



# VouchedFor's 2025 Top Rated Financial Adviser Guide

Helping you plan a future that really adds up



fine - go and enjoy yourselves.

The couple meet with their

adviser every six months and

person. "We like to drive over

prefer to visit his office in

and see him – face-to-face

conversations feel different.

and besides, he makes good

across from someone than talk

"When we make a request.

papers - it gets handled quickly

Smith says clients like the

a single objective in mind, but

planning is an ongoing process,

not just a one-off transaction,

as circumstances evolve and new opportunities or challenges

"We're not interested

in one-hit wonders," says

Smith. "We're here to guide

people through whatever life

For Chris and Jackie, their

wisely for a better retirement

But the inheritance allowed

rather than just getting by.

Smith frequently works

with whole families to ensure

Financial planning

them to increase their income

and enjoy more of life's luxuries,

- they always wanted to invest

overall goal hasn't changed

arise over time

throws at them.

he emphasises that financial

and efficiently," says Chris.

Thornes often come in with

through a screen," says Chris.

Over the years, they've

coffee. I'd much rather sit

This is your time now."



# 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**

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 noney 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

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 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, vou 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



#### Professionals advise that the best way to manage risk is with a properly diversified portfolio

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 vou 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.'

# WHAT TYPE OF ADVISER DO I NEED?

The right financial consultant can shape your future. Identifying the expertise you require is key

nether you're planning for retirement, securing a mortgage or protecting your assets, choosing the right adviser is crucial to achieving vour financial goals.

#### **FINANCIAL ADVISERS**

Specialise in comprehensive financial planning and investment strategies. Consulting one early can improve your prospects for long-term financial security.

#### **MORTGAGE ADVISERS**

Often referred to as brokers, they focus on mortgage arrangements Some also extend their services to encompass equity release and insurance guidance

#### **EQUITY RELEASE ADVISERS**

Focus on later-life mortgages, helping homeowners unlock the value in their property during retirement

#### **PROTECTION-ONLY ADVISERS**

Specialise in insurance products providing security in the event of illness, injury or death, including life insurance, critical illness cover and mortgage protection

#### **FINANCIAL COACHES**

Not regulated by the Financial Conduct Authority for providing advice, but help individuals define financial goals and develop strategies to achieve them. Particularly useful in the early stages of financial planning



# A PLAN THAT REALLY CAME TOGETHER

Downsizing was just the start - the right advice transformed the Thornes' savings into the ability to travel and keep track of their growing family

#### Leah Milner

hris and Jackie Thorne first turned to a financial adviser eight years ago when they had a single goal in mind: securing a more comfortable retirement.

The couple, from Bedfordshire, had downsized their home, freeing up a lump sum they hoped to invest wisely to improve their quality of life

Chris, 69, a retired garden centre manager, and Jackie, 70, a former office worker, had modest pensions but saw downsizing as a way to gain financial freedom

However, before committing to the move, they were concerned about whether they could afford to visit their son and grandchildren in Australia.

"We thought he'd have to save up to buy our tickets," says Chris. At the time, it seemed unlikely they would be able to visit often, meaning they would miss out on precious time with their grandchildren in their early years.

Therefore, on a friend's recommendation, the Thornes met with Ionathan Smith. a partner at Smith & Wardle Financial Planning, at his Hitchin office

"The priority was to place our money where it minimised tax liabilities while still allowing for growth," says Chris.

After working through risk assessment questionnaires, Smith determined that the couple had a cautious approach to investing and guided them towards lower-risk options suited to their comfort level

A few years later, when the pandemic hit and global stock markets plummeted, many investors panicked and sold at the worst possible time.

lackie and Chris staved the course "When we first sat down with Jon, he showed us a graph tracking markets back to the war. You could see the downturns, but in the end, they always recovered and trended upwards," says Chris.

"Sure enough, when Covid hit, Jon guided us through those choppy waters. Nobody knew what would happen, but he reassured us: 'We've been through this before - hang on tight and we'll come out the other side.

