   | 84  | TW18 | 5  |
| Richard Sheret        | Evolution Financial Services          | 81  | TW18 | 4  |
| Howard Morgan         | Stage Financial                       | 72  | TW9  | 2  |
| Marco Turrent         | Journey                               | 49  | TW9  | 4  |
| Martin Crawley-Boevey | PK Group                              | 26  | TW9  | 2  |
| Bradley Carter        | Affinity Financial Advisors           | 46  | UB8  | 1  |
| Ben Clapham           | Ellis Bates (part of Shackleton)*     | 40  | W1D  | 3  |
| Paul Hart             | Medical Family Finance*               | 244 | W1G  | 5  |
| Joseph Awaritefe      | Medical Family Finance*               | 198 | W1G  | 5  |
| Daryl Stafford        | Medical Family Finance*               | 159 | W1G  | 5  |
| Joe Roxborough        | Ascot Lloyd*                          | 129 | W1G  | 1  |
| Aaron Banasik         | Ascot Lloyd*                          | 91  | W1G  | 1  |
| Mira Scull            | Medical Family Finance*               | 72  | W1G  | 4  |
| Harry Beddoe          | Ascot Lloyd*                          | 62  | W1G  | 1  |
| Oliver Prichard       | Medical Family Finance*               | 45  | W1G  | 2  |
| Ben Manso de Zuniga   | Medical Family Finance*               | 27  | W1G  | 2  |
| Katie White           | Attivo                                | 91  | W1J  | 2  |
| Philip Dragounis      | Kera Wealth Management                | 62  | W1K  | 3  |
| Blake Reddy           | K2 Private Wealth                     | 10  | W1X  | 1  |
| Tim Mottram           | Grey Parrot Financial Planning        | 17  | W1T  | 1  |
| Priory Bazley         | Fidelius*                             | 15  | W1T  | 1  |
| Patryk Dyjenski       | Clara Wealth Management               | 72  | W4   | 4  |
| David Gruenstein      | The Private Office*                   | 105 | W5   | 5  |
| Martin Wilcocks       | Wilcocks & Wilcocks                   | 132 | W8   | 2  |
| Malcolm Snook         | MPL Wealth Management                 | 76  | WC1R | 2  |
| William Busby         | MPL Wealth Management                 | 42  | WC1R | 1  |
| Dominic Clark         | Holden & Partners*                    | 19  | WC1R | 1  |
| Craig Young           | Holden & Partners*                    | 15  | WC1R | 1  |
| Rebecca Cherry        | Westminster Wealth Management*        | 117 | WC1V | 4  |
| Priyesh Patel         | Ablestoke                             | 114 | WC1V | 7+ |
| Stephanie Jones       | Westminster Wealth Management*        | 103 | WC1V | 2  |
| Ciaran Rutledge       | Ablestoke                             | 48  | WC1V | 1  |
| Charlotte Evans       | David James Wealth*                   | 13  | WC1V | 1  |



## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

| NORTH ENGLAND     |                                       |         |          |                 |  |
|-------------------|---------------------------------------|---------|----------|-----------------|--|
| NAME              | FIRM                                  | REVIEWS | LOCATION | YEARS QUALIFIED |  |
| Paul Tuson        | Ascot Lloyd*                          | 134     | BL1      | 2               |  |
| Johnathan Webster | Webster Financial Management          | 67      | BL1      | 6               |  |
| Katia Ghambaryan  | Aitana Financial Services             | 57      | BL1      | 3               |  |
| John Lyons        | Clear Vision Wealth Management        | 49      | BL1      | 2               |  |
| Lee Jeavons       | Cullen Wealth                         | 45      | BL1      | 1               |  |
| Jon Livsey        | Jones Regan Wealth Management         | 30      | BL1      | 1               |  |
| Ross Taylor       | Taylor & Taylor Financial Services    | 20      | BL1      | 1               |  |
| Chris Atherton    | Swan Financial Planning               | 278     | BL7      | 6               |  |
| Brett Garlick     | Bury Financial Advisers*              | 432     | BL9      | 2               |  |
| Matthew Green     | Bury Financial Advisers*              | 295     | BL9      | 5               |  |
| Jeremy Bostock    | Holcombe Wealth Management            | 126     | BL9      | 1               |  |
| Emma Connaughton  | Holcombe Wealth Management            | 107     | BL9      | 7+              |  |
| David Parkinson   | KBA FS*                               | 75      | BL9      | 5               |  |
| Sarah Kendell     | Financial Options Group               | 69      | BL9      | 5               |  |
| Paul Jones        | Mackenzie Financial Planning          | 58      | BL9      | 1               |  |
| Lauren Bailey     | Financial Options Group               | 54      | BL9      | 3               |  |
| Carolyn Jeffs     | Holcombe Wealth Management            | 33      | BL9      | 1               |  |
| Nazia Haque       | Nazia Haque Wealth Management         | 17      | BL9      | 1               |  |
| David Binder      | Newcastle Financial Advisers*         | 141     | CA1      | 5               |  |
| Steve Shovlin     | Armstrong Watson                      | 119     | CA1      | 6               |  |
| Marcus Dodds      | Armstrong Watson                      | 67      | CA1      | 2               |  |
| Chelsea Whittock  | Armstrong Watson                      | 44      | CA1      | 3               |  |
| Arran Pamphilon   | Zplan Wealth Management               | 40      | CA1      | 3               |  |
| Emma Copley       | Armstrong Watson                      | 30      | CA1      | 2               |  |
| Scott McNally     | Newcastle Financial Advisers*         | 162     | CA11     | 5               |  |
| Justin Rourke     | Armstrong Watson                      | 92      | CA11     | 1               |  |
| Jonathan Cox      | Newcastle Financial Advisers*         | 55      | CA11     | 2               |  |
| Ian Plant         | True Potential                        | 75      | CA12     | 2               |  |
| Stuart Smith      | Armstrong Watson                      | 131     | CA13     | 6               |  |
| James Curry       | Amber River True Bearing              | 55      | CA13     | 1               |  |
| Adam Tomlinson    | Kingfisher House Wealth Management    | 33      | CA13     | 2               |  |
| Michael Piper     | Armstrong Watson                      | 14      | CA14     | 1               |  |
| Matthew Hignett   | Beaumont Wealth                       | 110     | CH1      | 2               |  |
| Mark Bird         | Chester Financial Wealth Management   | 108     | CH1      | 4               |  |
| Mark Reidford     | Innes Reid                            | 90      | CH1      | 7+              |  |
| Tom Lenton        | Moneytree Wealth Management*          | 86      | CH1      | 2               |  |
| Connor Lovatt     | Moneytree Wealth Management*          | 83      | CH1      | 2               |  |
| Mark Fletcher     | Moneytree Wealth Management*          | 77      | CH1      | 1               |  |
| Nia Sterio        | Beaumont Wealth                       | 77      | CH1      | 2               |  |
| Matt Cullen       | Gittins & Co. Wealth Management       | 26      | CH1      | 1               |  |
| Matthew Testa     | Cullen Wealth                         | 22      | CH1      | 2               |  |
| Gerardo Esposito  | PPPS Wealth Management                | 10      | CH1      | 1               |  |
| Mark Eldor        | Peak Fifteen Financial Planning       | 81      | CH41     | 2               |  |
| Tom Ricketts      | Ricketts Financial Planning           | 44      | CH41     | 1               |  |
| Remco Buckley     | Ricketts Financial Planning           | 38      | CH41     | 1               |  |
| Gary Davies       | Ellis Bates (part of Shackleton)*     | 152     | CH42     | 3               |  |
| Daniel Gilligan   | HCI Chartered Financial Planners*     | 104     | CH5      | 1               |  |
| Stephen Cross     | True Potential                        | 137     | CH60     | 7+              |  |
| William Smith     | Wirral Financial Services             | 125     | CH60     | 2               |  |
| Laura Pearson     | Storeton Rose Financial Planning      | 101     | CH60     | 3               |  |
| Tim Sands         | Quilter Financial Advisers            | 70      | CH60     | 1               |  |
| Richard Jones     | Smart Independent Financial Advice    | 55      | CH60     | 3               |  |
| Andrew Birley     | Williams Birley Wealth Management     | 51      | CH60     | 1               |  |
| Helen Brown       | Phillip Bates & Co Financial Services | 170     | CH64     | 2               |  |
| Kurtis Done       | Reflect Financial                     | 19      | CH65     | 1               |  |
| Matthew White     | Mat White Financial Services          | 351     | CW1      | 5               |  |
| Lee Spragg        | True Potential                        | 47      | CW1      | 1               |  |
| Tom Sheldon       | Cullen Wealth                         | 27      | CW11     | 2               |  |
| Alex Woollam      | Quilter Financial Advisers            | 13      | CW12     | 1               |  |

|                    |   |     |      |    |
|--------------------|---|-----|------|----|
| Rachel Edwards     | Thrive Together FP                      | 28  | CW2  | 1  |
| Carol Dickens      | New Vision Wealth Strategies            | 161 | CW4  | 6  |
| Lauren Tudor       | Atherton & Associates Wealth Management | 62  | CW5  | 3  |
| Jamie Hull         | Atherton & Associates Wealth Management | 56  | CW5  | 4  |
| Tom Kennedy        | Quilter Financial Advisers              | 54  | CW5  | 2  |
| Richard Astbury    | Atherton & Associates Wealth Management | 43  | CW5  | 3  |
| Richard Peddie     | Atherton & Associates Wealth Management | 40  | CW5  | 3  |
| Hannah Needham     | KBA FS*                                 | 14  | CW5  | 1  |
| Joe O'Connor       | True Potential                          | 78  | CW6  | 7+ |
| Ryan Phelps        | Hartford Wealth                         | 67  | CW8  | 5  |
| Carla Brown        | Oakmere Wealth Management               | 59  | CW8  | 4  |
| Christopher Jump   | Retirement Solutions                    | 47  | CW8  | 1  |
| Helen Nightingale  | Resonate Financial Planning             | 24  | CW8  | 2  |
| Chris Breward      | Wealth of Advice                        | 245 | DH1  | 2  |
| Matthew Sinclair   | Wealth of Advice                        | 82  | DH1  | 4  |
| Lee Metters        | Newcastle Financial Advisers*           | 68  | DH3  | 3  |
| Anthony Sowerby    | Manfield Wealth Management              | 20  | DH4  | 1  |
| Kate Boon          | Lifeplan Financial Management*          | 194 | DH8  | 7+ |
| Nick Graham-Hall   | Newcastle Financial Advisers*           | 47  | DH8  | 2  |
| Rachel Denham      | Denham & Burd Wealth Management*        | 127 | DL1  | 5  |
| Sara Hollingsworth | Newcastle Financial Advisers*           | 124 | DL1  | 5  |
| David Corner       | Attivo                                  | 53  | DL1  | 2  |
| Tristan Burd       | Denham & Burd Wealth Management         | 47  | DL1  | 2  |
| Dan Midgley        | Acumen Investment and Pension Solutions | 29  | DL1  | 1  |
| Stephen Waite      | Attivo                                  | 26  | DL1  | 1  |
| Mark Jolley        | MN Consultancy                          | 17  | DL1  | 1  |
| Nathan White       | St. James's Place                       | 11  | DL10 | 1  |
| Janine Barron      | Sandringham Financial Partners*         | 193 | DL12 | 7+ |
| Barry Talman       | MGL Wealth Management                   | 117 | DL14 | 6  |
| Rachael Benford    | Newcastle Financial Advisers*           | 92  | DL14 | 5  |
| Matthew Platt      | MLP Financial                           | 84  | DL15 | 5  |
| Derek Dryden       | Finli                                   | 206 | DL6  | 7+ |
| Kerry Chaloner     | Armstrong Watson                        | 56  | DL6  | 6  |
| Tony Clark         | Attivo                                  | 36  | DL8  | 2  |
| Andrew Woodruff    | Woodruff Hill                           | 159 | DN1  | 3  |
| David Yeardley     | Discover Financial                      | 88  | DN1  | 4  |
| Steven Bell        | True Potential                          | 86  | DN1  | 7+ |
| Maxine Clarke      | Flying Colours Advice                   | 73  | DN1  | 5  |
| Sophie Lackie      | Pearwood Financial Planning             | 47  | DN1  | 1  |
| Michael Savage     | Casterdon Financial Planning            | 39  | DN1  | 1  |
| Nick Beedham       | Discover Financial                      | 38  | DN1  | 1  |
| Vikram Kasbia      | VK Wealth Management                    | 16  | DN1  | 1  |
| Tom Evans          | Forrester Boyd Wealth Management*       | 71  | DN15 | 3  |
| Edward Lane        | AFH Wealth Management                   | 59  | DN15 | 2  |
| Dan Seaton         | Ryley Wealth Management*                | 39  | DN20 | 2  |
| Sarah McDonald     | Mulberry House Wealth Management        | 79  | DN22 | 4  |
| Jake Millar        | RetireInvest                            | 28  | DN22 | 1  |
| Joe Rogers         | Forrester Boyd Wealth Management*       | 109 | DN31 | 3  |
| Howard Pykett      | Forrester Boyd Wealth Management*       | 89  | DN31 | 3  |
| Chris Gray         | Forrester Boyd Wealth Management*       | 78  | DN31 | 3  |
| Dale Regan         | Forrester Boyd Wealth Management*       | 34  | DN31 | 3  |
| Emma Scrivens      | Crosby Financial Planning               | 20  | DN35 | 1  |
| Laura Duncan       | Continuum Financial Services            | 101 | FY5  | 1  |
| Kristen Cunliffe   | Red Star Wealth Management              | 51  | FY8  | 1  |
| Antony Barton      | Robertson Baxter                        | 90  | HD1  | 7+ |
| Stephen Harrison   | True Potential                          | 74  | HD1  | 2  |
| Mark Davis         | Sandringham Financial Partners*         | 72  | HD1  | 2  |
| Matthew Bloxsome   | Sovereign Wealth                        | 71  | HD1  | 5  |
| Marcus Dunning     | Sandringham Financial Partners*         | 67  | HD1  | 2  |
| William Antill     | Dolby Financial Planning                | 61  | HD1  | 1  |
| Gillian Shirt      | Robertson Baxter                        | 46  | HD1  | 4  |
| Dan Willers        | Robertson Baxter                        | 40  | HD1  | 2  |
| Alex Howarth       | Sandringham Financial Partners*         | 15  | HD1  | 1  |
| Graham Slater      | Eagle Financial Services                | 252 | HD5  | 5  |

|                      |                                       |     |      |    |
|----------------------|---------------------------------------|-----|------|----|
| Darren Pickersgill   | Holyoakes Group                       | 157 | HD6  | 6  |
| Andrew Young         | Becketts F.S.                         | 23  | HD7  | 1  |
| Benjamin Philpott    | Philpott Financial                    | 152 | HD8  | 6  |
| Henry Philpott       | Philpott Financial                    | 77  | HD8  | 3  |
| Lindsay Carter       | Ascot Lloyd*                          | 242 | HD9  | 5  |
| Leanne Harris        | Zplan Wealth Management               | 132 | HD9  | 7+ |
| Antoinette Webb      | AGW Financial Planning                | 50  | HD9  | 2  |
| Martyn Sales         | Martyn Sales Financial Planning       | 50  | HD9  | 2  |
| Mark Chandler        | Ellis Bates (part of Shackleton)*     | 133 | HG1  | 3  |
| Carl Hasty           | Ellis Bates (part of Shackleton)*     | 127 | HG1  | 3  |
| Susan Tait           | The Private Office*                   | 105 | HG1  | 5  |
| Peter Johnys         | Sandringham Financial Partners*       | 82  | HG1  | 2  |
| Ian Pine             | Argentis                              | 74  | HG1  | 1  |
| James Todd           | RetireInvest                          | 69  | HG1  | 4  |
| Luke Bennett         | Attivo                                | 38  | HG1  | 2  |
| Michael Cope         | Ellis Bates (part of Shackleton)*     | 32  | HG1  | 1  |
| Christopher Jones    | True Potential                        | 30  | HG1  | 1  |
| Chris Simpson        | Forvis Mazars*                        | 29  | HG1  | 2  |
| Peter Arundell       | Evergreen Financial Planning          | 22  | HG1  | 1  |
| George Isherwood     | Ellis Bates (part of Shackleton)*     | 16  | HG1  | 1  |
| Josh Gardner         | Christopher Little & Co*              | 19  | HG3  | 1  |
| Mike Jenner          | Jenner Wealth Management              | 26  | HG4  | 1  |
| Tristan Burd         | Forrester Boyd Wealth Management*     | 62  | HU1  | 3  |
| Lewis Hames          | Premium Financial Planning Services   | 13  | HU1  | 1  |
| Christian Derrick    | Stephenson Johnson Financial Planning | 414 | HU13 | 6  |
| Andrew Piper         | Stephenson Johnson Financial Planning | 41  | HU13 | 1  |
| James Dry            | Stephenson Johnson Financial Planning | 14  | HU13 | 1  |
| Joanne Baker         | Yorkshire Financial Planning          | 95  | HU15 | 4  |
| Caroline Allen       | Yorkshire Financial Planning          | 50  | HU15 | 4  |
| Ricardo Da Silva     | Linkage Financial Solutions           | 118 | HU17 | 1  |
| Martyn Pottage       | Armstrong Watson                      | 44  | HU17 | 3  |
| Phil Jones           | Forrester Boyd Wealth Management*     | 35  | HU17 | 3  |
| Catherine Richardson | Navigation Wealth Management          | 63  | HU18 | 2  |
| Toby Turner          | IFT Wealth Management                 | 96  | HX1  | 4  |
| Sam Johnson          | Sovereign Wealth                      | 19  | HX1  | 1  |
| Ross McFadzean       | Perspective                           | 38  | HX6  | 1  |
| Jonathan Myers       | Perspective                           | 27  | HX6  | 1  |
| Alan Worthington     | Capstone Financial                    | 128 | L1   | 5  |
| Wayne Slater         | Spectrum IFS                          | 110 | L1   | 6  |
| Sam Inkson           | Markland Hill Wealth                  | 82  | L1   | 2  |
| Philip Edward        | Edward Asset Management*              | 64  | L1   | 2  |
| Michael Carlyle      | TheWealthPoint                        | 51  | L1   | 4  |
| James Higon          | Sedulo Wealth*                        | 37  | L1   | 1  |
| Lydia Needham        | Lydia Grace Wealth Management         | 36  | L1   | 1  |
| Carl Mba             | Carl Mba Financial Planning           | 27  | L1   | 2  |
| Michael Edward       | Edward Asset Management*              | 22  | L1   | 1  |
| Ethan Tellett        | Sedulo Wealth*                        | 19  | L1   | 1  |
| John Price           | Modus WM                              | 17  | L1   | 1  |
| Neil Ferguson        | Modus WM                              | 13  | L1   | 1  |
| Sanjay Gambhir       | TheWealthPoint                        | 95  | L2   | 5  |
| Sam Hulson           | First Equitable                       | 30  | L2   | 1  |
| Sean McDermott       | LightSide Financial Planning*         | 203 | L23  | 2  |
| Josh Brooks          | Markland Hill Wealth                  | 61  | L23  | 1  |
| Chris Lunt           | Chris Lunt IFA                        | 337 | L31  | 7+ |
| Joseph Stevens       | True Potential                        | 350 | L39  | 7+ |
| Angela Maher         | Acumen Financial Partnership          | 131 | L39  | 7+ |
| Charlie Sas          | Richard Bamber & Company              | 20  | L39  | 1  |
| Chris Wheatman       | Advice Matters Financial Planning*    | 149 | LA1  | 6  |
| James Larton         | Truly Independent                     | 76  | LA1  | 7+ |
| Ben Urlotti          | Pursuit Financial Planning*           | 30  | LA14 | 1  |
| Paul McGregor        | Pursuit Financial Planning*           | 106 | LA15 | 3  |
| Kim Warburton        | Pursuit Financial Planning*           | 21  | LA15 | 1  |
| Gareth Nicholson     | True Potential                        | 95  | LA23 | 1  |
| Darren Hancock       | Sandringham Financial Partners*       | 70  | LA4  | 2  |

## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

|                   |                                      |     |      |    |
|-------------------|--------------------------------------|-----|------|----|
| Ashley Magean     | Azets Wealth Management*             | 81  | LA9  | 2  |
| Barry Fitzsimmons | Armstrong Watson                     | 23  | LA9  | 2  |
| Michael Usher     | Armstrong Watson                     | 12  | LA9  | 1  |
| Ben Cordiner      | Cordiner Wealth*                     | 257 | LS1  | 5  |
| Darren Goodall    | Informed Financial Planning          | 201 | LS1  | 5  |
| Julian Baker      | Live Smart Financial Planning        | 142 | LS1  | 3  |
| Andrew Woolhouse  | iWealth Financial                    | 131 | LS1  | 4  |
| Natalie Wright    | Forvis Mazars*                       | 127 | LS1  | 5  |
| Martin Archdale   | MAP Financial Planning               | 114 | LS1  | 5  |
| Vinny Lal         | VSL Wealth Management                | 101 | LS1  | 1  |
| Phillip Chambers  | Chambers Financial Solutions         | 97  | LS1  | 4  |
| Mathew Lamping    | Ascot Lloyd*                         | 95  | LS1  | 4  |
| James Bowers      | Sovereign Wealth                     | 82  | LS1  | 6  |
| Rob Pentelow      | Pentelow Wealth Management           | 80  | LS1  | 4  |
| Adam Green        | Forvis Mazars*                       | 75  | LS1  | 5  |
| Tony Padgett      | The Private Office*                  | 74  | LS1  | 2  |
| Carl Ward         | Forvis Mazars*                       | 70  | LS1  | 5  |
| Christie Tillett  | The Private Office*                  | 68  | LS1  | 3  |
| Richard McKeown   | Sovereign Wealth                     | 63  | LS1  | 4  |
| Sarah Beall       | The Private Office*                  | 53  | LS1  | 2  |
| Yasir Al-Din      | Zplan Wealth Management              | 50  | LS1  | 5  |
| Sham Ahmed        | Arcus Wealth                         | 37  | LS1  | 1  |
| Patrick Rowan     | Forvis Mazars*                       | 36  | LS1  | 2  |
| Chris Thorpe      | Agile Independent Financial Advice   | 20  | LS1  | 2  |
| William Forwood   | Sovereign Wealth                     | 18  | LS1  | 1  |
| Bradley Edens     | Forvis Mazars*                       | 16  | LS1  | 1  |
| Anny Lian         | Fatgreen Wealth                      | 13  | LS1  | 1  |
| Martin Parnham    | Armstrong Watson                     | 13  | LS1  | 1  |
| Alex Barton       | Barton Associates Financial Planning | 12  | LS1  | 1  |
| Benjamin Walsh    | Armstrong Watson                     | 11  | LS1  | 1  |
| Mark Hinchliffe   | Sandringham Financial Partners*      | 106 | LS16 | 2  |
| Thomas Hatley     | Christopher Little & Co*             | 141 | LS21 | 7+ |
| Richard Marshall  | Christopher Little & Co*             | 67  | LS21 | 3  |
| Sean Gilks        | Vista Financial Management           | 65  | LS21 | 1  |
| James Marlow      | Priority Wealth Planning             | 54  | LS21 | 4  |
| Tom Stones        | North Yorkshire Financial Planning   | 155 | LS22 | 4  |
| Richard Dickinson | Dickinson Wealth Management          | 112 | LS22 | 4  |
| Ryan Wiggins      | DWB Wealth Consultancy               | 24  | LS22 | 1  |
| Andrew Elson      | Berry & Oak                          | 149 | LS23 | 4  |
| Jen Margison      | Ayla Wealth Management               | 39  | LS25 | 1  |
| Daniel Lea        | The Private Office*                  | 165 | LS28 | 4  |
| Mark Chicken      | The Private Office*                  | 64  | LS28 | 2  |
| Catherine Casey   | Rockwood Financial Solutions         | 48  | LS28 | 1  |
| Robert Morse      | The Private Office*                  | 68  | LS29 | 2  |
| Sarah Siddons     | Bowcliffe Wealth Management          | 49  | LS29 | 1  |
| Spencer Bennett   | Argentis                             | 32  | LS29 | 1  |
| Michael Breen     | HF Wealth                            | 27  | LS29 | 1  |
| Dan Riley         | Bowcliffe Wealth Management          | 22  | LS29 | 2  |
| Neil Davies       | HF Wealth                            | 13  | LS29 | 1  |
| Daniel Foy        | Forvis Mazars*                       | 124 | M1   | 5  |
| Richard Clayton   | Old Royle Wealth Management          | 122 | M1   | 1  |
| Adrian Edwards    | Sylvan Financial Management          | 90  | M1   | 4  |
| Jeremy Agorom     | Whitfield Wealth Management.         | 90  | M1   | 2  |
| Sarah Hogan       | KBA FS*                              | 84  | M1   | 5  |
| David Shepherd    | Dragon Wealth                        | 71  | M1   | 4  |
| Jamie Lowe        | True Self Wealth                     | 70  | M1   | 2  |
| Jose Vilchez      | Sedulo Wealth*                       | 58  | M1   | 1  |
| Thomas Scrupps    | Forvis Mazars*                       | 51  | M1   | 2  |
| Jonathan Fisher   | Sedulo Wealth*                       | 37  | M1   | 1  |
| Emma McNulty      | Cullen Wealth                        | 34  | M1   | 2  |
| Samuel Hartley    | True Potential                       | 22  | M1   | 2  |
| Kathy Whatmough   | Rice Whatmough Crozier*              | 17  | M1   | 1  |
| Matt Laing        | Cullen Wealth                        | 17  | M1   | 1  |
| Colin Bates       | Chapter3 Financial Planning          | 38  | M21  | 3  |

|                      |   |     |      |    |
|----------------------|---|-----|------|----|
| Steven Jarzyna       | SMJ Financial Planning                  | 78  | M24  | 1  |
| Ken Whitworth        | True Potential                          | 114 | M27  | 1  |
| David Bell           | Retirement Professionals*               | 76  | M28  | 3  |
| Darius Jalali        | Stratton Wealth Management              | 140 | M3   | 1  |
| Joanne Hobson        | Quilter Financial Advisers              | 80  | M30  | 5  |
| Darren Burnett       | Burnett & Co Financial Planning         | 281 | M33  | 7+ |
| Harvey Sutton        | Suttons Independent Financial Advisers* | 131 | M33  | 1  |
| Ben Preston          | Suttons Independent Financial Advisers* | 120 | M33  | 4  |
| Steven Walker        | Suttons Independent Financial Advisers* | 118 | M33  | 4  |
| David O'Connor       | iPensions Wealth                        | 73  | M33  | 3  |
| Saf Sulehman         | Suttons Independent Financial Advisers* | 73  | M33  | 3  |
| Luke Mather          | Suttons Independent Financial Advisers* | 62  | M33  | 4  |
| Mark Galligan        | MGT Financial Planning                  | 48  | M33  | 4  |
| Simon Baggott        | Suttons Independent Financial Advisers* | 46  | M33  | 4  |
| Chris Pughe          | Suttons Independent Financial Advisers* | 25  | M33  | 1  |
| Natalie Turner       | Natalie Turner Wealth Management*       | 234 | NE1  | 4  |
| Geoff Caisley        | Newcastle Financial Advisers*           | 221 | NE1  | 5  |
| Mark Brett           | Abacus Associates                       | 140 | NE1  | 3  |
| Ben Hughes           | Doxford Financial                       | 121 | NE1  | 2  |
| Neil Henderson       | Mission Financial Planning              | 98  | NE1  | 3  |
| Amy Burge            | Ellis Bates (part of Shackleton)*       | 91  | NE1  | 3  |
| Omar Din             | Azets Wealth Management*                | 86  | NE1  | 4  |
| Ryan McGuinness      | 1894 Private Wealth                     | 66  | NE1  | 3  |
| Deborah Trelease     | Azets Wealth Management*                | 57  | NE1  | 2  |
| John Hinson          | RetireInvest                            | 50  | NE1  | 1  |
| Mike Hartness        | Azets Wealth Management*                | 48  | NE1  | 1  |
| Wayne Marshall       | Newcastle Financial Planning            | 33  | NE1  | 1  |
| Steven Whitehead     | Azets Wealth Management*                | 32  | NE1  | 1  |
| Ebie Holmes          | Cullen Wealth                           | 25  | NE1  | 1  |
| Fiona Scorer         | Azets Wealth Management*                | 24  | NE1  | 1  |
| David Tait           | Azets Wealth Management*                | 20  | NE1  | 1  |
| John Peacock         | True Potential                          | 18  | NE1  | 1  |
| Jamie Tocher         | Perspective                             | 16  | NE1  | 1  |
| Martin Lebovitch     | Azets Wealth Management*                | 15  | NE1  | 1  |
| Stephanie McClarence | Continuum                               | 15  | NE1  | 1  |
| Nick Swinhoe         | Azets Wealth Management*                | 14  | NE1  | 1  |
| Jack Ford            | Azets Wealth Management*                | 12  | NE1  | 1  |
| Joshua Clark         | Perspective                             | 11  | NE1  | 1  |
| Joanne Hendry        | Newcastle Financial Advisers*           | 107 | NE20 | 5  |
| David Bolam          | Newcastle Financial Advisers*           | 119 | NE21 | 5  |
| Tom Robertshaw       | True Potential                          | 10  | NE21 | 1  |
| Tom Parkin           | Newcastle Financial Advisers*           | 174 | NE23 | 5  |
| David Mitchell       | Newcastle Financial Advisers*           | 114 | NE26 | 5  |
| Edward Midgley       | PSG Wealth Management                   | 66  | NE26 | 3  |
| Sara Guy             | Ellis Bates (part of Shackleton)*       | 65  | NE26 | 3  |
| Charlie Wallace      | Four Rivers Financial Planning          | 112 | NE28 | 1  |
| Harriet Wallace      | Four Rivers Financial Planning          | 21  | NE28 | 1  |
| Rachael Hall         | Seven Stars Private Wealth              | 89  | NE29 | 1  |
| Alex Turnbull        | Newcastle Financial Advisers*           | 80  | NE29 | 3  |
| Paul Richardson      | Amethyst Independent Financial Advisers | 77  | NE29 | 1  |
| John Wilkinson       | Amethyst Independent Financial Advisers | 70  | NE29 | 2  |
| David Simpson        | Newcastle Financial Advisers*           | 109 | NE3  | 5  |
| Stacey Arcus         | Quilter Financial Advisers              | 72  | NE31 | 5  |
| Glen Stephenson      | True Potential                          | 279 | NE33 | 4  |
| Mark Winship         | Newcastle Financial Advisers*           | 123 | NE33 | 5  |
| Mike Weedon          | Quilter Financial Advisers              | 111 | NE33 | 5  |
| David Jackson        | True Potential                          | 32  | NE35 | 1  |
| Garth Thompson       | Emerald Financial Associates            | 57  | NE45 | 1  |
| April Parrish        | Emerald Financial Associates            | 14  | NE45 | 1  |
| Karl Lamb            | Newcastle Financial Advisers*           | 163 | NE46 | 5  |
| Gary Barnes          | Lifeplan Financial Management*          | 115 | NE46 | 1  |
| Ryan Anderson        | Armstrong Watson                        | 47  | NE46 | 4  |

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

NORTH ENGLAND

| NAME                 | FIRM                                 | REVIEWS | LOCATION | YEARS QUALIFIED |
|----------------------|--------------------------------------|---------|----------|-----------------|
| Chris Marsh          | Cullen Wealth                        | 46      | SK10     | 2               |
| Ralph Pettengell     | Pettengell Wealth Management         | 35      | SK10     | 1               |
| Phil Shireley        | CAPS Financial                       | 13      | SK10     | 1               |
| Dan Altman           | Consilium Financial Services         | 12      | SK10     | 1               |
| Tom Heaword          | Camargue Chambers                    | 128     | SK8      | 5               |
| Jane Patrick         | Sylvan Financial Management          | 84      | SK8      | 4               |
| Ed Painter           | Sylvan Financial Management          | 72      | SK8      | 4               |
| Chris Brennan        | Blackstone Financial Management      | 52      | SK8      | 2               |
| Andrew Winstanley    | Sustainable Financial Planning       | 49      | SK8      | 3               |
| Kai Ansari           | Cullen Wealth                        | 27      | SK8      | 2               |
| Andrew Day           | Depledge                             | 239     | SK9      | 7+              |
| Rob Patten           | Individual Financial Services*       | 238     | SK9      | 6               |
| Richard Wilkinson    | Wilkinson Financial Management*      | 222     | SK9      | 4               |
| Dacre Staines        | DBL Asset Management*                | 158     | SK9      | 2               |
| Mark Easter          | DBL Asset Management*                | 47      | SK9      | 2               |
| Lucy Hall            | Newcastle Financial Advisers*        | 66      | SR1      | 2               |
| Steven Collinson     | Stephen Hope Wealth Management       | 46      | SR1      | 2               |
| David Hardman        | DMH Private Wealth                   | 105     | SR3      | 7+              |
| Joe Bonalite         | Inspire Financial North East         | 59      | SR5      | 1               |
| Nicola Tempest-Hall  | Nth Degree Financial Planning        | 67      | SR7      | 3               |
| Elliot Tate          | Newcastle Financial Advisers*        | 25      | TD15     | 1               |
| Grant Kelly          | Newcastle Financial Advisers*        | 80      | TS1      | 5               |
| Trevor Shelley       | Ellis Bates (part of Shackleton)*    | 95      | TS12     | 3               |
| Tom Horner           | MG Shaw                              | 70      | TS18     | 4               |
| Simon Warne          | New World Financial Group            | 41      | TS18     | 3               |
| Michael Walker       | Perspective                          | 20      | TS18     | 1               |
| Don Axtell           | True Potential                       | 177     | TS22     | 7+              |
| Jonathan Loughran    | Azets Wealth Management*             | 29      | TS22     | 1               |
| Iain Paterson        | Newcastle Financial Advisers*        | 107     | TS24     | 5               |
| David Barber         | DMB Wealth Management                | 106     | TS27     | 2               |
| Aimee Watson         | 7FP                                  | 82      | TS27     | 5               |
| Olivia Vickers       | Newcastle Financial Advisers*        | 78      | TS9      | 2               |
| James Collins        | Cheshire Wealth Partnership          | 204     | WA1      | 7+              |
| Matt Fleming         | Fleming & Co Wealth Management       | 156     | WA1      | 3               |
| Robert Newton        | Chartwell Financial Services*        | 59      | WA1      | 1               |
| Praful Mistry        | Cullen Wealth                        | 51      | WA1      | 2               |
| Garnet Ronander      | Perspective                          | 47      | WA1      | 1               |
| Gary Newton          | Chartwell Financial Services*        | 46      | WA1      | 1               |
| Sophie Stradins      | Perspective                          | 12      | WA1      | 1               |
| Allie Baglow         | Allisons Financial Planning          | 171     | WA10     | 2               |
| Paula Payne          | Tailored Financial Planning*         | 161     | WA10     | 4               |
| Christopher Frodsham | Tailored Financial Planning*         | 51      | WA10     | 2               |
| Linda Foulkes        | Tailored Financial Planning*         | 22      | WA10     | 1               |
| Daniel Martin        | Tailored Financial Planning*         | 20      | WA10     | 1               |
| Kevin Quinn          | Adamson Ross                         | 30      | WA12     | 2               |
| Anna Kember          | Adamson Ross                         | 29      | WA12     | 2               |
| Andy Williamson      | Fairstone                            | 15      | WA13     | 1               |
| Chris Weetman        | Otus Financial Planning*             | 167     | WA14     | 2               |
| Andrew Wood          | MKC Wealth                           | 118     | WA14     | 2               |
| Garry Robinson       | Elite Financial Planning Consultants | 114     | WA14     | 5               |
| Carl Hayes           | MKC Wealth                           | 100     | WA14     | 2               |
| Nick Bone            | Nicholas Bone Financial              | 48      | WA14     | 3               |
| David Brown          | True Potential                       | 95      | WA15     | 6               |
| David Smith          | Forethought Financial                | 153     | WA16     | 5               |
| Justin Heap          | Swiftsure Wealth Management          | 68      | WA16     | 1               |
| James Sinclair       | Nice Associates Wealth Strategies    | 43      | WA16     | 1               |
| Paul Rowling         | Apogee Wealth Management             | 39      | WA16     | 1               |
| Louise Pickford      | Apogee Wealth Management             | 30      | WA16     | 1               |