Since then, the couple's finances have stabilised, and an inheritance from Jackie's family has provided an extra

"Now we can visit Australia every nine months and stay as long as we like. We've also taken holidays with our daughter and grandchildren to France and have been to Lanzarote twice.

us peace of mind - we know exactly where we stand financially We've worked hard all our lives. and now we're starting to spend a bit more. The kids are doing well, and they've both told us, 'We're

also got to know Smith's support team, which they say is a major reassurance. we know it won't sit in a pile of

But with Smith's reassurance

financial cushion

"Working with Jon has given

United they stand: Chris and lackie Thorne smart planning,

smooth sailing

is an ongoing process, not just a one-off transaction

> inheritance is passed down tax-efficiently. His role often involves balancing long-term financial security with each generation's individual needs. rom securing retirement income for grandparents to guiding younger family members on investment strategies. He has advised three generations of one family at once – grandparents, parents and adult children "Continuity matters." he

says, explaining that he brings in younger advisers to work with the next generation, ensuring a smooth transition when he retires.

Satisfied clients often lead to referrals, of course, and Smith is now advising Chris's

Chris says: "We can sit back knowing Jon is earning his money – he's putting our investments in the right place, keeping things moving in the right direction.

"It is nice to have tha shoulder to lean on.



#### A DAY IN THE **LIFE OF A FINANCIAL ADVISER**

Steven Pyne, managing partner and chartered financial planner at **Holden & Partners** 

Cycle to Norwich station to take the train to London Liverpool Street, catching up on the news on my phone during my rail journey. Then I hop on the tube to our offices in Farringdon, picking up an Americano on my way.

Prepare for any client meetings scheduled for the week ahead with my support team colleagues, Connor and Tom. We'll read the notes from the last meetings and run valuations and projections to see where our clients are on their long-term

financial plan. I'll check their portfolios

against benchmarks – what's done

well, what hasn't and their current



Personal finances:

the board game



#### We run projections to see where our clients are on their plans

allocation of assets. I'll consult our investment team if I have any queries

Meet with clients either in person at the office or online by video call – it depends on what the client prefers. Sometimes we'll go to

their home. We normally see clients once a year for an hour or so, with emails and phone calls in between It's the most enjoyable part of the job as many of my clients have worked with me for over ten years and I've been able to share in some of their biggest life events.

Pop out for a sandwich and if I've got time I'll go for a run up to Regent's Park to unwind.

Internal meetings with colleagues to talk about business matters, such as financial performance, compliance, developing our client proposition and supporting our vounger financial planners

Another client meeting. One of the most important aspects of my job is ensuring clients stick to the plan we have agreed. Inevitably this plan is adjusted but the key is the focus on the longer-term objectives.

Homeward bound. On the train back I'll do some ongoing training - or "continuing professional development" - by viewing a webinar or reading up on a subject then answering questions



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

**David Prosser** 

re vou 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 - vou 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.

"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 vou 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.

## THE PSYCHOLOGY OF LOSS AND GAIN

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

The lottery effect, as behavioural psychologists call it, can tempt people to chase "hot" stocks or funds, ever 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 oss-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 nvestments with your timeline and risk tolerance, leading to marter decisions on products and easier progress tracking."



### **MAKING SENSE OF MORTGAGES**

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

Dan and Lizzie

McNulty (and

their dog Thor)

are preparing

to upsize

hen 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.

"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

vou 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



#### Buying a home is daunting - it's not something they teach you in school

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 oneyear-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 are hoping she will get into, and to her grandparents' house."

Lizzie adds: "Because I'm self-employed, you have to jump through a couple more hoops, especially because I had been off for nearly a year on maternity leave. Paul knew which lenders were going to look most favourably on our situation and I think if it hadn't been for all the work he did in the background we might not have been able to get the house we wanted."

### **Property market** outlook for 2025

While mortgage rates are expected to ease, affordability could remain tough for many borrowers and first-time buyers

**Leah Milner** 

operty experts are optimistic that 2025 vill bring some relief for homeowners, with mortgage rates predicted to fall and house prices on course for modest growth.

Last year, prices increased by 4.8 per cent to an average of £298,083, according to Halifax, despite predictions of a slump. This year, both Halifax and Nationwide Building Society expect growth to continue, with the lenders forecasting 0-3 per cent and 2-4 per cent

house price increases respectively. While any rise in house prices

will further stretch affordability for first-time buyers, a gentle upwards trend can give them confidence that getting on the ladder is a sound investment. Karen Noye, mortgage adviser at financial advice network Quilter, says: "Prospective buyers must weigh the long-term benefits of property ownership against the immediate financial hurdles presented by high house prices.'

Raising a deposit remains one of the biggest obstacles for would-be

buyers, according to Just Mortgages and Spicerhaart chief executive John Phillips, who would like to see more help from the government in this area. "But the irony is that paying a mortgage is often cheaper than paying rent," he says.

If you already own a home, whether your monthly mortgage payments rise or fall this year will largely depend on when you took out your last deal. Around 1.8 million fixed-rate mortgage deals are coming to an end during 2025, according to UK Finance.

Some of these borrowers will have taken out fixed deals five years ago when rates were lower and now face an increase in costs. according to Thomas Jackson, managing director of Cooper Associates Mortgages.

A further wave of borrowers will have taken out two-year deals after the disastrous Liz Truss mini-budget of 2022, when rates soared. The latter camp probably opted for shorter deals in the hope that rates would improve by the time they came to remortgage and they should indeed see a slight fall in their monthly costs, he says.

"It is really important that you



#### Purchasers must weigh the longterm benefits of property ownership against high prices

are aware of when your mortgage deal finishes and start looking at options up to six months in advance By pre-empting it you can make sure you don't just drift on to your lender's standard variable rate, which could be a huge payment shock," Jackson warns.

If you are one of those borrowers currently sitting on a historically low rate that is likely to increase when you remortgage, it is worth making extra payments now if you can afford to, advises Jackson.

Many lenders allow you to pay up to 10 per cent of your remaining mortgage balance each year in extra payments without penalty but check with them first. Doing

this while your rate is low means that more of the payment will go towards clearing the debt rather than just covering the interest. "It can also help you prepare for the increase that is coming as you will get used to the money coming out of your bank account," Jackson says.

For property investors, the increased stamp duty on second homes since Labour's first budget last October might have put some landlords off, but Jackson says others are going further afield in the hunt for better returns. "Our head office is based in Taunton. which is 45 minutes from Bristol. but some of our buy-to-let clients are now looking at the North East where prices are lower," he says.

While some property investors were worried about the impact of the government's ban on no-fault evictions, others are taking changes in their stride, says Phillips. "Many feel it is the right thing to do by tenants and it does not mean that you can't sell if you need to.

"While there is some nervousness from accidental landlords and those with one or two properties, those with larger portfolios are picking up properties as others sell up."

#### **UK** house price to earnings ratio



Source: Nationwide, ONS

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

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

#### **David Prosser**

ll 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 f vou're on a lower income. 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 vou towards tax-efficient savings

Budget blitz: the rules around inheritence tax are changing

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 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

#### **CHANGING JOBS OR STARTING A BUSINESS**

A salary increase could mean

you want to protect a higher level of income. You should also look at whether your company provides

You might also consider whether ndividual or joint life insurance policies are needed. A joint policy is likely to be death of the first partner

**GETTING DIVORCED OR CHILDREN MOVING OUT** 

While an expansion of your family unit can be a cause to rethink your protection, the converse brings its own challenges. If you separate or get divorced you might need to change the beneficiary of your policy or consider getting your own cover if you were ointly insured. "Women tend to be far less protected than men." warns Bertram-Lax. When your children leave home you may not require life insurance any more, as there is no longer a requirement to keep a roof over their heads after you are gone

a death-in-service benefit, which would make a payout to your family if you die while employed there. "It's a great benefit to have, but many people don't stay in the same job until retirement age, and premiums do increase the older you get. So, if you have supplementary personal protection, you will be in a better position," says Bertram-Lax, When running a business, there are types of cover you can get to protect your income, pay your employees and keep the company going if you or other key staff are unable to work

The illness or death of a friend or relative might

and all your savings grow free of tax, just like in an Isa. Other ontions 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

You get tax relief on these payments free cash from the government -

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.