|                     |                                    |     |      |    |
|---------------------|------------------------------------|-----|------|----|
| Ed Stubbs           | Xentum                             | 28  | WA16 | 1  |
| Nick McCulloch      | Apogee Wealth Management           | 25  | WA16 | 1  |
| Janine Wilson       | Apogee Wealth Management           | 22  | WA16 | 1  |
| David Clewlow       | Apogee Wealth Management           | 21  | WA16 | 1  |
| Simon Hardstaff     | Apogee Wealth Management           | 19  | WA16 | 1  |
| Stephen Davies      | Apogee Wealth Management           | 11  | WA16 | 1  |
| Andrea Connor       | Jones Regan Wealth Management      | 20  | WA7  | 1  |
| Angeline MacLaren   | Navigation Wealth Management       | 163 | WF1  | 5  |
| Kate Bailey         | Kate Bailey Financial Planning     | 85  | WF1  | 2  |
| Ryan Milne          | Kate Bailey Financial Planning     | 77  | WF1  | 2  |
| Gordon Wills        | Wills Financial Consultancy        | 55  | WF1  | 1  |
| Jake Slack          | Navigation Wealth Management       | 33  | WF1  | 2  |
| Daniel De Block     | Navigation Wealth Management       | 13  | WF1  | 1  |
| Darren Parker       | True Potential                     | 164 | WF10 | 6  |
| Matthew Hawksworth  | Ellis Bates (part of Shackleton)*  | 84  | WF10 | 3  |
| Darron Whitehead    | Fairstone Liversedge               | 251 | WF14 | 7+ |
| Ray Garnett         | Fairstone Liversedge               | 152 | WF15 | 1  |
| Thomas Harper       | Harper Financial Associates        | 120 | WF4  | 5  |
| Ash Patel           | Camargue Wealth                    | 110 | WN7  | 6  |
| Al Spall            | MAP Financial Planning             | 138 | YO1  | 7+ |
| Deb Jacobs          | PenLife Associates                 | 130 | YO1  | 3  |
| Mark Fisher         | Ardent Financial Planning          | 121 | YO1  | 5  |
| Nick Lawson         | HGH Wealth Management              | 96  | YO1  | 1  |
| Ruth Norman         | Ardent Financial Planning          | 90  | YO1  | 5  |
| Tom Hughes          | PenLife Associates                 | 86  | YO1  | 2  |
| Gary O'Brien        | Ardent Financial Planning          | 71  | YO1  | 1  |
| Louis Maddison      | PenLife Associates                 | 62  | YO1  | 3  |
| Adam Dent           | PenLife Associates                 | 49  | YO1  | 3  |
| Nicola Page         | Nicola Page Financial Solutions    | 47  | YO1  | 4  |
| James Wadsworth     | PenLife Associates                 | 42  | YO1  | 2  |
| Craig Howard        | PenLife Associates                 | 41  | YO1  | 2  |
| Niall Middleton     | Minster Financial Planning         | 41  | YO1  | 2  |
| Matthew Sharp       | Sharp Financial Planning           | 35  | YO1  | 1  |
| Soyfur Rahman       | PenLife Associates                 | 34  | YO1  | 2  |
| Alan Broadhead      | Equinox Financial Planning         | 30  | YO1  | 1  |
| Iain Scott          | Equinox Financial Planning         | 27  | YO1  | 2  |
| Harry Mays          | AFH Wealth Management              | 24  | YO1  | 2  |
| Richard Booth       | Richard Booth Wealth Management    | 228 | YO11 | 4  |
| Luke Dobson         | Moneyweb                           | 22  | YO11 | 1  |
| Tina Steele         | Steele Aspire Financial Management | 99  | YO12 | 4  |
| Elliot Kuppusamy    | Moneyweb                           | 222 | YO13 | 4  |
| Paulina Worthington | Klara Wealth                       | 42  | YO12 | 2  |
| John Hough          | Newcastle Financial Advisers*      | 94  | YO18 | 5  |
| Matthew Leadley     | UK Financial Planning              | 15  | YO25 | 1  |
| Chris Lambert       | Educate Financial                  | 56  | YO8  | 1  |

NORTHERN IRELAND

|                  |  |     |     |    |
|------------------|--|-----|-----|----|
| Gareth Elliott   | Newbridge Financial Planning*            | 188 | BT1 | 7+ |
| Michael Hamill   | Navigate IFA                             | 88  | BT1 | 3  |
| Russell Hathaway | NI Money                                 | 79  | BT1 | 5  |
| Paul McCoubrey   | Navigate IFA                             | 77  | BT1 | 3  |
| Trevor Johnston  | Platinum Financial Planning*             | 76  | BT1 | 2  |
| Philip Andrews   | Platinum Financial Planning*             | 69  | BT1 | 2  |
| Will Clow        | Platinum Financial Planning*             | 60  | BT1 | 2  |
| Jonathan Scott   | Platinum Financial Planning*             | 58  | BT1 | 2  |
| Paul Muckle      | Quilter Financial Advisers               | 51  | BT1 | 1  |
| Gillian Walsh    | IQ&Co                                    | 48  | BT1 | 4  |
| Jay Price        | IQ&Co                                    | 37  | BT1 | 1  |
| Johanna Rooney   | Platinum Financial Planning*             | 37  | BT1 | 2  |
| Matt Greer       | Navigate IFA                             | 37  | BT1 | 3  |
| Alastair Moore   | AAB Wealth Chartered Financial Planners* | 33  | BT1 | 2  |
| Michael Geddis   | Platinum Financial Planning*             | 22  | BT1 | 2  |

|                    |                                |     |      |   |
|--------------------|--------------------------------|-----|------|---|
| Simon Moore        | Aligned Financial Planning     | 60  | BT18 | 2 |
| Tanya Martin       | IQ&Co                          | 54  | BT18 | 4 |
| Mark Weatherall    | IQ&Co                          | 26  | BT18 | 1 |
| Heather McConaghie | IQ&Co                          | 54  | BT20 | 3 |
| Stephen Bell       | True Potential                 | 30  | BT20 | 1 |
| Richard Girvan     | Ardent Wealth                  | 37  | BT27 | 3 |
| Dale Kirkpatrick   | Modulus Financial Planning     | 64  | BT32 | 3 |
| John Sloan         | Modulus Financial Planning     | 39  | BT32 | 3 |
| Diane Pankhurst    | IQ&Co                          | 40  | BT36 | 3 |
| Alastair Hall      | IQ&Co                          | 23  | BT36 | 2 |
| Christopher Todd   | Hills Financial Planning       | 47  | BT40 | 2 |
| Jack White         | Hills Financial Planning       | 14  | BT40 | 1 |
| Paul Chada         | True Potential                 | 113 | BT45 | 1 |
| Laura Collins      | Ardent Wealth                  | 49  | BT47 | 3 |
| Neill Gregson      | NG Wealth Management           | 58  | BT67 | 4 |
| Gary Dickson       | Milecross Financial Solutions  | 34  | BT7  | 2 |
| Colin McHugh       | Temple Gray                    | 34  | BT79 | 2 |
| Ciaran Scullion    | From Acorns Financial Planning | 91  | BT80 | 1 |

SCOTLAND

|                      |  |      |      |    |
|----------------------|--|------|------|----|
| Martin Welsh         | Welsh & Taylor Wealth*                   | 122  | AB10 | 5  |
| Kieran Taylor        | Welsh & Taylor Wealth*                   | 115  | AB10 | 5  |
| Steven Mcknight      | McKnights Associates Wealth Management   | 91   | AB10 | 1  |
| Alan Rutherford      | Alan Rutherford Wealth Management        | 89   | AB10 | 1  |
| Rory Craig           | Russell Gibson Financial Management*     | 76   | AB10 | 1  |
| Alan Ball            | Russell Gibson Financial Management*     | 71   | AB10 | 1  |
| Adam Sinclair        | Adam Sinclair & Associates               | 60   | AB10 | 1  |
| Zyg Krukowski        | McKnights Associates Wealth Management   | 58   | AB10 | 1  |
| Tom Hyslop           | Russell Gibson Financial Management*     | 52   | AB10 | 1  |
| Sean Mills           | McKnights Associates Wealth Management   | 51   | AB10 | 1  |
| Scott Morrison       | Charles Stanley*                         | 46   | AB10 | 1  |
| Liviu Bocancia       | Welsh & Taylor Wealth*                   | 24   | AB10 | 1  |
| Emma Gibb            | Russell Gibson Financial Management*     | 22   | AB10 | 1  |
| April Ritchie        | Mattoli Woods                            | 21   | AB10 | 2  |
| Laura Pike           | The Pike Partnership                     | 15   | AB10 | 1  |
| Martyn Paterson      | AAB Wealth Chartered Financial Planners* | 129  | AB32 | 2  |
| Kelly Shek           | AAB Wealth Chartered Financial Planners* | 37   | AB32 | 1  |
| Lisa Tait            | AAB Wealth Chartered Financial Planners* | 35   | AB32 | 2  |
| Claire Marston       | AAB Wealth Chartered Financial Planners* | 27   | AB32 | 1  |
| Peter Hope           | Acumen Financial Planning                | 21   | AB32 | 1  |
| Elaine Clunie        | Buchan Wealth Management                 | 66   | AB39 | 5  |
| Neil Aspinall        | Truly Independent                        | 116  | AB52 | 5  |
| Dave Murray          | Dave Murray Wealth Management            | 34   | DD1  | 3  |
| Alan Dunn            | Alan Dunn Financial Management           | 17   | DD1  | 1  |
| Cary Stewart         | CNS Financial Solutions                  | 30   | DD11 | 2  |
| Andrew Finnie        | Border Finance                           | 1731 | DG1  | 7+ |
| Steven Conchie       | Armstrong Watson                         | 42   | DG1  | 2  |
| Allan Moffat         | Carron Financial Services                | 107  | DG12 | 5  |
| Kathryn Tomlinson    | Calton Wealth Management                 | 204  | EH1  | 7+ |
| Graeme McNally       | Mearns & Company*                        | 145  | EH1  | 1  |
| Kenny Stevenson      | Forvis Mazars*                           | 93   | EH1  | 3  |
| Aurelija Buckute     | Mearns & Company*                        | 88   | EH1  | 1  |
| Malcolm Steel        | Mearns & Company*                        | 81   | EH1  | 1  |
| Adrian Hanger        | ADH Wealth Management                    | 68   | EH1  | 5  |
| Carley Mearns-Begley | Mearns-Begley Wealth Management          | 65   | EH1  | 5  |
| Richard Johnston     | AAB Wealth Chartered Financial Planners* | 65   | EH1  | 3  |
| Jason Baggott        | Tweed Wealth Management                  | 61   | EH1  | 3  |
| Sam Cowan            | Charles Stanley*                         | 57   | EH1  | 1  |
| Paul McCabe          | Acumen Financial Planning                | 55   | EH1  | 1  |
| Casey Crooks         | True Potential                           | 54   | EH1  | 3  |
| Simon Boyd           | Simon Boyd Financial Management          | 54   | EH1  | 3  |
| Tom Barbour          | T R Barbour Financial Planning           | 45   | EH1  | 2  |
| Lesley Mackintosh    | Independent Women*                       | 44   | EH1  | 1  |
| Scott Mackintosh     | Alpha Wealth                             | 39   | EH1  | 3  |

|                    |                                       |     |      |    |
|--------------------|---------------------------------------|-----|------|----|
| Angus Kirk         | Transform Financial Planning          | 28  | EH1  | 2  |
| Louis Murray       | Succession Wealth                     | 24  | EH1  | 1  |
| Jonathan Barkey    | Jonathan Barkey                       | 23  | EH1  | 1  |
| Will Bleasdale     | Azets Wealth Management*              | 23  | EH1  | 1  |
| Lindsey Docherty   | Independent Women*                    | 16  | EH1  | 1  |
| Alex Hill          | Kellyhill Financial Planning          | 12  | EH1  | 1  |
| Conrad Balatoni    | Balatoni Financial Planning           | 47  | EH12 | 1  |
| Karen Lauder       | Intelligent Pensions                  | 17  | EH17 | 1  |
| Steven Guthrie     | Guthrie Wealth Consultancy            | 65  | EH18 | 5  |
| Katie Ridland      | Ridland Wealth Management             | 74  | EH2  | 4  |
| Keith Roseburgh    | Keith Roseburgh Financial             | 78  | EH22 | 5  |
| Kenneth Murphy     | House of Shields Financial Advice     | 78  | EH22 | 1  |
| Gavin Middlemiss   | Middlemiss and Associates             | 82  | EH39 | 1  |
| Ranald Hall        | Gilson Gray Financial Management      | 39  | EH39 | 1  |
| Craig Davidson     | C. Davidson Financial Planning        | 66  | EH4  | 1  |
| Stuart McAdam      | Stuart McAdam Wealth Management       | 33  | EH4  | 2  |
| Rachel Stewart     | Traprain Financial                    | 98  | EH40 | 4  |
| Andrew Middlemiss  | Middlemiss and Associates             | 248 | EH42 | 5  |
| Raymond Broomfield | AFH Wealth Management                 | 124 | EH42 | 5  |
| Vincent Throp      | Throp Financial Planning              | 258 | EH49 | 5  |
| Graeme Inglis      | Poise Financial Planning              | 178 | EH49 | 5  |
| Martin Heslop      | Sutherland Mayfair Financial Planning | 52  | EH49 | 2  |
| Colin Welsh        | Ellis Bates (part of Shackleton)*     | 126 | EH54 | 3  |
| Lucy Logan         | Calderwood Financial                  | 47  | EH54 | 1  |
| Steven Auldjo      | Dynamic Wealth Solutions              | 16  | EH54 | 1  |
| Katrina Bruce      | Mearns & Company*                     | 107 | EH6  | 1  |
| Sean Gilbert       | Select Wealth Managers                | 107 | FH8  | 6  |
| Kirsty McAuliffe   | Invest Retire Protect                 | 24  | FH8  | 1  |
| Neil Miller        | Truly Independent                     | 90  | FK1  | 6  |
| Darren Burns       | DPB Wealth Management                 | 63  | FK5  | 4  |
| Dani-Rose O'Ryan   | Invest Retire Protect                 | 40  | FK5  | 1  |
| Graham Brodie      | Succession Wealth                     | 144 | FK8  | 7+ |
| Robbie MacKillop   | 17 Wealth Management*                 | 243 | G1   | 5  |
| Ryan Gray          | Ascot Lloyd*                          | 207 | G1   | 2  |
| David Wright       | Ascot Lloyd*                          | 188 | G1   | 2  |
| Dhanwal Chandan    | Just Financial Group.                 | 169 | G1   | 1  |
| Nadav Brown        | Ascot Lloyd*                          | 148 | G1   | 1  |
| Stuart Lamont      | Waverton Wealth Planning              | 136 | G1   | 5  |
| Andrew Conway      | One Financial Solutions*              | 130 | G1   | 6  |
| Alan Knox          | Financial Succession*                 | 114 | G1   | 1  |
| Nadeen Watson      | Spectrum Wealth Group                 | 103 | G1   | 3  |
| Colin Campbell     | Forvis Mazars*                        | 102 | G1   | 5  |
| Lynn Healy         | Ascot Lloyd*                          | 99  | G1   | 2  |
| Jordan Cairney     | Ascot Lloyd*                          | 84  | G1   | 2  |
| Vihar Shah         | Forvis Mazars*                        | 82  | G1   | 4  |
| Bobby Welsh        | Simple Financial Planning             | 65  | G1   | 1  |
| Angela Proctor     | APC Financial Solutions*              | 63  | G1   | 1  |
| Brian McNicol      | Armstrong Watson                      | 62  | G1   | 5  |
| Siobhan Mullaney   | Independent Financial Advice Centre   | 57  | G1   | 2  |
| Graeme Melrose     | McCrea Financial Services*            | 49  | G1   | 1  |
| Jonathan Campbell  | McCrea Financial Services*            | 48  | G1   | 1  |
| Farzana Khan       | AFH Wealth Management                 | 47  | G1   | 4  |
| Lynne Meek         | APC Financial Solutions*              | 43  | G1   | 1  |
| Darrel Jones       | Financial Succession*                 | 38  | G1   | 1  |
| Keith Brooks       | Paramount Wealth Management           | 34  | G1   | 1  |
| Chris Bain         | McCrea Financial Services*            | 33  | G1   | 1  |
| Michael Macadam    | McCrea Financial Services*            | 32  | G1   | 1  |
| Adam Tweedie       | Cove Wealth Management                | 23  | G1   | 1  |
| Katherine Diamond  | Forvis Mazars*                        | 23  | G1   | 1  |
| Grant Hutton       | Hunter Wealth Management              | 20  | G1   | 1  |
| Cameron Bone       | Forvis Mazars*                        | 18  | G1   | 1  |
| Sophie Tinney      | Intelligent Pensions                  | 16  | G1   | 1  |
| Jordan Mushet      | Pivotal Financial Planning            | 14  | G1   | 1  |
| Lyle Douglas       | Kellyhill Financial Planning          | 14  | G1   | 1  |

VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

|                      |                                      |     |      |    |
|----------------------|--------------------------------------|-----|------|----|
| Kevin Campbell       | Campbell Financial Services          | 10  | G1   | 1  |
| Renata Cook          | Renata Cook Wealth Management        | 77  | G2   | 3  |
| David Charnley       | Southern Financial Services          | 102 | G71  | 7+ |
| Ian Galston          | 2plan Wealth Management              | 120 | G74  | 2  |
| Graeme Crooks        | Newlands Financial Planning          | 36  | G74  | 1  |
| Clayton Cumming      | True Potential                       | 410 | G81  | 7+ |
| Mike Rafter          | True Potential                       | 26  | G83  | 1  |
| Louise Mackenzie     | Highlands & Islands Financial Advice | 13  | HS1  | 1  |
| Mary MacFarlane      | Mary MacFarlane Financial Planning   | 208 | IV1  | 5  |
| Darran Murphy        | Tweed Wealth Management              | 63  | IV1  | 2  |
| Daniel Murdoch       | 57 North Financial Planning          | 52  | IV1  | 1  |
| Jake Bernardi        | 57 North Financial Planning          | 45  | IV1  | 1  |
| Nick Callaghan       | JC Roxburgh                          | 169 | KA10 | 7+ |
| Jacqueline Hillan    | JC Roxburgh                          | 79  | KA10 | 2  |
| John Maxwell         | MX Independent Financial Services*   | 259 | KA30 | 6  |
| Michael McGinty      | Sandringham Financial Partners*      | 77  | KA30 | 6  |
| Richard Webb         | Pia Financial Solutions              | 123 | KA7  | 1  |
| Kevin Owens          | One50 Financial Planning             | 93  | KA7  | 5  |
| Mike Baxter          | Radiant Financial Planning           | 87  | KY1  | 1  |
| David Cameron-Harper | Cairn Independent                    | 53  | KY1  | 2  |
| Will Burns           | Carnethy Wealth                      | 62  | KY11 | 3  |
| Sarah Miller         | Bay Financial Planning               | 51  | KY11 | 1  |
| Jean Dawson          | More Than Mortgages                  | 115 | KY13 | 4  |
| Amy Ireland Hexley   | Destination Wealth                   | 14  | KY15 | 1  |
| Michael McLintock    | Adelp Financial Solutions            | 106 | ML11 | 7+ |
| David Clark          | True Potential                       | 39  | ML11 | 1  |
| Thomas Marshall      | S W Financial Management             | 191 | ML3  | 7+ |
| Euan McAuliffe       | McPherson Wealth                     | 54  | ML4  | 1  |
| Kafai Wong           | Key Financial Wealth Solutions       | 187 | ML5  | 3  |
| Stephen McMahon      | One Financial Solutions*             | 79  | ML6  | 6  |
| Robert Allan         | Independent Financial Advice Centre  | 66  | PA1  | 3  |
| Natalie Donnell      | Flying Colours Advice                | 23  | PA1  | 1  |
| Carl Melvin          | Affluent Financial Planning*         | 383 | PA11 | 7+ |
| Martin Joyce         | Brierie Financial Planning           | 98  | PA11 | 6  |
| Darren Watson        | Affluent Financial Planning*         | 44  | PA11 | 1  |
| Jennifer Arthur      | Money Advice & Planning              | 28  | PA15 | 1  |
| Craig Malcolm Bush   | Money Advice & Planning              | 44  | PA4  | 2  |
| Gordon Young         | Azets Wealth Management*             | 30  | PA4  | 1  |
| Colin Macdonald      | Phoenix Wealth Solutions             | 23  | PA5  | 1  |
| Josh Kinning         | Phoenix Wealth Solutions             | 17  | PA5  | 1  |
| Andrew Stewart       | A S Wealth Management                | 65  | PH1  | 5  |
| Craig Herd           | Radiant Financial Planning           | 15  | PH1  | 1  |
| Beverley Riddell     | Global Advice Group                  | 38  | TD6  | 2  |



## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

## SOUTH EAST ENGLAND

| NAME                      | FIRM                                       | REVIEWS | LOCATION | YEARS QUALIFIED |
|---------------------------|--|---------|----------|-----------------|
| Gavin Foster              | Ascot Lloyd*                               | 129     | GU33     | 2               |
| Stuart Brown              | Eight Wealth Management                    | 221     | GU34     | 5               |
| Nick Winter               | Quilter Financial Advisers                 | 26      | GU34     | 2               |
| James Gill                | J G Wealth                                 | 139     | GU51     | 5               |
| Geoff Day                 | Wilcox Day Wealth Management               | 128     | GU51     | 6               |
| Andrew Coles              | Ovation Finance*                           | 76      | GU51     | 5               |
| Paul Scott                | Scott Financial                            | 70      | GU51     | 1               |
| Dean Fermie               | Beals Mortgage and Financial Services      | 48      | GU51     | 2               |
| Tracyann Johnson          | Johnson Wealth Solutions                   | 47      | GU51     | 3               |
| Aaron Ward                | Award Financial Planning                   | 22      | GU51     | 1               |
| Andrew Lee                | One Financial Solutions*                   | 134     | GU6      | 6               |
| Rupert Miller             | Bramley Financial Planning                 | 89      | GU6      | 6               |
| Kevin Gatland             | Gatland Wealth Management                  | 49      | GU7      | 1               |
| Mark Daunter              | Oculus Wealth Management Hampshire         | 27      | GU7      | 1               |
| Tom Garsed-Bennet         | Flying Colours Advice                      | 94      | GU9      | 3               |
| Richard Gross             | Church's Financial Planning                | 61      | GU9      | 4               |
| Sarah Nesbitt             | The Private Office*                        | 58      | HP11     | 2               |
| Joel Wood                 | Wealth & Finance Matters                   | 34      | HP11     | 1               |
| Nathan Gonsalves-Williams | Twelve Wealth Management                   | 31      | HP19     | 1               |
| David Mills               | Ridgeways                                  | 30      | HP19     | 1               |
| Catherine Simmonds        | Mentmore Financial Planning                | 56      | HP23     | 5               |
| Martin Potter             | Potter Financial Partners                  | 20      | HP23     | 1               |
| Alex Hatfield             | The Private Office*                        | 180     | HP27     | 7+              |
| Ross Lambert              | Forvis Mazars*                             | 154     | HP4      | 5               |
| Robert Stringer           | Stringer Mann Chartered Financial Planners | 53      | HP4      | 4               |
| Ed Evans                  | Aurelian Financial Planning                | 34      | HP4      | 3               |
| Karen Berisford           | FirmStone Wealth                           | 50      | HP5      | 1               |
| Lewis McGonigal           | Perspective                                | 13      | HP5      | 1               |
| Sunil Karia               | Perspective                                | 12      | HP5      | 1               |
| Julia Keith               | Succession Wealth                          | 57      | HP6      | 1               |
| Keith Smithson            | Succession Wealth                          | 52      | HP6      | 2               |
| Alan Drysdale             | AGILITY Financial Advisers                 | 27      | HP6      | 1               |
| Alistair Norton           | GHL Direct                                 | 381     | LU1      | 7+              |
| Christopher James         | Wealth Matters                             | 57      | LU1      | 5               |
| Tony Sareen               | TDS Financial                              | 45      | LU7      | 2               |
| Jonathan Hales            | LenRose Wealth Management                  | 40      | ME10     | 1               |
| Tobias Cobb               | Aitana Financial Services                  | 36      | ME13     | 2               |
| Steve Ivory               | Fidelius*                                  | 144     | ME14     | 2               |
| Vikram Deb                | McMillan Wealth Consultants                | 139     | ME14     | 1               |
| James Etheridge           | Focused Financial*                         | 122     | ME14     | 5               |
| Harry Donoghue            | The Private Office*                        | 70      | ME14     | 2               |
| Sarah-Jayne Ives          | SJ Wealth Management                       | 87      | ME19     | 3               |
| Derek Scott               | Scott & Associates Financial Planning      | 38      | ME19     | 1               |
| Tony Barker               | Barker Financial Planning                  | 51      | ME2      | 1               |
| Ryan Rispoli              | Lombard Wealth Associates                  | 41      | ME2      | 1               |
| Wayne Smith               | WLS Investment Partnership*                | 148     | ME4      | 2               |
| David Ruler               | David Ruler Financial Planning             | 175     | ME6      | 7+              |
| Nikki Pipping             | Collective Financial Planning              | 149     | MK14     | 5               |
| John Clements             | True North Financial Planning              | 53      | MK16     | 4               |
| Tom Warren                | Warren Wealth Management                   | 40      | MK19     | 2               |
| Robert White              | Whiteleaf Financial Planning               | 10      | MK3      | 1               |
| Tony Byrne                | Wealth and Tax Management                  | 208     | MK4      | 6               |
| Jat Bubbra                | Wealth and Tax Management                  | 71      | MK4      | 2               |
| Jonathan Miller           | 365ifa                                     | 101     | MK40     | 2               |
| John Howson               | Stellar Financial Planning                 | 74      | MK40     | 5               |
| Emily Pool                | Happy Planet Financial Planning            | 60      | MK40     | 5               |
| Aga Drozd                 | Harrison James Financial Planners          | 55      | MK40     | 1               |
| Heide Swift               | Heide Swift Financial Planning             | 151     | MK45     | 4               |

|                     |                                     |     |      |    |
|---------------------|-------------------------------------|-----|------|----|
| Darren Hutton       | Collective Financial Planning       | 14  | MK45 | 1  |
| Nicola Watts        | Jane Smith Financial Planning*      | 163 | MK46 | 6  |
| Bob Gibbs           | Bob Gibbs Financial Planning        | 376 | MK9  | 7+ |
| Andrew Flowers      | Vizion Wealth*                      | 224 | MK9  | 4  |
| Nicholas Hamilton   | Forvis Mazars*                      | 112 | MK9  | 2  |
| Matthew Brooks      | The Cosgrove Partnership            | 89  | MK9  | 3  |
| Jenny Stones        | Jules Murphy Financial Planning     | 70  | MK9  | 1  |
| Faisal Khan         | AFH Wealth Management               | 59  | MK9  | 2  |
| Cholpon Djanuzakova | Wealth and Tax Management           | 40  | MK9  | 4  |
| Sam Malka           | Scottsdale Lifetime Partners        | 36  | MK9  | 3  |
| Teian Hatt          | Vizion Wealth*                      | 29  | MK9  | 1  |
| Erin Rigault        | Mycontinuum.co.uk                   | 119 | OX1  | 1  |
| Adam Gibson         | Argentis                            | 54  | OX1  | 2  |
| Tony Pound          | 2plan Wealth Management             | 21  | OX1  | 1  |
| Alex Roberts        | Wise Investment                     | 79  | OX10 | 3  |
| Peter Cuthbertson   | Frizzell Wealth Management          | 29  | OX10 | 1  |
| Steve Ruane         | Frizzell Wealth Management          | 20  | OX10 | 1  |
| Donald Tsang        | Frizzell Wealth Management          | 18  | OX10 | 1  |
| Tasha Mulford       | Frizzell Wealth Management          | 15  | OX10 | 1  |
| Neil Anns           | Anns and Grange Associates          | 29  | OX12 | 2  |
| Steven Corrigan     | Sandringham Financial Partners*     | 107 | OX14 | 2  |
| Philip Hanley       | Philip James IFA*                   | 636 | OX18 | 7+ |
| Sian MacInnes       | Callabas Financial Services         | 326 | OX18 | 7+ |
| Michael Piper       | Temple Piper Financial Planning     | 34  | OX18 | 2  |
| Sam Monk            | MKC Wealth                          | 118 | OX28 | 2  |
| Jonathan Hunt       | Expert Wealth Management*           | 117 | OX28 | 5  |
| Gary Hamilton       | AFH Wealth Management Cookham       | 103 | OX28 | 1  |
| Ady Suter           | TWM Financial Planning              | 80  | OX28 | 4  |
| Simon Neal          | Cornerstone Financial Planning      | 42  | OX28 | 3  |
| Ben Anderson        | Williamson Wealth Management        | 22  | OX28 | 1  |
| Dominic Spalding    | Expert Wealth Management*           | 122 | OX29 | 5  |
| Harj Heer           | Logic Financial Services            | 89  | OX49 | 6  |
| Paul Davidson       | Strategic Vision Wealth Management* | 140 | OX5  | 6  |
| Frankie Davis       | Attivo                              | 55  | PO1  | 1  |
| Laura Bailey        | Sterling & Law                      | 25  | PO13 | 2  |
| Ian Riggs           | Eight Wealth Management             | 333 | PO14 | 5  |
| Jason Eldrid        | Sheraton Financial Planning*        | 250 | PO14 | 7+ |
| Nick Clegg          | Eight Wealth Management             | 121 | PO14 | 1  |
| David Gallagher     | Capital Planning Partners           | 118 | PO14 | 3  |
| Ian Batterbee       | Sterling & Law                      | 108 | PO14 | 4  |
| Sasha McKee         | Eight Wealth Management             | 66  | PO14 | 2  |
| Mark Holmes         | Eighteen Wealth Planning            | 60  | PO14 | 1  |
| Emma Farmer         | AFH Wealth Management               | 58  | PO14 | 4  |
| Sarah Quirk         | Sarah Quirk Wealth Associates       | 48  | PO14 | 1  |
| Andy McKee          | Eight Wealth Management             | 39  | PO14 | 2  |
| Dave Tomlinson      | Eight Wealth Management             | 38  | PO14 | 1  |
| Larry Clarke        | Lawrence Clarke                     | 36  | PO14 | 1  |
| Susette Bowden      | Lawrence Clarke                     | 31  | PO14 | 1  |
| James Murphy        | Lawrence Clarke                     | 20  | PO14 | 1  |
| Mike Osmond         | Lawrence Clarke                     | 15  | PO14 | 1  |
| Paul Davis          | Lawrence Clarke                     | 15  | PO14 | 1  |
| Simon White         | Lawrence Clarke                     | 14  | PO14 | 1  |
| Kelley Duncan       | Lawrence Clarke                     | 25  | PO15 | 1  |
| Robert Brealey      | Abbotstone Financial Solutions      | 155 | PO16 | 7+ |
| Paul D Brown        | Ascot Lloyd*                        | 124 | PO19 | 2  |
| Brad Ainsworth      | Cathedral Wealth Management         | 123 | PO19 | 6  |
| Michael Fowler      | Succession Wealth                   | 52  | PO19 | 2  |
| Tom Bate            | Attivo                              | 49  | PO19 | 2  |
| Brian Martin        | Argentis                            | 47  | PO19 | 2  |
| Peter Greenwood     | Greenwood Wealth Solutions          | 41  | PO19 | 2  |
| Sally Austin        | Austin Wealth Management            | 34  | PO19 | 1  |
| Josh Farrow         | Cathedral Financial Management      | 28  | PO19 | 2  |
| Lottie Kent         | True Financial Design               | 23  | PO19 | 1  |

|                    |                                      |     |      |    |
|--------------------|--------------------------------------|-----|------|----|
| Andy Hara          | Harbour Wealth Planning              | 13  | PO19 | 1  |
| Paul Wade          | Aspen Wealth Management              | 199 | PO33 | 2  |
| Nigel Francis      | Nigel Francis                        | 78  | PO4  | 3  |
| Jacqueline Wilson  | Sandringham Financial Partners*      | 48  | PO4  | 3  |
| Mark Higgins       | Argentis                             | 136 | PO7  | 2  |
| Matthew Porter     | Argentis                             | 96  | PO7  | 2  |
| Graham McIntyre    | Argentis                             | 81  | PO7  | 2  |
| Chris Allen        | Christopher Allen                    | 71  | PO7  | 2  |
| Daniel Humphrey    | Argentis                             | 57  | PO7  | 2  |
| Paul Ford          | Argentis                             | 52  | PO7  | 1  |
| Guy Freeman        | Argentis                             | 51  | PO7  | 1  |
| Philippa Cowan     | Argentis                             | 49  | PO7  | 2  |
| Robert Payne       | Argentis                             | 43  | PO7  | 2  |
| David Moore        | Argentis                             | 31  | PO7  | 1  |
| Kate Hinsley       | Argentis                             | 27  | PO7  | 1  |
| Peter Farrant      | Argentis                             | 27  | PO7  | 2  |
| Jonathan Allen     | Argentis                             | 24  | PO7  | 1  |
| Paul Jeffrey       | Argentis                             | 22  | PO7  | 1  |
| Geoff Clark        | Argentis                             | 19  | PO7  | 1  |
| Graham Hewitt      | Argentis                             | 13  | PO7  | 1  |
| Paul Yossava       | Argentis                             | 12  | PO7  | 1  |
| Jarrath Cush       | Eight Wealth Management              | 119 | PO9  | 4  |
| Chris Poynton      | Country Wealth                       | 45  | PO9  | 4  |
| John Aubrey        | Ascot Lloyd*                         | 189 | RG1  | 5  |
| Allan Perry        | Ascot Lloyd*                         | 160 | RG1  | 2  |
| Mark Woodruff      | Eight Wealth Management              | 130 | RG1  | 1  |
| Martin Harding     | MKC Wealth                           | 112 | RG1  | 2  |
| Dan Barnard        | Finli                                | 103 | RG1  | 2  |
| Rob Spendley       | Robertsons & Crawford                | 88  | RG1  | 2  |
| Matthew Hall       | Ascot Lloyd*                         | 84  | RG1  | 2  |
| Paula Bicknell     | Paula Bicknell Wealth                | 73  | RG1  | 4  |
| Andrew Vaughan     | Vaughan Wealth                       | 68  | RG1  | 5  |
| Andrew Hall        | Ascot Lloyd*                         | 58  | RG1  | 2  |
| Lucy Grifferty     | Wholesome Financial Planning         | 52  | RG1  | 4  |
| Kendra Selzer      | Philip James IFA*                    | 35  | RG1  | 1  |
| Paul McFarlane     | 2plan Wealth Management              | 35  | RG1  | 1  |
| Matt Bicknell      | Bicknell Financial Planning          | 34  | RG1  | 4  |
| Timea Toth         | AFH Wealth Management Cookham        | 15  | RG1  | 1  |
| Ben Spence         | Gallimore Wealth Management          | 12  | RG1  | 1  |
| Liviu Ratoi        | Flying Colours Advice                | 36  | RG12 | 2  |
| George Agan        | Flying Colours Advice                | 27  | RG12 | 2  |
| Lydia Wroe         | Lydia Wroe Financial Planning        | 22  | RG12 | 1  |
| Christopher Peters | Flying Colours Advice                | 15  | RG12 | 1  |
| Simon Moran        | Attivo                               | 225 | RG14 | 7+ |
| Mark Sleeman       | Ascot Lloyd*                         | 140 | RG14 | 5  |
| Paul Shorten       | Blacktower Financial Management      | 88  | RG14 | 2  |
| Neil Buckingham    | Attivo                               | 21  | RG14 | 1  |
| Mark Saunders      | Simple Wealth Solutions              | 101 | RG18 | 2  |
| Sarah Blyth        | Blyth Wealth Management              | 96  | RG21 | 2  |
| Ben Middleton      | True Potential                       | 90  | RG21 | 4  |
| Jack Saunders      | iLumiti                              | 84  | RG21 | 3  |
| Richard Pearce     | Richard Pearce Wealth Management     | 53  | RG21 | 4  |
| Stuart Harmer      | M&D Wealth Management                | 44  | RG21 | 2  |
| Ray Ingleby        | Arborheath                           | 155 | RG26 | 4  |
| Philip Piggins     | True Potential                       | 84  | RG27 | 3  |
| Joseph Webster     | Webster Associates                   | 76  | RG27 | 1  |
| Alexander Fry      | GoddardFry Wealth Management         | 67  | RG27 | 1  |
| Josh Cardy         | Eight Wealth Management              | 33  | RG27 | 2  |
| Kriss Woodward     | Woodward Financial Planning          | 21  | RG4  | 1  |
| Jonathan Walsh     | EBP Financial Planning               | 139 | RG40 | 7+ |
| Ray Best           | UnaVida Wealth Management            | 135 | RG40 | 7+ |
| Rob Starling       | Bluesky Chartered Financial Planners | 68  | RG40 | 1  |
| Philip Mather      | Velarium Wealth                      | 63  | RG40 | 2  |

## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

|                          |   |     |      |    |
|--------------------------|---|-----|------|----|
| Richard Dieppe           | Succession Wealth                         | 45  | RG40 | 4  |
| Jeremy Jackson           | Bluesky Chartered Financial Planners      | 80  | RG41 | 1  |
| Tony Woodward            | Quilter Financial Advisers                | 156 | RG9  | 7+ |
| Chris Gallimore          | Gallimore Wealth Management               | 103 | RG9  | 2  |
| Amy Goodall-Smith        | Goodall-Smith Wealth Management           | 32  | RG9  | 1  |
| Tom Frizzell             | Frizzell Wealth Management                | 20  | RG9  | 1  |
| Kim Sprague              | Frizzell Wealth Management                | 17  | RG9  | 1  |
| James Tilley             | Frizzell Wealth Management                | 16  | RG9  | 1  |
| Tim Gurr                 | TK Gurr Financial Planning                | 50  | RH10 | 2  |
| Adam Reeves              | Reeves Financial                          | 171 | RH12 | 7+ |
| Douglas Hanbury          | Horsham Financial Services                | 73  | RH12 | 4  |
| Daniel Hanbury           | Horsham Financial Services                | 60  | RH12 | 4  |
| Mark Andrews             | Finance Energy                            | 46  | RH12 | 2  |
| Mike Smith               | Beals Mortgage and Financial Services     | 26  | RH12 | 2  |
| Harry Morgan             | Retire by Design                          | 153 | RH15 | 7+ |
| Daniel Raggett           | Attivo                                    | 32  | RH15 | 1  |
| Piers Bonnett            | Wellesley Investment Management           | 13  | RH15 | 1  |
| Simon Arthur             | Metis Wealth                              | 91  | RH16 | 2  |
| Joel Wormald             | Metis Wealth                              | 80  | RH16 | 2  |
| George Delaney           | Metis Wealth                              | 65  | RH16 | 2  |
| Gordon Slocombe          | Metis Wealth                              | 50  | RH16 | 1  |
| Sean Guirey              | The Aspire Partnership                    | 39  | RH16 | 3  |
| Michael Smits            | Metis Wealth                              | 30  | RH16 | 1  |
| Nathan Faraday           | Metis Wealth                              | 15  | RH16 | 1  |
| Karin Schulte            | Manow Wealth Partners                     | 11  | RH16 | 1  |
| John Surgenor            | Barrington Hamilton                       | 48  | RH17 | 2  |
| Trevor Mitchell          | Mitchell Private Clients*                 | 78  | RH18 | 5  |
| Wayne Griffiths          | One Financial Solutions*                  | 173 | RH2  | 7+ |
| Scott Davis              | 3D Financial Planning                     | 106 | RH2  | 2  |
| Gary Leftley             | Ellis Bates (part of Shackleton)*         | 70  | RH2  | 2  |
| Christopher Gillespie    | 3D Financial Planning                     | 49  | RH2  | 4  |
| Roger Clarke             | The Private Office*                       | 159 | RH20 | 5  |
| Davy Worsfold            | HJP Chartered Financial Planners          | 56  | RH4  | 1  |
| Ben Moram                | HJP Chartered Financial Planners          | 44  | RH4  | 1  |
| Mark Richings            | HJP Chartered Financial Planners          | 32  | RH4  | 2  |
| Steven James             | HJP Chartered Financial Planners          | 20  | RH4  | 2  |
| Michael Phillips         | HJP Chartered Financial Planners          | 18  | RH4  | 1  |
| Simon Porter             | Porter & Company                          | 12  | RH4  | 1  |
| Gregor Watt              | HJP Chartered Financial Planners          | 11  | RH4  | 1  |
| Michael Sharp            | Sharp Wealth Management                   | 66  | RH6  | 5  |
| Andy Norrington          | Sterling & Law                            | 94  | RH8  | 5  |
| Tom Line                 | Line Financial Services                   | 58  | RH8  | 2  |
| Alison Tyne              | Intelligent Pensions                      | 70  | SG12 | 2  |
| Glen Whiston             | Whiston Wealth Management                 | 18  | SG12 | 1  |
| Scott Atkinson           | GPFM*                                     | 158 | SG13 | 3  |
| Simon Frost              | GPFM*                                     | 74  | SG13 | 3  |
| Emma Saunders            | GPFM*                                     | 60  | SG13 | 3  |
| Natasha Brown            | GWB Financial Services                    | 11  | SG13 | 1  |
| Jenny Jackson            | Premier Plus                              | 131 | SG18 | 7+ |
| Charlotte Gibbon         | Independent Personal Financial Management | 111 | SG18 | 5  |
| Sam Worthington          | Worthington Financial Planning*           | 268 | SG19 | 5  |
| Susie Bewell             | Raymond James, Hitchin                    | 199 | SG4  | 7+ |
| Jonathan Smith           | Smith and Wardle Financial Planning*      | 131 | SG4  | 5  |
| Ashley Townsend          | Prosperity IFA                            | 129 | SG4  | 1  |
| Faye Silver              | Raymond James, Hitchin                    | 121 | SG4  | 5  |
| Rory Joseph              | JLM Wealth                                | 111 | SG4  | 1  |
| Rory Albon               | Albon Financial Planning                  | 72  | SG4  | 3  |
| Rowan Hedley             | The Private Office*                       | 44  | SG4  | 1  |
| Christian Lloyd-Williams | Smith and Wardle Financial Planning*      | 41  | SG4  | 2  |
| Simon Jackson            | Smith and Wardle Financial Planning*      | 37  | SG4  | 2  |
| Katharine Ross           | Smith and Wardle Financial Planning*      | 21  | SG4  | 1  |
| Andy Edgar               | JLM Wealth                                | 19  | SG4  | 1  |

|                     |                                     |     |      |    |
|---------------------|-------------------------------------|-----|------|----|
| Matthew Barnes      | Barnes Robertson Financial Planning | 54  | SG6  | 5  |
| Nicholas Frid       | Attivo                              | 36  | SG8  | 2  |
| Harj Gill           | Sandringham Financial Partners*     | 84  | SL1  | 5  |
| Hassam Shaukat      | Shaukat Wealth                      | 15  | SL1  | 1  |
| Giles Warren        | Giles Warren Financial*             | 145 | SL4  | 6  |
| Nicholas Hall       | Bryant Hall Todd Wealth Management  | 141 | SL4  | 3  |
| Chris Dahl          | Advies Private Clients              | 122 | SL4  | 6  |
| Charlie Bryant      | Bryant Hall Todd Wealth Management  | 59  | SL4  | 5  |
| Ian Howe            | Druthers Financial Planning*        | 40  | SL4  | 1  |
| David Crabbe        | Quilter Financial Advisers          | 153 | SL6  | 7+ |
| Karan Chandraja     | KC Wealth                           | 137 | SL6  | 1  |
| James Knight        | Knight Wealth Management            | 31  | SL6  | 1  |
| Christopher Breach  | Amber River SFIA                    | 20  | SL6  | 2  |
| Lorraine Sellwood   | Eight Wealth Management             | 130 | SL7  | 2  |
| Matthew Cole        | The Private Office*                 | 113 | SL7  | 5  |
| Gareth Lewis        | Vivid Financial Planning            | 71  | SL7  | 5  |
| Nigel Burgess       | Wardour Investments*                | 100 | SL9  | 2  |
| Nimesh Nathwani     | Wardour Investments*                | 58  | SL9  | 1  |
| Phil Adams          | Wardour Investments*                | 49  | SL9  | 2  |
| Luke Hartley        | Hartley Ross                        | 36  | SL9  | 3  |
| Sarah Arora         | Flying Colours Advice               | 12  | SL9  | 1  |
| Jamie Mallon        | Eight Wealth Management             | 293 | SO14 | 4  |
| James Thompson      | NorthStar Wealth Management*        | 246 | SO14 | 7+ |
| Andrew Brown        | Eight Wealth Management             | 198 | SO14 | 5  |
| Dean Hunt           | Eight Wealth Management             | 179 | SO14 | 2  |
| Lindsay Tucker      | Eight Wealth Management             | 145 | SO14 | 2  |
| Angela James        | Yolo Wealth Management              | 92  | SO14 | 6  |
| Henry Lovell        | Eight Wealth Management             | 82  | SO14 | 2  |
| Justin Wade         | Regis Bentley                       | 84  | SO16 | 2  |
| Nadine Perry        | Attivo                              | 132 | SO19 | 1  |
| Nicola Orchard      | Orchard Wealth                      | 96  | SO22 | 6  |
| Victoria Toan       | VJT Wealth Management               | 81  | SO22 | 6  |
| Daniel Whitton      | Argentis                            | 65  | SO22 | 1  |
| Tom Collins         | TMC Financial Consultancy           | 30  | SO22 | 2  |
| Mark Stewart        | MKC Wealth                          | 25  | SO22 | 1  |
| Liam Clarke         | Fintuity                            | 18  | SO22 | 1  |
| Tiernan Simmons     | Argentis                            | 67  | SO50 | 1  |
| Sandy McPherson     | Fidelius*                           | 66  | SO50 | 2  |
| Chris Mills         | Voyage Financial Planning           | 152 | SO51 | 2  |
| Shaun Ramazannezhad | McMillan Financial Advice           | 115 | SO51 | 5  |
| Scott Moody         | Ascot Lloyd*                        | 89  | SO51 | 2  |
| Abilash Padayattil  | Blue Stone Financial                | 61  | SO51 | 2  |
| John Haley          | Willow Financial Planning           | 68  | S50  | 2  |
| Darren Ford         | Essex Financial Planners            | 27  | S50  | 1  |



## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

| SOUTH WEST ENGLAND       |  |         |          |                 |  |
|--------------------------|--|---------|----------|-----------------|--|
| NAME                     | FIRM                                   | REVIEWS | LOCATION | YEARS QUALIFIED |  |
| Andy Strange             | Fidelius*                              | 51      | BA1      | 1               |  |
| Dane Kerkin              | Fidelius*                              | 47      | BA1      | 2               |  |
| Paul Barker              | Fidelius*                              | 38      | BA1      | 1               |  |
| Rupert Barlow            | Barlow and Bartlett Wealth Management  | 29      | BA1      | 1               |  |
| Max Pieters              | Westminster Wealth Management*         | 63      | BA11     | 3               |  |
| Gavin Park               | Premier Financial Planning             | 154     | BA12     | 7+              |  |
| Jeremy Coltman           | Jeremy Coltman Wealth Management       | 101     | BA12     | 4               |  |
| Daphne Ashford-Smith     | Peter Harding Wealth Management        | 28      | BA12     | 1               |  |
| Dan Alder                | The Private Office*                    | 56      | BA15     | 3               |  |
| Sam Thorne               | Northseam                              | 153     | BA20     | 7+              |  |
| Simon Dawes              | Cooper Associates Wealth Management    | 96      | BA20     | 2               |  |
| David Savage             | True Potential                         | 66      | BA20     | 2               |  |
| Nathan Steele            | Heritage & Co UK                       | 236     | BA3      | 6               |  |
| Tony Davies              | FIRST Financial Services               | 272     | BH1      | 4               |  |
| Matthew Dudley           | Pocock Sanders                         | 212     | BH1      | 5               |  |
| Matthew Winchester       | Pocock Sanders                         | 201     | BH1      | 1               |  |
| Mark Clinton             | Clinton Kennard Associates             | 160     | BH1      | 5               |  |
| Jared Brooks             | Argentis                               | 64      | BH1      | 2               |  |
| Marta Daniel             | Argentis                               | 53      | BH1      | 2               |  |
| James Suttie             | Peter Harding Wealth Management        | 47      | BH1      | 4               |  |
| Arron Clements           | Argentis                               | 44      | BH1      | 2               |  |
| Robbie Holman            | Peter Harding Wealth Management        | 39      | BH1      | 3               |  |
| Mark Freeman             | Argentis                               | 29      | BH1      | 1               |  |
| Richard French           | Five Talents Financial Planning        | 11      | BH1      | 1               |  |
| Emily Turgoose           | Life Matters Financial Planning        | 68      | BH14     | 2               |  |
| Andy Parsons             | Eight Wealth Management                | 121     | BH15     | 4               |  |
| Iain Murray              | True Potential                         | 102     | BH15     | 7+              |  |
| Andrew Milligan          | Forvis Mazars*                         | 77      | BH15     | 1               |  |
| David Sheppard           | Eight Wealth Management                | 96      | BH18     | 2               |  |
| Allan Cruse              | Strategic Solutions Financial Services | 158     | BH20     | 7+              |  |
| Jason Lewis              | Lewis Financial                        | 73      | BH20     | 1               |  |
| Ian Sparks               | Sparks & Co Financial Services         | 289     | BH21     | 7+              |  |
| Bodie Dove               | Lester Brunt Wealth Management         | 90      | BH21     | 4               |  |
| Amy Sparks               | Sparks & Co Financial Services         | 19      | BH21     | 1               |  |
| Jonathan Kavanagh        | Ascot Lloyd*                           | 84      | BH22     | 2               |  |
| Karl Ward                | True Potential                         | 71      | BH22     | 4               |  |
| Barbara Smith-Galer      | Argentis                               | 65      | BH22     | 2               |  |
| Christine Jarvis         | Eight Wealth Management                | 108     | BH23     | 2               |  |
| Damon Goodey             | 2plan Wealth Management                | 61      | BH23     | 1               |  |
| Stewart Sims-Handcock    | Lonsdale Wealth Management             | 97      | BH24     | 5               |  |
| Matthew Gibbons          | St. James's Place                      | 34      | BH25     | 1               |  |
| Tristan Borkowski        | TAB Financial Planning                 | 28      | BH25     | 1               |  |
| Chris Bibb               | Chris Bibb IFA                         | 85      | BH4      | 5               |  |
| Daniel Blandford         | The Private Office*                    | 252     | BS1      | 6               |  |
| Matthew Rich             | Argentis                               | 143     | BS1      | 2               |  |
| Jamie Jacobs             | Ifamax Wealth Management               | 140     | BS1      | 5               |  |
| Anil Badhan              | Assured Wealth Management              | 97      | BS1      | 5               |  |
| Tom Buss                 | Finura Partners                        | 86      | BS1      | 2               |  |
| George Cooksley          | Argentis                               | 85      | BS1      | 6               |  |
| Adrian Kidd              | Ovation Finance*                       | 81      | BS1      | 1               |  |
| Michael Blair            | Hartsfield                             | 80      | BS1      | 6               |  |
| Steve Pine               | The Aspire Partnership                 | 80      | BS1      | 3               |  |
| Ken Hall                 | The Aspire Partnership                 | 78      | BS1      | 3               |  |
| Naomi Keith              | The Aspire Partnership                 | 72      | BS1      | 3               |  |
| Adrian Wilkins           | Aevum Wealth Management*               | 61      | BS1      | 2               |  |
| Ben Sloggett             | Intelligent Pensions                   | 56      | BS1      | 2               |  |
| Ian Larthe de Langladure | The Aspire Partnership                 | 51      | BS1      | 3               |  |
| Tom Morris               | Ovation Finance*                       | 47      | BS1      | 1               |  |
| Melanie Dolphin          | Hartsfield                             | 44      | BS1      | 3               |  |

|                     |  |     |      |    |  |
|---------------------|--|-----|------|----|--|
| Damien Hopkins      | OPW Chartered Financial Planners       | 41  | BS1  | 3  |  |
| Tori Passmore       | OPW Chartered Financial Planners       | 39  | BS1  | 3  |  |
| Paul McMullan       | Succession Wealth                      | 34  | BS1  | 3  |  |
| Tom Foley           | Cooper Associates Wealth Management    | 20  | BS1  | 1  |  |
| Joe Tucci           | Cooper Associates Wealth Management    | 19  | BS1  | 1  |  |
| Tom Brown           | Bybrook Wealth Management              | 15  | BS1  | 1  |  |
| Jin Hira            | Succession Wealth                      | 12  | BS1  | 1  |  |
| Kimberley Sare      | Guided Financial                       | 12  | BS1  | 1  |  |
| Elliott Rice        | Succession Wealth                      | 11  | BS1  | 1  |  |
| Rich Powell         | Powell & Associates Financial Planning | 79  | BS20 | 3  |  |
| Alex Alton          | Alton Wealth Management                | 74  | BS20 | 4  |  |
| Tom Britton         | Ballantine Wealth Management           | 89  | BS21 | 4  |  |
| James Cridland      | Coleridge Wealth Management            | 49  | BS21 | 4  |  |
| Greg Charlton       | True Potential                         | 217 | BS23 | 5  |  |
| Weyshen Chiang      | Aureus Wealth Management               | 80  | BS23 | 3  |  |
| Andrew Finn         | Just Wealth                            | 24  | BS3  | 1  |  |
| Tim Gallego         | Poundbury Wealth Management            | 86  | DT1  | 4  |  |
| David Boyce         | Bright Future Financial                | 84  | DT7  | 7+ |  |
| James Craw          | True Potential                         | 75  | DT9  | 6  |  |
| James Dalglish      | Premier Financial Planning             | 120 | EX1  | 7+ |  |
| Craig Walker        | Westminster Wealth Management*         | 96  | EX1  | 2  |  |
| Chloe Illman        | Lifetime IFA                           | 81  | EX1  | 4  |  |
| Martin Waistell     | Strategic Solutions Financial Services | 75  | EX1  | 1  |  |
| Tasha Pullen        | Hamilton Pullen Financial Planning     | 68  | EX1  | 2  |  |
| Robyn Caffell       | Intelligent Pensions                   | 66  | EX1  | 2  |  |
| Vasilis Panteli     | Succession Wealth                      | 58  | EX1  | 5  |  |
| Anna Gidman         | Anna Gidman Wealth                     | 27  | EX1  | 1  |  |
| Mark Welsh          | Prydis Wealth                          | 20  | EX1  | 2  |  |
| Alex Pearce         | RBC Brewin Dolphin                     | 18  | EX1  | 2  |  |
| Edward Stockwell    | True Potential                         | 26  | EX12 | 2  |  |
| Andy Pearce         | Duchy IFA                              | 158 | EX31 | 7+ |  |
| Stuart Brewer       | AFH Wealth Management                  | 68  | EX31 | 1  |  |
| Adam Neal           | Advice Rooms                           | 40  | EX31 | 2  |  |
| Luke Hill           | Probert Financial                      | 51  | EX7  | 2  |  |
| Barry Martin        | IBM Wealth Management                  | 88  | EX8  | 5  |  |
| Adam Field          | William Highbourne Wealth Management   | 71  | EX8  | 1  |  |
| Pieter Burger       | William Highbourne Wealth Management   | 39  | EX8  | 1  |  |
| Martyn Norris       | Fidelius*                              | 106 | GL1  | 2  |  |
| Akbar Patel         | BBT Group                              | 100 | GL1  | 1  |  |
| Ian Croxall         | Fidelius*                              | 93  | GL1  | 2  |  |
| Daniel Morris       | Prosser Knowles Associates             | 71  | GL1  | 2  |  |
| Duncan Smitton      | Smitton Wealth Solutions               | 57  | GL1  | 5  |  |
| Jade Soutter-Davies | AFH Wealth Management                  | 39  | GL17 | 3  |  |
| Jonathan Bissett    | Prosser Knowles Associates             | 46  | GL20 | 2  |  |
| Rich Atkins         | Theocsbury Financial                   | 32  | GL20 | 1  |  |
| Samuel Dearnley     | Iona Beesly Associates                 | 112 | GL3  | 5  |  |
| Marcus Dunk         | Price Financial Planning               | 10  | GL5  | 1  |  |
| Mark Manning        | Safehands IFA                          | 165 | GL50 | 2  |  |
| Robin Etherington   | Amber River HDA                        | 162 | GL50 | 2  |  |
| Ben Burgess         | Cheltenham IFA*                        | 146 | GL50 | 2  |  |
| Madeleine Hollands  | Cheltenham IFA*                        | 125 | GL50 | 5  |  |
| Tara Wood           | Cheltenham IFA*                        | 92  | GL50 | 1  |  |
| Andrew Mansion      | Cheltenham IFA*                        | 76  | GL50 | 1  |  |
| Ben Sheward         | Attivo                                 | 58  | GL50 | 2  |  |
| Ben Parker          | Parker Financial Advice                | 55  | GL50 | 2  |  |
| Ryan Wright         | Attivo                                 | 54  | GL50 | 2  |  |
| Lee Grimshaw        | Fidelius*                              | 52  | GL50 | 2  |  |
| Jack Manser         | Attivo                                 | 51  | GL50 | 2  |  |
| Nicholas Evans      | Attivo                                 | 50  | GL50 | 2  |  |
| Rob Tiffin          | Altior Asset Management                | 47  | GL50 | 2  |  |
| Daniel Ames         | Amber River HDA                        | 43  | GL50 | 2  |  |
| Stuart Hutton       | William Highbourne Wealth Management   | 42  | GL50 | 1  |  |
| Vanessa Coates      | Prosser Knowles Associates             | 31  | GL50 | 1  |  |