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

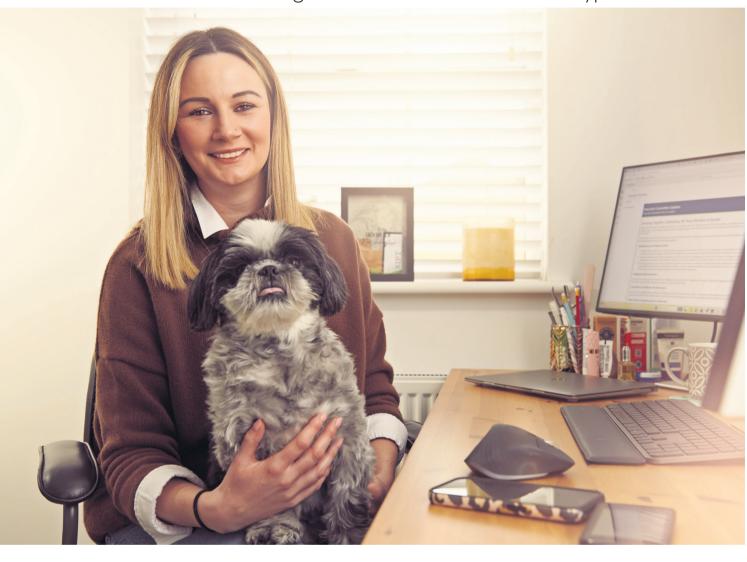
"Currently, it makes sense to draw on other savings first when you reach retirement, because any unused pension cash can be passed on free of tax; in future, some families may want to

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.

# Unfairly uninsured

How one woman overcame being denied cover because of her type 1 diabetes



fter weeks of searching on price comparison websites and phoning insurers, Sophie Collins had almost given up hope of finding an income protection policy that would accept her. The 36-year-old from Peterborough was diagnosed with type 1 diabetes as a child, which she manages well with no other complications. She wanted to take out income protection to help cover her mortgage and car finance if she were unable to work in the future due to illness.

Collins was conscious that she couldn't get cover for time off due to the diabetes itself as existing conditions are excluded. But she still wanted protection in the event of other health problems or injuries.

"It was soul-destroying because I'm in my thirties and probably fitter and healthier than many people who don't have diabetes," says Collins. "But as soon as an insurer hears that you are diabetic they shut the door in your face. Because it's considered to be a high-risk condition and there is the potential for complications they don't want to touch it."

Collins spoke to one financial adviser who could not help her before she eventually found assistance with a specialist firm, Lifesearch, which had lots of positive reviews online. There she spoke to protection adviser Matthew Moore and was relieved that he seemed to have an understanding of the condition.

Moore says: "Insurers are really fussy when it comes to income protection. It is the hardest type of cover to get because it is the one that people are most likely to claim on.

With critical illness cover, for example, you can only claim if you develop certain serious conditions, whereas income protection is more comprehensive and offers a regular income if your doctor decides that you are unable to work, he explains

"But I was aware of one insurer that had recently started offering cover for people with diabetes not for the diabetes itself, but if you are not able to work

because of another illness. Moore went through all the health questionnaires with Collins and she didn't have to speak to

"An enormous relief": Sophie Collins and Harvey

When insurers hear you're diabetic they shut the door in your face

the insurer directly. She says it was an enormous relief when she was finally accepted.

"Moore was brilliant and it was all set up really quickly. I'm paying around £30 a month, which is a reasonable premium - I expected it to be much more. It has been a godsend.

"Being diabetic there is a lot to think about and this is one less worry. There is quite a large diabetes community online and whenever anyone says they are struggling to get life insurance or income protection I always give them Matthew's number. I think there needs to be a lot more awareness about what is available

If death and taxes are the only certainties in life, then it's a good idea to prepare for both. Here are the key life events that should prompt you to think about getting cover sooner rather than later

#### Leah Milner

nowing loved ones have a financial safety net should anything happen to you can take some of the weight off your shoulders Income protection and life insurance

are designed to cover your bills or clear your mortgage if you are unable to work due to serious illness or if you die

It can sometimes be a difficult topic to talk about, but these five events should prompt you to review your protection with a financial adviser:

**BUYING A HOME** If you are buying as a couple or if you have kids, a good mortgage broker should discuss protection with you or refer you to a specialist adviser. They should talk to you about life insurance, which pays out a lump sum to cover your mortgage if either of you were to pass away

before the debt is repaid, allowing



your family to stay in the home. They should also talk to you about income protection, which replaces some of your salary by paying out a monthly amount if you are unable to work due to illness or injury. Critical illness cover, meanwhile, pays out a

lump sum if you are diagnosed with certain serious illnesses or disabilities "Setting up a home is an exciting time, but it is also the biggest debt most people have in their lives so

vou want to make sure it is covered

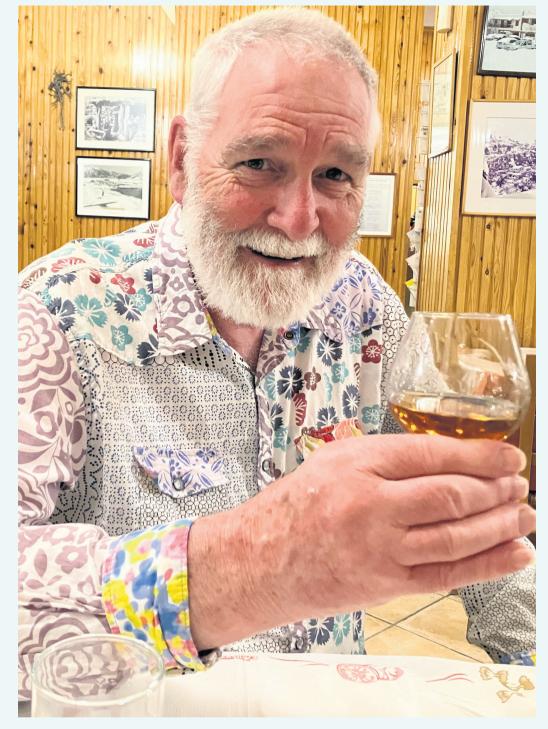
#### for you and your dependents," says Paula Bertram-Lax, chief customer and people officer at Lifesearch.

GETTING MARRIED **OR HAVING CHILDREN** When your family grows and you find that you have more people n your home who are depending on your income, it is important to check

ou have sufficient cover. cheaper than two separate policies, but would only pay out once, on the

prompt you to take stock of your own situation, and think about the next steps you may need to take. "When someone you know has to make a claim on their policy, whether successfully or unsuccessfully, that is often a trigger to look at your own cover and see whether or not it is

right," explains Bertram-Lax.



### FROM NEST EGG TO GOLDEN GOOSE

Proof that you don't have to retire to enjoy your pension: this 77-year-old's carefully structured drawdown means less tax, more holidays and a plan that could last him 30 years

ound financial planning is not just about building up your assets in the most tax-efficient way. It can be just as important to consider how and when you draw that money out to avoid being hit with an unnecessary tax bill.

Health and safety consultant Peter Sims saved around £50,000 in tax on the advice of his financial planner, James Etheridge, director of Focused Financial.

The 77-year-old from Chatham, Kent, is still not ready to retire, but has started taking some money from his various pension pots to enjoy life and pay for memorable experiences

Sims had been caring for his mother until she died last year at the age of 107,

so when he's not working, he spends as much time as possible travelling to far-flung destinations with his partner Sheila, 62. They have already visited the Galanagos Islands and Ecuador, and taken a trip on

the Trans-Siberian Express. Following Etheridge's advice. Sims dipped into his savings so he didn't need to draw earnings from his business last year.

This meant he could bring his income tax rate down to zero for a year, which enabled him to take a six-figure sum from his deferred state pension pot without being taxed.

Without Etheridge's help he would have been taxed in line with his normal income which would have meant



I hope to match my mother's age - she lived to be 107

paying at least 40 per cent.

"I was much happier to keep it myself than to hand it over to the government," says Sims. "We like our holidays, so I wanted to make sure there was enough money in the pot to carry on for a long time. I hope to match my mother's age.'

## Get into the marathon mindset

Retirement planning isn't just about numbers - it takes foresight, discipline and the occasional course correction

#### **David Prosser**

o you know how much money you'll need for retirement? For most eople, the answer is no but thinking ahead about the income you'll want in later life can provide valuable focus for financial planning.

Setting a rough target gives you something to work towards, even if, like most people, you encounter various ups and downs along the way.