|                              |  |     |      |    |  |
|------------------------------|--|-----|------|----|--|
| Bradley Laborero             | Attivo                                 | 27  | GL50 | 1  |  |
| Matthew Kirkham              | William Highbourne Wealth Management   | 26  | GL53 | 1  |  |
| Huw Jones                    | Proposito Financial Planning           | 32  | GL7  | 2  |  |
| Anne Hester                  | Philip James IFA*                      | 64  | GL8  | 4  |  |
| Andy Harris                  | AFH Wealth Management Cookham          | 19  | GL8  | 2  |  |
| Megan Sutton                 | Clarity Wealth Management              | 57  | PL1  | 2  |  |
| Andy Burton                  | TFA - Trusted Financial Advice         | 55  | PL1  | 5  |  |
| Martyn Burgess               | Coast Financial                        | 22  | PL1  | 1  |  |
| Richard Bateman              | Bateman Financial Management           | 115 | PL14 | 5  |  |
| Paul Chidley                 | Kernow Financial Planning              | 75  | PL15 | 2  |  |
| Peter Dart                   | Dart Wealth Management                 | 41  | PL15 | 3  |  |
| Jack Basford                 | InTime Financial Planning              | 12  | PL15 | 1  |  |
| Mike LeGassick               | Manning and Company                    | 235 | PL21 | 7+ |  |
| David Ellicott               | Strategy Wealth UK                     | 32  | PL25 | 1  |  |
| Ross Clifford                | Clifford Wealth Management             | 187 | SN1  | 3  |  |
| Dave Southby                 | Dave Southby Financial Planning        | 36  | SN1  | 3  |  |
| Phillip Kerley               | Hawkeye Financial                      | 32  | SN1  | 1  |  |
| Stephen Dixon                | AFH Wealth Management                  | 32  | SN1  | 3  |  |
| Matthew Dixon                | Hartsfield                             | 152 | SN13 | 3  |  |
| John White                   | Hartsfield                             | 87  | SN13 | 4  |  |
| Josh Farmer                  | Cross Border Financial Planning        | 56  | SN15 | 3  |  |
| Jonathan Hull                | Eleven Six Financial Planning          | 38  | SN15 | 3  |  |
| Charles Homer                | Cross Border Financial Planning        | 21  | SN15 | 1  |  |
| Philip Teague                | Cross Border Financial Planning        | 16  | SN15 | 1  |  |
| Mark Norton                  | Peter Harding Wealth Management        | 23  | SN16 | 1  |  |
| Jim Knights                  | Perspective                            | 45  | SN8  | 1  |  |
| Ross Perry                   | Perspective                            | 40  | SN8  | 1  |  |
| William Stagg                | True Potential                         | 100 | SP1  | 4  |  |
| Callum Warner                | Argentis                               | 75  | SP1  | 2  |  |
| Kate Davis                   | Kingsmead Wealth                       | 169 | SP10 | 7+ |  |
| Mark Bastable                | Templegate Financial Planning          | 164 | SP10 | 2  |  |
| Richard Walker-Gunns         | Orbit Financial Planning               | 30  | SP4  | 1  |  |
| Richard Odell                | Premier Financial Planning             | 98  | SP7  | 6  |  |
| Peter Harding                | Peter Harding Wealth Management        | 86  | SP7  | 6  |  |
| Simon Cutler                 | Blackdown Financial                    | 214 | TA1  | 7+ |  |
| Jack Cooper                  | Cooper Associates Wealth Management    | 197 | TA1  | 2  |  |
| Merryn Collins               | Premier Financial Planning             | 120 | TA1  | 2  |  |
| Jason Challis                | Cooper Associates Wealth Management    | 99  | TA1  | 2  |  |
| Christo Nation               | Cooper Associates Wealth Management    | 80  | TA1  | 2  |  |
| Kate Ward                    | Cooper Associates Wealth Management    | 66  | TA1  | 2  |  |
| Richard Davies               | Peter Harding Wealth Management        | 65  | TA1  | 2  |  |
| Tim Groenewald               | Cooper Associates Wealth Management    | 64  | TA1  | 2  |  |
| Neil Rossiter                | Blackdown Financial                    | 50  | TA1  | 1  |  |
| Jamie Wheeler                | Cooper Associates Wealth Management    | 37  | TA1  | 2  |  |
| Craig Viljoen                | Cooper Associates Wealth Management    | 14  | TA1  | 1  |  |
| Joseph Stephenson            | Ballantine Wealth Management           | 96  | TA18 | 3  |  |
| Matthew Colman               | Fidelius*                              | 20  | TA21 | 1  |  |
| Stuart Rossiter              | Rossiter Wealth Management             | 65  | TA6  | 1  |  |
| Alex Turco                   | Positive Wealth Creation*              | 156 | TA8  | 3  |  |
| Stephen Elvin                | Stephen Elvin Wealth Management        | 116 | TA8  | 7+ |  |
| Stephen Wales (Ripley Wales) | Ripley Wales Financial Planning        | 107 | TQ1  | 6  |  |
| Steven Cliff                 | Sandringham Financial Partners*        | 80  | TQ1  | 6  |  |
| Abigail Stidworthy           | Strategic Solutions Financial Services | 125 | TQ12 | 1  |  |
| Vanessa Taylor               | Strategic Solutions Financial Services | 80  | TQ12 | 1  |  |
| Paul Drake                   | Opal Financial Management              | 48  | TQ12 | 1  |  |
| Craig Gahagan                | Molyneux Associates                    | 23  | TQ12 | 1  |  |
| Karl Lehmann                 | Lehmann Financial Management           | 75  | TQ14 | 1  |  |
| Louise Worden                | Concise Wealth Management              | 36  | TQ3  | 1  |  |
| Karen Cooper                 | Chadwick Financial Management          | 146 | TQ6  | 7+ |  |
| Callum Pye                   | Chadwick Financial Management          | 47  | TQ6  | 2  |  |
| Charlie Brown                | South Devon Financial Planning         | 91  | TQ7  | 4  |  |
| Jason Mountjoy               | Clarity Wealth Management              | 124 | TQ9  | 7+ |  |
| Owen Williams                | Clarity Wealth Management              | 16  | TQ9  | 1  |  |

|                  |  |     |      |    |  |
|------------------|--|-----|------|----|--|
| Darren Bilekey   | TFA - Trusted Financial Advice           | 175 | TR1  | 7+ |  |
| Jeremy Squibb    | Saulsbury Independent Financial Planning | 81  | TR1  | 1  |  |
| David Medland    | 2plan Wealth Management                  | 107 | TR11 | 5  |  |
| Paul Grey        | TFA - Trusted Financial Advice           | 304 | TR15 | 7+ |  |
| Liam Thomas      | TFA - Trusted Financial Advice           | 88  | TR15 | 1  |  |
| James Saulsbury  | Saulsbury Independent Financial Planning | 117 | TR6  | 7+ |  |
| Mark Ridgment    | Cornwall Finance & Investment Services   | 92  | TR7  | 2  |  |
| Will Clarke      | Towan IFA                                | 87  | TR7  | 5  |  |
| James Williamson | Cornwall Finance & Investment Services   | 18  | TR7  | 1  |  |

## WALES

|                 |                                  |     |      |    |      |    |
|-----------------|----------------------------------|-----|------|----|------|----|
| James Gill      | Abacus Associates                | 238 | CF10 | 5  | CF10 | 5  |
| Daniel Ross     | Hartley Ross                     | 113 | CF10 | 7+ | CF10 | 7+ |
| Tom Palmer      | NTM Financial Services           | 106 | CF10 | 1  | CF10 | 1  |
| Tom Waldoock    | Attivo                           | 73  | CF10 | 2  | CF10 | 2  |
| Sam Ormond      | Fidelius*                        | 72  | CF10 | 2  | CF10 | 2  |
| Minaz Kasmani   | Life & Legacy Wealth Management  | 69  | CF10 | 4  | CF10 | 4  |
| Ed Peach        | Niche Private Clients            | 64  | CF10 | 5  | CF10 | 5  |
| Andrew Goman    | Hartley Ross                     | 53  | CF10 | 3  | CF10 | 3  |
| Sam Parry       | Attivo                           | 46  | CF10 | 1  | CF10 | 1  |
| Nicholas Hill   | NTM Financial Services           | 40  | CF10 | 1  | CF10 | 1  |
| Suzanne Ward    | Bloom Financial Planning         | 38  | CF10 | 3  | CF10 | 3  |
| Grant Sheppard  | Attivo                           | 25  | CF10 | 1  | CF10 | 1  |
| Dinesh Bharwani | Wealth Genius                    | 80  | CF14 | 4  | CF14 | 4  |
| David Reid      | DL Reid Wealth & Finance         | 30  | CF14 | 1  | CF14 | 1  |
| Andrew Varley   | Andrew Varley Financial Planning | 49  | CF23 | 4  | CF23 | 4  |
| Stephen Davies  | Diligent Wealth Planning         | 158 | CF37 | 1  | CF37 | 1  |
| Ian Campbell    | Ian D Campbell IFS               | 114 | CF37 | 5  | CF37 | 5  |

## VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS

|                      |                                     |     |      |    |      |    |
|----------------------|-------------------------------------|-----|------|----|------|----|
| Brooke Cameron-James | Abacus Associates                   | 53  | CF39 | 3  | CF39 | 3  |
| Gareth Channon       | GCFC                                | 62  | CF47 | 5  | CF47 | 5  |
| Kate Shaw            | Financial Life Planning             | 19  | CF5  | 1  | CF5  | 1  |
| Scott Reynolds       | Summit Financial Advisors           | 12  | CF62 | 1  | CF62 | 1  |
| Marcus Rees          | Romily Financial*                   | 170 | CF64 | 3  | CF64 | 3  |
| David Stealey        | Romily Financial*                   | 136 | CF64 | 2  | CF64 | 2  |
| Owen Morgan          | Romily Financial*                   | 23  | CF64 | 1  | CF64 | 1  |
| Tony Thomas          | TT Wealth                           | 194 | CF72 | 7+ | CF72 | 7+ |
| Melanie Scott        | MJS Financial Services              | 77  | CF72 | 3  | CF72 | 3  |
| Chris Woods          | EST Wealth                          | 26  | CF72 | 1  | CF72 | 1  |
| Josie Herdman        | How Money Matters*                  | 58  | LD2  | 2  | LD2  | 2  |
| Tom Parmiter         | Harken Financial                    | 80  | LL11 | 5  | LL11 | 5  |
| Gerry Cummins        | Cummins Financial Advisers          | 59  | LL11 | 1  | LL11 | 1  |
| Dan Tudor-Owen       | Chester Financial Wealth Management | 35  | LL11 | 3  | LL11 | 3  |
| Paul Williams        | Commodore Finance                   | 250 | LL19 | 6  | LL19 | 6  |
| Paul Boulton         | Boulton Financial Services          | 198 | LL31 | 4  | LL31 | 4  |
| Connor Mason         | Fearndale Wealth Management         | 16  | LL57 | 1  | LL57 | 1  |
| Mark Redman          | Perspective                         | 31  | NP10 | 1  | NP10 | 1  |
| Andy Parry           | IWM Wealth Management               | 84  | NP12 | 4  | NP12 | 4  |
| Lewis Parry          | IWM Wealth Management               | 65  | NP12 | 4  | NP12 | 4  |
| Rachel Barnby        | RWG Financial Planning              | 20  | NP16 | 2  | NP16 | 2  |
| Kelly East           | Pure Wealth Management              | 171 | NP20 | 7+ | NP20 | 7+ |
| Lewys Richards       | Vital Financial Planning*           | 150 | NP20 | 5  | NP20 | 5  |
| Alistair Cummings    | Rogerstone IFA*                     | 124 | NP20 | 3  | NP20 | 3  |
| Alex Palmer          | Beesure                             | 118 | NP20 | 1  | NP20 | 1  |
| Simon Trainor        | Ascent Wealth Management            | 78  | NP20 | 2  | NP20 | 2  |
| Ryan Caisley         | Niche Private Clients               | 75  | NP20 | 4  | NP20 | 4  |
| James Hawkins        | Isca Wealth Management              | 69  | NP20 | 6  | NP20 | 6  |

## KEY

FIRM - \* Top Rated Firm (inc's trading names of Top Rated Firms), see p19

YEARS QUALIFIED - Consecutive years as a Top Rated Adviser

## VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

|                      |                                      |     |      |    |
|----------------------|--------------------------------------|-----|------|----|
| Mark Mackin          | Monument Financial Solutions         | 75  | NG31 | 2  |
| Billy Dexter         | Hoyl Independent Advisers            | 19  | NG31 | 1  |
| Nick Spoltton        | Spoltton Mortgages                   | 334 | NG34 | 6  |
| Christopher Taylor   | Four-Nations Mortgages               | 192 | NG34 | 7+ |
| Marzena Zenczakowska | Grand Union Financial                | 79  | NN1  | 1  |
| Narcisz Sweeney      | The Mortgage Compass                 | 22  | NN17 | 1  |
| Ian Butcher          | Anytime Mortgages                    | 140 | NN8  | 6  |
| Karl Lawton          | GHL Direct                           | 871 | ST1  | 7+ |
| Carl Elsby           | Elsby Associates                     | 140 | ST1  | 2  |
| James Myatt          | Embrace Financial Services           | 117 | ST11 | 3  |
| Pam Stockdale        | Zeal Mortgages & Protection Services | 247 | ST14 | 7+ |
| Jane Jackson         | Jane Jackson Financial Solutions     | 50  | ST15 | 2  |
| Lisa Jackson         | Integrity Mortgage Solutions         | 207 | ST17 | 7+ |
| Steven Lyons         | The Mortgage Pride                   | 146 | ST2  | 7+ |
| Eldho Paul           | Just Mortgages                       | 56  | ST5  | 2  |
| Mark Valentine       | MV Mortgage                          | 138 | SY1  | 5  |
| Will Mason           | Masons IFA                           | 92  | SY1  | 1  |
| Pauline Johnson      | All Kinds of Mortgages               | 16  | SY15 | 1  |
| Tandi Fellows        | Probit Mortgage Services             | 209 | TF1  | 7+ |
| Nigel Morray         | Robert Nicholas Financial Advisers   | 35  | TF1  | 1  |
| Leanne Charnley      | C D Financial                        | 17  | TF11 | 1  |
| Joe Tumetty          | Kind Wealth                          | 16  | WR1  | 1  |
| Jill Stanley         | GHL Direct                           | 127 | WR10 | 4  |
| Jo Mezzone           | Whiteoak Mortgages                   | 107 | WR9  | 6  |
| Steve Mezzone        | Whiteoak Mortgages                   | 66  | WR9  | 6  |
| Ellis Turner         | Jane Newman Financial Planning       | 23  | WR9  | 2  |
| Sally Evans          | Integrity Mortgage Solutions         | 59  | WV1  | 4  |



VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

GREATER LONDON

| NAME               | FIRM                             | REVIEWS | LOCATION | YEARS QUALIFIED |
|--------------------|----------------------------------|---------|----------|-----------------|
| Calum Lawson       | Ablestoke                        | 32      | EC1M     | 2               |
| Jamie Chapman      | CMG Advisers                     | 636     | EC3V     | 7+              |
| Nouran Moustafa    | Kalon Financial                  | 61      | EC3V     | 1               |
| Charles Chambers   | Virtus Financial Planning        | 26      | EC3V     | 2               |
| Danish Kamran      | Kings Group                      | 164     | EN1      | 4               |
| Errol Hall         | Mortgage Broker Services         | 106     | EN8      | 2               |
| Mitul Patel        | Lemon Tree Financial*            | 212     | HA1      | 2               |
| Jiten Varsani      | FortyOne Money                   | 147     | HA1      | 3               |
| Abdul Karimjee     | My Local Mortgage Advisor        | 87      | HA1      | 5               |
| Hamal Patel        | Crystal Financial Solutions      | 25      | HA1      | 1               |
| Sapna Malde        | KVM Mortgages UK                 | 75      | HA5      | 1               |
| Robin Thomas       | RS Financial                     | 196     | HA6      | 4               |
| Sekkappan Alagu    | Nachu Finance                    | 209     | HA7      | 7+              |
| Michelle Ford      | JML (Financial) Associates       | 146     | KT11     | 6               |
| Joshua Smith       | Lindon-Travers Associates        | 82      | KT11     | 2               |
| Daniel Ford        | JML (Financial) Associates       | 60      | KT11     | 2               |
| Chris Layzell      | Bigmore Associates               | 109     | KT12     | 6               |
| Rachel Lummis      | Xpress Mortgages                 | 49      | KT14     | 2               |
| Carmen Green       | Xpress Mortgages                 | 42      | KT14     | 2               |
| Danielle Larrieu   | King Property Finance            | 67      | KT16     | 1               |
| Josif Gatev        | JVA Mortgages                    | 74      | KT4      | 4               |
| Wilson F. da Silva | Nest Finance London              | 42      | KT4      | 3               |
| Kellye Pilgrim     | Pilgrim Mortgages and Protection | 27      | KT8      | 1               |
| Paul Collinson     | Brick2Brick Mortgage Solutions   | 84      | N1       | 4               |
| Adam Jolles        | Acacia                           | 33      | N3       | 1               |

|                     |                                      |     |      |    |
|---------------------|--------------------------------------|-----|------|----|
| Beulah Antonin      | Charterhouse Mortgages & Protection  | 82  | NW1  | 4  |
| Roshan Vitharanage  | BVS Mortgages & Financial Services   | 665 | NW7  | 5  |
| Sella De Silva      | BVS Mortgages & Financial Services   | 124 | NW7  | 2  |
| Kishorlal Nakrani   | Red Rock Mortgages                   | 31  | NW9  | 1  |
| Dinesh De Silva     | BVS Mortgages & Financial Services   | 19  | NW9  | 1  |
| Bradley Moore       | Connect Mortgages                    | 59  | RM11 | 2  |
| Kim Spires          | Connect Mortgages                    | 23  | RM11 | 1  |
| Niall Hebron        | Connect Mortgages                    | 18  | RM12 | 1  |
| Tony Silver         | White House Mortgages                | 12  | RM16 | 1  |
| Shahinul Islam      | Simply Mortgages                     | 111 | RM7  | 2  |
| Charlie Wade        | Wade Wealth Partners                 | 424 | SE1  | 7+ |
| Jess Daniels        | Wade Wealth Partners                 | 18  | SE1  | 1  |
| Jo Jingree          | Mortgage Confidence                  | 144 | SE20 | 7+ |
| Vincent Corcoran    | Gordon Blair Financial Services      | 326 | SM4  | 6  |
| Warren Pesch        | Mortgage Lolly                       | 15  | SW19 | 1  |
| Helen Williams      | SWFS                                 | 17  | SW1X | 1  |
| Sonia Owen          | Mortgage, Loan & Equity Release Shop | 33  | W1T  | 1  |
| Jon-Joseph Coops    | LJC Mortgages                        | 59  | W6   | 1  |
| James Dennett       | A S Financial                        | 230 | WC1R | 4  |
| Martin Seewoonarain | A S Financial                        | 137 | WC1R | 3  |
| Jim Brough          | A S Financial                        | 121 | WC1R | 4  |
| Sarah Howard        | A S Financial                        | 102 | WC1R | 4  |
| Asher Kenton        | A S Financial                        | 95  | WC1R | 4  |
| Joshua Brown        | Westminster Wealth Management*       | 67  | WC1V | 1  |
| Matthew Fretwell    | A S Financial                        | 168 | WC1X | 3  |
| Farhat Hanif        | David James Wealth*                  | 44  | WC2B | 2  |
| Ellie Macdonald     | S & J Mortgage Services              | 90  | WD25 | 7+ |

NORTH ENGLAND

|                    |   |     |      |    |
|--------------------|---|-----|------|----|
| Emma Wood          | Exclusive Mortgage Advice Services      | 45  | BD20 | 3  |
| Belinda Kemplay    | Bee Mortgage Solutions                  | 81  | BD21 | 3  |
| Sharif Muhashash   | Green Door Mortgages                    | 100 | CH2  | 7+ |
| Siobhan Martin     | CH Mortgages NW                         | 181 | CH42 | 4  |
| Dean Bedson        | Bedson Financial Solutions              | 62  | CW11 | 3  |
| Amber Crosby-Craig | Mortgage Advice Bureau                  | 304 | CW12 | 5  |
| Paul Kozyra        | PK Finance                              | 204 | CW4  | 3  |
| Christine Parkin   | Durham Mortgage Solutions               | 306 | DH1  | 7+ |
| Michael Bond       | Foster Denovo                           | 36  | DH1  | 2  |
| Bob Riach          | Riach Financial                         | 417 | DN15 | 7+ |
| Cilla Shackleton   | White Rose Finance                      | 86  | DN22 | 2  |
| Matthew Penszor    | White Rose Finance                      | 58  | DN39 | 1  |
| Vinod Malayil      | Vsure Financial                         | 89  | HD1  | 5  |
| Naomi Robinson     | Naomi Financial                         | 177 | HD3  | 2  |
| Jen Knowlson       | Property Link Homes                     | 85  | HG4  | 3  |
| Trish Green        | AFH Wealth Management                   | 45  | HU1  | 4  |
| Ian Gartside       | Just Mortgages                          | 120 | L1   | 5  |
| Liam Coker         | LTC Mortgages                           | 389 | L34  | 7+ |
| Chris Melling      | We Like Mortgages                       | 39  | L34  | 1  |
| Simon Horsfall     | Vista Financial Management              | 258 | LS1  | 6  |
| Andrew Quinn       | Response Mortgage Services              | 208 | LS1  | 5  |
| Andrew Brierley    | Right Mortgage                          | 137 | LS21 | 1  |
| Richard Effio      | Right Choice Mortgages                  | 42  | M27  | 1  |
| Andy Jones         | Irlam Estates Financial Services        | 105 | M3   | 5  |
| Matthew Jones      | Stratton Wealth Management              | 38  | M3   | 1  |
| Ben Horsfield      | Suttons Independent Financial Advisers* | 282 | M33  | 4  |
| Jagadish Shanmugam | Dream Bricks Financial                  | 77  | M33  | 2  |
| Matthew Moralee    | First Mortgage                          | 88  | NE1  | 2  |

VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS

|                         |                                      |     |      |    |
|-------------------------|--------------------------------------|-----|------|----|
| Daniel Hindmarsh        | Muvin                                | 141 | NE28 | 4  |
| David Glass             | Newcastle Financial Advisers*        | 18  | NE28 | 1  |
| Adele Archer            | Admarsh Mortgages                    | 18  | PR1  | 1  |
| Rachel Ramsay           | Ramsay Financial                     | 78  | PR6  | 2  |
| Hannah Worthington      | Worthy Mortgages                     | 70  | PR6  | 4  |
| Ian Christlo            | MortgageLine Services                | 211 | S1   | 7+ |
| Keegan Grippo           | Fidelius*                            | 51  | S40  | 2  |
| Abigail Denman          | Rosewood Wealth Management*          | 17  | S40  | 1  |
| Brian Beech             | Futures Assured                      | 283 | S9   | 7+ |
| Ben Shirltiff           | Banks Lane Finance                   | 200 | SK1  | 2  |
| Lyndsay Fairhurst       | Midavlyn Mortgages                   | 222 | SK13 | 7+ |
| Sarah Ward-Novak        | Identity Financial Solutions         | 72  | SK9  | 4  |
| Keeley Macaulay         | Mortgage 1st                         | 155 | TS20 | 5  |
| Steven Thomas           | Just Mortgages                       | 232 | WA1  | 7+ |
| Ravinda Ranchagodge Don | BVS Mortgages & Financial Services   | 106 | WA10 | 2  |
| Stefan Stimpson         | Bespoke Mortgage Solutions           | 312 | WA14 | 7+ |
| James Foster            | JF Financial Solutions               | 173 | WA14 | 7+ |
| Gerard Potts            | Elite Financial Planning Consultants | 119 | WA14 | 5  |
| Carol Smith             | Carol Smith Mortgage Services        | 119 | WA7  | 6  |
| Chris Law               | Chris Law Mortgages                  | 237 | WF4  | 6  |
| Adele Forbes            | West Yorkshire Money                 | 134 | WF8  | 6  |
| Emma Hutchinson         | West Yorkshire Money                 | 111 | WF8  | 6  |
| Tanya Cilia             | Mortgages Explained                  | 109 | WN1  | 7+ |
| Stephen Byfield         | Just Mortgages                       | 50  | WN1  | 1  |

NORTHERN IRELAND

|                 |                     |     |      |   |
|-----------------|---------------------|-----|------|---|
| Laura Lewis     | The Mortgage Clinic | 198 | BT1  | 3 |
| Filip Klimek    | The Mortgage Clinic | 31  | BT1  | 1 |
| Kamil Mularczyk | Pro Financial Group | 121 | BT34 | 4 |
| Helmut Elstner  | The Mortgage Clinic | 207 | BT4  | 2 |
| Caolan Coyle    | The Mortgage Clinic | 85  | BT71 | 5 |
| Sheena Campbell | Campbell Financial  | 192 | S6   | 5 |

SCOTLAND

|                    |                                      |     |      |    |
|--------------------|--------------------------------------|-----|------|----|
| Andrew Steinbach   | JLM Mortgage Services                | 45  | AB10 | 1  |
| Ian Coffey         | JLM Mortgage Services                | 22  | AB32 | 1  |
| Anthony Wilson     | Exchange Mortgages                   | 136 | EH1  | 5  |
| Bede Pratt         | Your Mortgage Broker                 | 109 | EH1  | 7+ |
| Will Townsend      | Mortgage Force                       | 93  | EH1  | 1  |
| Rhys Forrest       | Forrest & Co. Mortgages & Protection | 48  | EH33 | 2  |
| Graham J McComb    | Money Advice & Planning              | 116 | EH54 | 7+ |
| Alasdair Devine    | Property Investment Finance          | 143 | FH8  | 7+ |
| Beth Stevenson     | The Glasgow Mortgage Company         | 345 | G1   | 7+ |
| Ross McMillan      | Blue Fish Mortgage Solutions         | 163 | G1   | 4  |
| Aaron Reilly       | Stockingbridge                       | 55  | G1   | 1  |
| Christine Paton    | Christine Paton Mortgage Solutions   | 38  | G1   | 1  |
| Emma Baird         | Amber River C&M                      | 101 | IV31 | 3  |
| Michael Hughes     | Mortgage Advice Partnership          | 82  | ML3  | 2  |
| James Brown        | James Alexander Brown                | 55  | ML3  | 2  |
| Deborah Willoughby | James Alexander Brown                | 33  | ML3  | 2  |
| Scott Wyllie       | Money Advice & Planning              | 19  | PA4  | 1  |

SOUTH EAST ENGLAND

|                 |                             |     |      |    |
|-----------------|-----------------------------|-----|------|----|
| Liam Warrilow   | Alban Financial Services    | 63  | AL5  | 1  |
| Oliver Bailey   | Just Mortgages              | 46  | AL7  | 1  |
| Colin Warburton | The Finance House           | 60  | BN1  | 1  |
| Maria Atherden  | Complete Financial Planning | 286 | BN21 | 6  |
| Elliot Beesley  | Upperton Advice             | 13  | BN21 | 1  |
| Kevin Hampton   | Hampton Home Finance        | 22  | BN26 | 1  |
| James Wingate   | James Wingate               | 145 | BN43 | 6  |
| Jack Neale      | MyMny                       | 89  | CT1  | 1  |
| Lewis Chapman   | Mortgage Services 4u        | 328 | CT11 | 7+ |
| Darren Cronin   | Kent Financial Consultants  | 34  | CT13 | 1  |

|                       |                                      |     |      |    |
|-----------------------|--------------------------------------|-----|------|----|
| Siobhan Heard         | Keevelia Mortgage Solutions          | 66  | CT16 | 3  |
| Lisa Howes            | Tipping and Webb                     | 54  | CT16 | 1  |
| James McDermott       | Mortgage Advice For Everyone         | 173 | GU15 | 1  |
| Sam McDermott         | Mortgage Advice For Everyone         | 11  | GU15 | 1  |
| Graham Gibson         | Fortis Financial Planning            | 206 | GU2  | 5  |
| Boban Sebastian       | Sterling Street                      | 144 | GU21 | 5  |
| Philip Henden         | Henden Financial                     | 177 | GU51 | 6  |
| Nadia Vorkhib         | New World Finance                    | 179 | HP11 | 2  |
| Angelo Burkey         | BVS Mortgages & Financial Services   | 109 | HP19 | 2  |
| Jenny Whyte           | Roseacre Mortgages                   | 119 | ME14 | 5  |
| Tom Atley             | MoneySprite                          | 86  | ME14 | 2  |
| Andrew McCrossan      | Equity Life UK                       | 72  | ME14 | 1  |
| Sheena Young          | Encore Mortgages                     | 72  | ME6  | 7+ |
| Samantha Brittain     | Odyssey Wealth Management            | 52  | MK12 | 1  |
| Michael Pitt          | Just Mortgages                       | 75  | MK46 | 2  |
| Wije Kanattege        | BVS Mortgages & Financial Services   | 96  | MK9  | 2  |
| Bobbi White           | Collective Financial Planning        | 35  | MK9  | 3  |
| Garvin Carley         | The Residential Mortgage Hub         | 117 | OX1  | 6  |
| Shaun Nicholson       | Nicholson Brown*                     | 114 | OX1  | 6  |
| Alexander Peters-Bean | Ox and Hart Financial Services       | 77  | OX1  | 6  |
| James Best            | Best Financial Planning              | 87  | OX44 | 1  |
| Matthew Lay           | Compound Wealth Planning             | 26  | PO1  | 2  |
| Michelle Lawson       | Lawson Financial                     | 226 | PO14 | 3  |
| Debra Cornell         | Just Mortgages Direct                | 95  | PO14 | 2  |
| Alan Finch            | MortgagesToGo                        | 28  | PO36 | 1  |
| Phil Randall          | LRG Financial Services               | 64  | RG1  | 4  |
| Dominic Brierley      | The Money Guardian                   | 83  | RG10 | 1  |
| Carol Brown           | First Choice Mortgage Company        | 375 | RG14 | 7+ |
| Michelle Sharpe       | Pear Tree Mortgages                  | 81  | RG17 | 6  |
| Lucy Watts            | Heart and Home Mortgages             | 188 | RH10 | 6  |
| David Tickner         | Knight Shaw Finance                  | 130 | RH13 | 5  |
| Ashley Hollom         | True Advice Financial Services       | 141 | RH19 | 2  |
| Zahaan Hussain        | Smith and Wardle Financial Planning* | 21  | SG4  | 1  |
| Peter Baldacchino     | High Street Mortgages                | 103 | SL1  | 7+ |
| Chirag Patel          | CKN Mortgages                        | 115 | SL4  | 5  |
| Toby Wheeler          | Custom Mortgages & Finance           | 70  | SL4  | 2  |
| Russell Tilbury       | Savvy Mortgages                      | 149 | SL6  | 1  |
| Sally Heath           | Marlow Mortgage Co                   | 45  | SL7  | 2  |
| Darryl Kiy            | DK Financial Services                | 87  | SO22 | 4  |
| David Howlett         | Knight Shaw Finance                  | 93  | SO43 | 4  |
| Amy Edwards           | Just Mortgages                       | 28  | SO53 | 1  |
| Michael Nicholls      | DFS Financial Services               | 72  | SS1  | 4  |
| Ijjo Joseph           | Sterling Street                      | 95  | SS14 | 5  |
| Jayne Gray            | Topaz Financial Planning             | 82  | SS17 | 1  |
| Lahiri Hettiarachchi  | BVS Mortgages & Financial Services   | 29  | SS4  | 1  |
| Richard Hellery       | Mortgage Business Financial Advisers | 152 | SS5  | 6  |
| Robert Freeman        | Hitchell Financial Planning          | 81  | TN1  | 4  |
| Paul Steggle          | Foxgrove Associates                  | 138 | TN13 | 7+ |
| Ian Butt              | Prospect Tree Mortgages              | 200 | TN23 | 7+ |
| Joanne Osborne        | Scarlett Financial Services          | 176 | TN23 | 7+ |
| Lukasz Zurek          | Confidence In Finance                | 125 | TN38 | 1  |
| Philip Ball           | Omni Finance                         | 24  | TN39 | 1  |
| Dave Ellis            | Fresh Financial Services             | 126 | TN40 | 2  |
| Cynthia Cary          | CC Mortgage Services*                | 111 | TN7  | 2  |

SOUTH WEST ENGLAND

|                |                          |     |      |   |
|----------------|--------------------------|-----|------|---|
| Robert Wilson  | Top Dog Mortgage Company | 23  | BA1  | 1 |
| Conner Mckay   | Heritage & Co UK         | 151 | BA14 | 2 |
| Michaela Cooch | Mortgage Saving Expert   | 107 | BA14 | 6 |
| Dan McCarthy   | GHL Direct               | 161 | BA3  | 5 |
| James Lewis    | PFM Associates           | 41  | BH15 | 2 |
| James Coghlan  | Ellis James Financial    | 187 | BS1  | 5 |
| Adam Wells     | Bristol Rose Mortgages   | 176 | BS1  | 6 |

|                    |                                     |     |      |    |
|--------------------|-------------------------------------|-----|------|----|
| Paul Waterfall     | WR Ethical                          | 137 | BS1  | 4  |
| Martin Strong      | Strong Mortgage Solutions           | 79  | BS1  | 2  |
| Ashley Knight      | WR Ethical                          | 66  | BS1  | 2  |
| Tom Gledhill       | Retirement Solutions                | 60  | BS1  | 1  |
| Catherine Collar   | Collar Mortgage Services            | 64  | BS23 | 5  |
| James Thorne       | Premier Financial Planning          | 121 | DT11 | 7+ |
| Sam Hyslop         | NxtGen Mortgages                    | 162 | EX1  | 5  |
| Linda Cleaves      | Thompson Jenner Financial Services  | 26  | EX1  | 1  |
| Russell Birtles    | View Finance                        | 170 | EX23 | 5  |
| Joy Harrison       | Hoskin Financial Planning           | 15  | EX31 | 1  |
| Joshua Abbott      | NxtGen Mortgages                    | 40  | EX7  | 1  |
| Jason Whitehead    | Vitality Mortgages                  | 187 | GL15 | 7+ |
| Mark Walker        | B Mortgage Services                 | 160 | GL50 | 4  |
| Oliver McGeown     | Cooper Associates Mortgages         | 100 | GL50 | 4  |
| Kirsty Dudek       | Lavender Mortgages                  | 55  | GL50 | 2  |
| Greg West          | Your Ideal Mortgage                 | 372 | PL14 | 7+ |
| Barrie Evans       | Your Ideal Mortgage                 | 148 | PL14 | 5  |
| Gemma Collins      | Your Ideal Mortgage                 | 44  | PL14 | 2  |
| Thomas Glendinning | Kernow Financial Planning           | 80  | PL15 | 2  |
| Douglas Honey      | Kernow Financial Planning           | 48  | PL15 | 2  |
| Kerry Woodcock     | Horizon Mortgages and Protection    | 60  | PL24 | 5  |
| Darren Spragg      | Legacy Financial Services           | 86  | PL31 | 1  |
| Gary Price         | Gary Price Mortgages                | 127 | SN1  | 6  |
| Sian Hewson        | Future Planning Mortgages           | 115 | SN1  | 6  |
| Miles Robinson     | Home Group Financial                | 62  | SN13 | 2  |
| Adam Nanson        | Your Mortgage Expert                | 103 | SP1  | 1  |
| Daniel White       | White Financial Services            | 227 | TA1  | 7+ |
| Emma Hamilton      | Blackdown Financial                 | 95  | TA1  | 4  |
| Julie Callun       | Cooper Associates Mortgages         | 49  | TA1  | 3  |
| Terri Hodge        | Cooper Associates Mortgages         | 46  | TA1  | 2  |
| Graham Davidson    | Cooper Associates Mortgages         | 41  | TA1  | 2  |
| John Harris        | Cooper Associates Mortgages         | 41  | TA1  | 2  |
| Paul Bruford       | Cooper Associates Mortgages         | 41  | TA1  | 2  |
| Will Newnes        | Cooper Associates Mortgages         | 40  | TA1  | 2  |
| Carla Wells-Burr   | Cooper Associates Mortgages         | 39  | TA1  | 2  |
| Oliver Strong      | Cooper Associates Mortgages         | 32  | TA1  | 2  |
| James Regan        | Cooper Associates Wealth Management | 13  | TA1  | 1  |
| Darren Crocker     | International Property Finance      | 80  | TA14 | 4  |
| Mark Davis         | XL Financial Services               | 320 | TA6  | 7+ |
| Samuel Whittlesea  | Whittlesea Mortgages                | 250 | TA6  | 7+ |
| Lisa Haines-Owen   | Mermaid Mortgages                   | 34  | TQ3  | 1  |
| Samuel Miller      | Pia Financial Solutions             | 83  | TQ9  | 2  |
| Simon Muirhead     | Premier Financial Planning          | 93  | TR9  | 6  |
| Adam Trehwella     | Simon Karande                       | 15  | TR9  | 1  |