Financial advisers can provide crucial support. "By working with a financial adviser, you'll identify a solution that's tailored to you, rather than buying an off the shelf, one size fits all product from the internet. says Ian Wilkinson, CEO of wealth management firm

Perspective Financial. "A good adviser builds a full picture of your job, family and lifestyle, helping you plan whether you're a first-time buyer, a business owner, starting a family

#### How much will you need?

The numbers can look daunting. The Pension and Lifetime Savings Association (PLSA) publishes a to help people easily estimate how much they'll need in later life. In today's money, the PLSA suggests that a single person will need around £14.400 a year for a basic retirement and £43,100 for a comfortable retirement



set of "retirement living standards" retirement, £31,300 for a moderate

To achieve that top-tier income,



As you near retirement, it pays to remember your investments will have less time to recover from market downturns you'd need pension savings of between £490.000 and £790.000 depending on factors such as your state pension entitlement and retirement age

Such figures can feel out of reach, but a good financial adviser will help break the final target into smaller, achievable goals - keeping you focused on the long-term prize while navigating financial challenges along the way.

#### The value of financial advisers

Financial advisers help you stay disciplined, selecting the best savings and investment vehicles to ensure regular, consistent contributions. They will make sure you maximise. tax reliefs on pensions and other investments, and structure plans that account for short-term goals too - buying a property, for instance, or saving for children's education.

"Good financial planning is often about doing the simple things right, time and time again," says Tudor Stainsby, senior associate and chartered financial planner at The Penny Group.

The numbers bear him out. Even modest, regular savings can grow significantly over time. A 30-year-old saving £100 a month until reaching state pension age (67) would accumulate around £128,050. assuming 5 per cent average annual investment growth. Increase that to £300 a month and the final pension pot rises to £384,150. At £500 a month, it grows to £640,250.

#### Guidance through change

Can you be confident of staying on track? Again, that's where financial advice proves invaluable "One of the hardest challenges in financial planning is dealing with change," says Stainsby.

Changes might be personal - a career move or a growing family – or external, such as economic and political shifts that affect investments. "A financial adviser stays on top of these developments, so you can focus on your life while remaining on course," he says.

You may need to pause

a period - your adviser can help devise a strategy to get you back on track. Conversely if your finances improve, an adviser can help recalibrate your targets and ontimise savings

The better your adviser knows you, the more valuable their guidance. "We add value through specialist expertise, often working with clients for decades and across multiple generations," says Wilkinson.

"It's never about how much money someone has - it's about helping them meet their personal needs and objectives, with the peace of mind that comes from a well-structured long-term financial plan that is regularly reviewed.

Those regular reviews are essential Natalie Wright UK head of family business at Forvis Mazars, recommends an annual financial check-up - a chance to reassess your financial plan and adjust for major life changes.

"Your investment strategy will evolve," Wright explains "When you're younger, short-term market swings don't matter because you won't access your money for decades. But as you near retirement, reducing volatility becomes crucial, since you'll have less time to recover from market downturns

#### Start with the end in mind

The key, says Wright, is to work towards a clear target. "Don't worry if you don't know exactly what that target should be - your adviser will help you define and quantify your objectives,' she adds. "Then you have something to aim for, working together."

In other words, starting with the end in mind can be one of the most effective ways to approach financial planning. Today's choices may feel overwhelming, but once you set a clear goal, the route becomes easier to map A financial adviser's role is to guide you on that journey - including navigating any



When selecting the person who will oversee your money, don't just assume they're the right fit. Ask these five questions to find out

efore you decide which adviser to trust with managing your money, it is worth asking some probing questions to make sure they are a good match for your needs. Here are five questions you might not think to ask. which should give a valuable insight into their personality and the way they work.

#### IT BE TO MANAGE **MY INVESTMENTS AND PENSIONS ALL IN ONE PLACE?**

Using a financial adviser should make it much easier to keep track of your various investments and pensions. A good adviser will use software that shows you how your assets are performing and where you are on your investment journey. This means less paperwork and hassle, and it should be easy



You'll need to feel relaxed sharing all aspects of your finances

for you to log in and see

#### WILL WE BE ABLE TO ADJUST THE **INCOME I DRÁW DOWN FROM MY PENSIONS** AND INVESTMENTS **DURING RETIREMENT?**

Depending on how close you are to retirement, this may or may not seem like a pressing issue. "But practical guestions like this will matter one day," says Ola Abdul, founder of Fundment, which provides investment and financial planning software to advisers. "The answer should be 'very easily', but it will depend on a few factors. including the mechanism you have chosen to receive your income through and the



everything in one place when you want to.