WALES

|                      |                                    |     |      |   |
|----------------------|------------------------------------|-----|------|---|
| Lisa Fletcher        | BPR Protect                        | 270 | CF10 | 6 |
| Liam Schewitz        | Cornerstone Finance Group          | 81  | CF10 | 4 |
| Ajith Samarawickrama | BVS Mortgages & Financial Services | 46  | CF10 | 1 |
| Jennifer Bloxome     | Ramsay & White                     | 19  | CF10 | 1 |
| Oliver Huntley       | Elite Independent Mortgages        | 233 | CF31 | 6 |
| James Ryan           | True Potential                     | 15  | CF31 | 1 |
| Lucy Gulwell-James   | Creating Mortgage Solutions        | 236 | CF62 | 6 |
| Matthew Williams     | Hartley Ross                       | 94  | CF64 | 4 |
| Leah Creamer         | Moore Turner Associates            | 18  | LD3  | 1 |
| Lisa Price           | Lisa Price Financial Services      | 197 | NP12 | 5 |
| Shaun Sturgess       | Sturgess Mortgage Solutions        | 155 | SA1  | 4 |
| Dean Vaughan         | Dean Vaughan Mortgages             | 44  | SA1  | 2 |
| Sasha Grant          | The Right Mortgage                 | 24  | SA14 | 1 |
| Bledwyn Davies       | Quay Financial Services            | 188 | SA46 | 5 |

# MAKING SENSE OF MORTGAGES

Dan and Lizzie McNulty (and their dog Thor) are preparing to upsize

From fixed and variable rates to income protection, there's a lot to understand. But with guidance from a trusted broker, getting on the property ladder can be made more accessible, as one couple discovered.

When Dan and Lizzie McNulty bought their first home in Bangor, Co Down, six years ago they turned to Navigate Mortgages director Paul Shannon to help them cut through the financial jargon and find the best deal.

“Buying a home is daunting – it’s not something they teach you in school

“As first-time buyers it was really quite daunting,” says Lizzie, 32, a hairdresser. “We didn’t know if we needed a fixed rate or a variable rate – it’s not something they teach you in school. Our broker, Paul, really helped us to understand it all.”

Dan, 33, a software developer, says: “Paul got us access to cheaper mortgage rates and he also chatted to us about life insurance and other types of protection.”

It was thanks to Paul’s advice that the couple took out income protection to cover their earnings if one of them was unable to work. This proved vital in covering the mortgage and other bills when Lizzie broke a finger and was unable to work as a hairdresser for six weeks. “I’ve since encouraged all my colleagues at the salon to get income protection,” she says.

But a lot has changed since the couple first got on to the housing ladder with Paul’s help. Dan and Lizzie are now married with a one- year-old daughter, Willow, and are about to move up the ladder to a bigger home in the coming weeks.

“Paul helped us to get a larger mortgage so that we could upsize to a place with more space for Willow to run around,” Lizzie says. “We loved our first home and it was a stepping stone, but eventually you just grow out of a house and need a wee bit more family space.

“The new house has got a spare room and bigger garden for Willow to play in,” she says. “And it’s slightly closer to the school that we







# 2025’s Top Rated Firms



We are delighted to share the **131 firms who qualified as Top Rated in 2025.**

The Top Rated Firm qualification is very stringent.

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

Firms of any size can qualify, from one-person operations to national firms. Reading clients' feedback for these firms reaffirms the value of good advice: bringing peace of mind and helping people reach their goals, whether that be buying their dream home, protecting their family, retiring in comfort or something else.

This is important when, despite some 'green shoots' in the form of reducing inflation and strengthening stock markets, there is still much uncertainty to navigate.

Many congratulations to all the firms who attained Top Rated status in 2025.



*Emily Wastie*

EMILY WASTIE,  
HEAD OF FIRMS, VOUCHEDFOR

## LARGE FIRMS (50+ ADVISERS)

| Firm name                      | Reviews | Advisers | Rating | Location |
|--------------------------------|---------|----------|--------|----------|
| Sandringham Financial Partners | 11,152  | 173      | 4.9    | UK       |
| Ascot Lloyd                    | 8582    | 109      | 4.7    | UK       |
| Westminster Wealth Management  | 3029    | 61       | 4.8    | England  |
| The Private Office             | 4988    | 50       | 4.8    | England  |

## MEDIUM FIRMS (10+ ADVISERS)

| Firm name                             | Reviews | Advisers | Rating | Location                    |
|---------------------------------------|---------|----------|--------|-----------------------------|
| Fidelius                              | 2161    | 36       | 4.7    | England, Scotland and Wales |
| One Four Nine Group                   | 892     | 34       | 4.8    | UK                          |
| Newcastle Financial Advisers          | 2893    | 31       | 4.9    | England                     |
| Azets Wealth Management               | 513     | 31       | 4.8    | UK                          |
| Forvis Mazars                         | 2216    | 26       | 4.8    | UK                          |
| One Financial Solutions               | 1700    | 26       | 4.9    | UK                          |
| Charles Stanley                       | 1013    | 24       | 4.7    | UK                          |
| Brooks Macdonald                      | 361     | 24       | 4.7    | England, Scotland, Wales    |
| Ellis Bates (part of Shackleton)      | 1861    | 18       | 4.8    | UK                          |
| Isio Wealth Planning                  | 391     | 15       | 4.7    | Croydon                     |
| Equity And General Financial Services | 301     | 13       | 4.8    | London                      |
| HCI Chartered Financial Planners      | 841     | 12       | 4.8    | Chester                     |

|   |     |    |     |  |
|---|-----|----|-----|--|
| LIFT-Financial                          | 618 | 12 | 4.7 | Altrincham, London, Edinburgh            |
| Sedulo Wealth Management                | 343 | 12 | 4.9 | London, Manchester, Liverpool            |
| Magus Private Wealth                    | 189 | 12 | 4.8 | London                                   |
| Active Financial Partners               | 52  | 11 | 4.8 | Southampton                              |
| Forrester Boyd Wealth Management        | 734 | 10 | 4.8 | Yorkshire, Lincolnshire, Nottinghamshire |
| AAB Wealth Chartered Financial Planners | 587 | 10 | 4.8 | UK                                       |
| Holden & Partners                       | 335 | 10 | 4.7 | London, Kent                             |

## SMALL FIRMS (FEWER THAN 10 ADVISERS)

| Firm name                                 | Reviews | Advisers | Rating | Location                     |
|---|---------|----------|--------|------------------------------|
| Medical Family Finance                    | 826     | 9        | 4.8    | London                       |
| Moneytree Wealth Management               | 341     | 9        | 4.8    | Chester                      |
| Suttons Independent Financial Advisers    | 890     | 8        | 5      | Manchester                   |
| Ryley Wealth Management                   | 835     | 8        | 4.9    | Doncaster, Nottingham        |
| David James Wealth                        | 442     | 8        | 4.9    | Southampton, Ipswich, London |
| Meriden Financial Planning                | 544     | 7        | 4.9    | Stourbridge                  |
| GPFM                                      | 446     | 6        | 4.9    | Hertford, Kings Lynn         |
| Cheltenham Independent Financial Advisers | 367     | 6        | 4.9    | Cheltenham                   |

|   |     |   |     |                                 |
|---|-----|---|-----|---------------------------------|
| Platinum Financial Planning               | 327 | 6 | 4.9 | Belfast                         |
| Smith and Wardle Financial Planning       | 318 | 6 | 4.9 | Hitchin                         |
| Omega Wealth & Finance                    | 254 | 6 | 4.8 | Hull                            |
| FSS Wealth and Pensions                   | 114 | 6 | 4.9 | Stevenston                      |
| Dodd & Co Wealthcare                      | 220 | 5 | 4.8 | Carlisle                        |
| Kymin Financial Services                  | 152 | 5 | 4.8 | Newport                         |
| Virtu Financial Planning                  | 119 | 5 | 4.9 | Clitheroe                       |
| XL Independent Financial Advisers         | 93  | 5 | 4.8 | Redhill, Ipswich                |
| KBA FS                                    | 270 | 5 | 4.9 | North West England              |
| Bury Financial Advisers                   | 759 | 4 | 4.9 | Bury                            |
| MLP Wealth Management                     | 697 | 4 | 4.9 | Greater London                  |
| Wealthwide                                | 436 | 4 | 4.9 | Birmingham                      |
| Mearns & Company                          | 373 | 4 | 4.9 | Edinburgh                       |
| Tailored Financial Planning               | 334 | 4 | 4.9 | St Helens                       |
| Fiducia Wealth Management                 | 326 | 4 | 4.8 | Chelmsford, Ipswich, Colchester |
| The Wilcox Young Partnership              | 270 | 4 | 4.8 | Bournemouth                     |
| Ernest Grant                              | 216 | 4 | 4.8 | Birmingham                      |
| Ovation Finance                           | 129 | 4 | 4.8 | Bristol, Guildford, Oxford      |
| Philip James Independent Financial Advice | 879 | 3 | 4.9 | Burford                         |
| Rowley Turton (IFA)                       | 605 | 3 | 4.9 | Leicester                       |
| Rosewood Wealth Management                | 469 | 3 | 4.9 | Chesterfield                    |

|  |     |   |     |                      |
|--|-----|---|-----|----------------------|
| Bray Wealth Management                     | 386 | 3 | 4.9 | Chobham, Surrey      |
| Ginkgo Financial                           | 330 | 3 | 4.9 | London               |
| Romilly Financial                          | 324 | 3 | 4.7 | Cardiff              |
| HarperLees Financial Planning              | 318 | 3 | 4.9 | Chelmsford           |
| Welsh & Taylor Wealth                      | 283 | 3 | 4.9 | Aberdeen             |
| Walden Capital                             | 275 | 3 | 4.8 | Cambridge            |
| Expert Wealth Management                   | 236 | 3 | 4.9 | Oxford               |
| Christopher Little & Co                    | 218 | 3 | 4.9 | Otley                |
| Wardour Investments                        | 201 | 3 | 4.9 | Gerrards Cross       |
| WRS Fornham Financial Partners             | 182 | 3 | 4.9 | Colchester           |
| Pursuit Financial Planning                 | 128 | 3 | 4.9 | Barrow-In-Furness    |
| Nicholson Brown                            | 123 | 3 | 5   | Oxford               |
| Mulberry Bow                               | 85  | 3 | 4.8 | London               |
| Libertas Financial Management              | 37  | 3 | 4.9 | Falkirk              |
| IronMarket Wealth                          | 418 | 2 | 4.9 | Stoke-on-Trent       |
| Affluent Financial Planning                | 408 | 2 | 4.8 | Bridge of Weir       |
| Lifeplan Financial Management              | 309 | 2 | 4.8 | Newcastle-upon-Tyne  |
| Vizion Wealth Chartered Financial Planners | 271 | 2 | 4.9 | Stony Stratford      |
| Brace Financial Wellbeing                  | 259 | 2 | 4.9 | Northampton, Warwick |
| Insight Wealth Financial Advisers          | 247 | 2 | 4.9 | Northampton          |
| Stonegate Wealth Management                | 236 | 2 | 4.9 | Stone, Staffordshire |
| DBL Asset Management                       | 205 | 2 | 4.9 | Wilmslow             |

The information in these tables is correct as of 19th February 2025

Marketing material.

# Everyone has a My.

**Capital at risk.** The value of investments and the income from them can fall as well as rise and are not guaranteed. Investors may not get back the amount originally invested.



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**BlackRock**

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| Firm name                            | Reviews | Advisers | Rating | Location            |
|--------------------------------------|---------|----------|--------|---------------------|
| Britannic Place Financial Management | 198     | 2        | 4.9    | Worcester           |
| Positive Wealth Creation             | 181     | 2        | 4.9    | Burnham-on-Sea      |
| TFP Financial Planning               | 179     | 2        | 4.9    | Chelmsford          |
| Vital Financial Planning             | 178     | 2        | 4.9    | Newport, Swansea    |
| Maitland James Financial Planning    | 175     | 2        | 4.8    | Northampton         |
| Attain Wealth Management             | 162     | 2        | 4.9    | Leighton Buzzard    |
| Moscrops Financial Planning          | 146     | 2        | 4.9    | Bolton              |
| Financial Succession                 | 146     | 2        | 4.9    | Glasgow             |
| Tingley & Cooper                     | 141     | 2        | 4.9    | London              |
| Barwells Wealth                      | 118     | 2        | 4.9    | Lewes               |
| Chartwell Financial Services         | 96      | 2        | 4.9    | Warrington          |
| Retirement Professionals             | 84      | 2        | 5      | Manchester          |
| Edward Asset Management              | 78      | 2        | 5      | Liverpool           |
| Citygate Financial Planning          | 62      | 2        | 4.9    | London              |
| Reed Financial Planning              | 56      | 2        | 4.9    | Edinburgh           |
| Independent Women                    | 52      | 2        | 4.9    | Edinburgh           |
| Forgue Financial Services            | 41      | 2        | 4.9    | Aberdeen            |
| DW Wealth Management                 | 20      | 2        | 4.9    | Newcastle-upon-Tyne |

|   |     |   |     |                     |
|---|-----|---|-----|---------------------|
| Clifford Osborne Limited Independent Financial Advisers | 547 | 1 | 4.9 | Eastbourne          |
| Credencis   | 256 | 1 | 4.9 | Derby               |
| Cordiner Wealth   | 255 | 1 | 4.8 | Leeds               |
| Worthington Financial Planning                          | 247 | 1 | 4.9 | Sandy               |
| NorthStar Wealth Management                             | 240 | 1 | 4.8 | Southampton         |
| Sheraton Financial Planning                             | 242 | 1 | 5   | Portsmouth          |
| LightSide Financial Planning                            | 248 | 1 | 4.8 | Liverpool           |
| Individual Financial Services                           | 234 | 1 | 4.9 | Stockport           |
| Natalie Turner Wealth Management                        | 216 | 1 | 4.9 | Newcastle-upon-Tyne |
| Wilkinson Financial Management                          | 214 | 1 | 4.9 | Stockport           |
| Lemon Tree Financial                                    | 212 | 1 | 5   | Harrow              |
| Thanks Wealth Planning                                  | 204 | 1 | 5   | London              |
| Fresh Approach Financial Planning                       | 201 | 1 | 4.9 | Malvern             |
| Waymark Financial                                       | 199 | 1 | 4.9 | Bank                |
| High House Wealth Management                            | 185 | 1 | 4.9 | Birmingham          |
| Newbridge Financial Planning                            | 180 | 1 | 4.8 | Belfast             |
| Otus Financial Planning                                 | 167 | 1 | 4.9 | Altrincham          |
| Jane Smith Financial Planning                           | 156 | 1 | 4.9 | Milton Keynes       |
| JM Wealth Planning                                      | 153 | 1 | 4.9 | Swansea             |
| Advice Matters Financial Planning                       | 149 | 1 | 4.9 | Kendal              |

|                                    |     |   |     |                   |
|------------------------------------|-----|---|-----|-------------------|
| WLS Investment Partnership         | 138 | 1 | 4.9 | Rochester         |
| Giles Warren Financial             | 136 | 1 | 4.9 | Windsor           |
| Strategic Vision Wealth Management | 131 | 1 | 5   | Oxford            |
| KWL Wealth Management              | 131 | 1 | 4.9 | Yeovil            |
| Sweeny Wealth Management           | 123 | 1 | 4.9 | Colchester        |
| 17 Wealth Management               | 119 | 1 | 4.9 | Glasgow           |
| Focused Financial                  | 113 | 1 | 4.9 | Maidstone         |
| EVA Capital Management             | 113 | 1 | 4.8 | Worcester         |
| Rogerstone IFA                     | 108 | 1 | 5   | Newport           |
| CC Mortgage Services               | 105 | 1 | 5   | Redhill           |
| Daniel Hyde Financial Services     | 104 | 1 | 4.9 | Stoke-on-Trent    |
| Mitchell Private Clients           | 74  | 1 | 5   | Uckfield          |
| Ruby Red Financial Planning        | 55  | 1 | 4.9 | Ivybridge         |
| How Money Matters                  | 53  | 1 | 4.8 | Llandrindod-Wells |
| PJL Wealth Management              | 47  | 1 | 4.9 | London            |
| Penny Jones                        | 43  | 1 | 5   | Exeter            |
| Antony Ransom IFA                  | 38  | 1 | 4.9 | Leeds             |
| Deep Dive Financial Planning       | 34  | 1 | 4.9 | Bromley           |
| Druthers Financial Planning        | 30  | 1 | 5   | Windsor           |

The information in these tables is correct as of 19th February 2025

# A message from 2050

Hello from 2050.

It’s you – yes, you – from the future. I want to thank you for making one of our wisest decisions: finding a financial adviser.

That choice changed everything. It turned late-night worries into confident plans. It gave us the freedom to build our business, explore the world, and care for our family.

Our adviser was more than a financial expert – they understood our dreams and helped bring them to life.

And behind them? The right technology to make it happen.

Today, as I watch our grandchildren thrive, I understand what a great decision it’s been. The future we hoped for didn’t just happen – it started with you.

Yours, gratefully,

You



Fundment is the technology empowering advisers to build futures like yours. Because great advice deserves great execution.



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