**HOW EASILY** 

technology your adviser uses.'

HOW DO 3 YOU HANDLE **INVESTMENTS** WHEN THERE'S BEEN

A MARKET DOWNTURN? "This will help gauge the financial planner's experience of working through different market conditions," says Rebecca Aldridge, managing director of Balance Wealth Planning. "It also gives them a great opportunity to explain their philosophy of investing and how they

make contingency plans for times when investors are seeing losses instead of gains.

#### **WHAT DO YOU** ENIOY MOST **ABOUT BEING A** FINANCIAL ADVISER? To work with an adviser you

will need to feel comfortable talking about your life and aspirations, and share sensitive information about all aspects of your finances. Aldridge says: "By asking this you give the adviser the opportunity to tell you something about themselves and for you to gain assurance that they genuinely care about building a meaningful working relationship with you."

#### HOW DO YOU KEEP MY PERSONAL AND FINANCIAL INFORMATION SAFE?

of a good adviser-client relationship," says Abdul



Financial advisers handle sensitive information and may need to share some of it with third parties to do their jobs effectively. Your data is legally protected, but you should be assured that everyone involved operates under the highest standards of data protection. Good advisers will answer your questions and point you towards their privacy policies for peace of mind.





### **'THEY DO A LOT MORE THAN CRUNCH NUMBERS'**

Your adviser may offer other useful services - wills, family business succession, even currency exchange solutions, writes Leah Milner

Here are some of the lesser-known

services a financial adviser may offer

directly or through trusted partners:

More than half of UK adults do not

will be distributed as they intend.

but dying intestate (without a will)

legal process for how assets are

divided, and not having a will can

slow things down. It can also mean

your estate is distributed in a way

that doesn't align with your wishes.'

When advisers identify gaps in

estate planning, they can introduce

clients to specialists and even be

involved in discussions to ensure

financial plans align with the legal

inheritance goals, tax efficiency

and asset protection are properly

structured - giving clients peace

of mind that their wealth will be

passed on as intended

framework. This ensures that

have a will, according to Canada Life

research. Many assume their assets

can create unexpected complications

Harding warns: "There's a strict

**WILL WRITING** 

hen you first contact a financial adviser, it's usually with a specific goal in mind. Whether it's consolidating

pension pots from past employers or setting up life insurance to protect your family, this is often iust the starting point. Once you sit down with an

adviser, you may discover other gaps in your financial planning that need attention. In some cases, your adviser will have the expertise to help directly. In others, they may refer you to a vetted specialist within their network.

Stuart Harding, chief operating officer at financial advice group One Four Nine, explains: "We have a due diligence process before partnering with any firm. We don't work with anyone unless we have conducted extensive research, tested their processes and gained a full understanding of how they operate to give our clients reassurance."

**BUSINESS LEGACY PLANNING** For business owners, life

insurance and succession planning are often more complicated than for salaried employees.

COMPLEX LIFE INSURANCE AND

Getting the right protection in place ensures that both family and business interests are safeguarded should the worst happen. This can include shareholder protection - which allows surviving shareholders to buy out a deceased partner's stake, rather than leaving the family to navigate a forced sale.

Harding explains: "It's about future-proofing a business, ensuring the family has a clear exit strategy, without the risk of panic selling or financial instability."

FOREIGN EXCHANGE FACILITY

Frequent travellers know that banks rarely offer the best exchange rates on holiday money But when dealing with large transactions - such as buying property abroad - choosing the wrong foreign exchange provider can cost thousands of pounds.

Harding's firm partners with specialist foreign exchange brokers to help clients get significantly better rates than those offered by high-street banks.

"When moving large sums between currencies, a specialist provider can secure a far more competitive rate," he says

### **PROTECTION PAYS**

Insurance settlements surge - in both number and value

ritain's insurers paid out a record £7.34 billion in protection claims in 2023, offering vital financial support to those facing bereavement, illness or injury. Figures from the Association of British Insurers and Group Risk Development show that individual policies

accounted for £4.85 billion, covering more than 275,000 critical illness, life insurance and income protection payments.

That's a 5 per cent rise in claims and 14 per cent jump in total payouts compared with 2022, and shows it can pay to hold protection insurance.

PRODUCTS	NEW CLAIMS PAID	PERCENTAGE OF NEW CLAIMS PAID	VALUE FOR ALL CLAIMS PAID**	AVERAGE VALUE OF CLAIMS PAID**
CRITICAL ILLNESS	19,876	90.5%	£1,359m	£68,354
LIFE	48,782	96.7%	£3,922m	£80,403
TOTAL PERMANENT DISABILITY	454	68.7%	£34m	£73,921
WHOLE OF LIFE	211,088	99.98%	£1,216m	£5,760
INCOME PROTECTION*	17,361	81.3%	£810m	£22,270
ALL PROTECTION PRODUCTS	297,561	97.4%	£7,341m	

Association of British Insurers and Group Risk Development, 2023. \*Includes figures from the Association of Financial Mutuals.

\*Figures for both new claims and income protection claims in payment

### A message from 2050

Fundment

Fundment is the technology empowering

great advice deserves great execution.

advisers to build futures like yours. Because

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,







Fundment® is the registered trademark of Fundment Limited. Fundment Limited is authorised and regulated by the Financial Conduct Authority (with firm registration number: 732727) and is an HM Revenue & Customs approved ISA plan manager. Investing in financial products can involve risks. The value of your investments may go down as well as up, and you may not get back the amount invested.

### THE GUIDE'S MISSION

t'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. Indeed, our data shows that 98 per cent would recommend their adviser.

The 2025 Top Rated Financial Adviser Guide was created to help. Its articles and case studies demystify the advice landscape. The tables highlight the financial, mortgage protection and equity release advisers and the financial coaches who are doing brilliant work for their clients. As decided by... their clients

In total, 2,633 advisers from 1,352 different firms are included in the 2025 guide. The guide collected 61,686 reviews last year (207,835 all-time) with an average rating of 4.89 out of 5.

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

VouchedFor members also undergo several other checks and ongoing monitoring. For example, we check advisers' identity, qualifications and

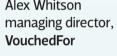
client reviews. We also monitor news outlets as well as the outcomes for everyone who contacts an adviser through VouchedFor.

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

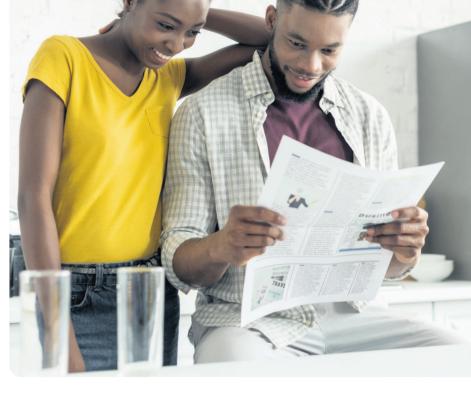
Our How to Use The Guide section, right, will help you differentiate between advisers and find the most suitable one for your needs.

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

Alex Whitson







### HOW TO USE THE GUIDE

VouchedFor's 2025 Top Rated Financial Adviser Guide includes over two and a half thousand advisers. These advisers are verified members of VouchedFor, which involves a low monthly cost that enables us to verify their client feedback and run multiple checks. So which adviser is best for you? It can be hard to choose, particularly given that most advice clients leave positive feedback.

Here are six top tips to help you differentiate between advisers:



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



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

#### **READ REVIEWS** 3 LEFT BY PEOPLE LIKE YOU

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

#### LOOK FOR 4 RECENT REVIEWS

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

invite annual 'follow-up' reviews

#### **CHECK HOW** MANY YEARS **THE ADVISER** HAS BEEN TOP RATED

Being Top Rated for several years (we've published the Guide every year since 2019, so the max is 7) shows that an adviser has invited regular feedback from their clients for a long time, and has received consistently good feedback.

#### **LOOK AT THE** 6 ADVISER'S **OUALIFICATIONS** We've checked that every

adviser in the Guide has the necessary permissions to practise. However, some advisers have advanced qualifications which we don't have space to list. You can find each adviser's qualifications on their profile at VouchedFor.co.uk

#### Still struggling?

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

# Top Rated Financial Advisers

These advisers received the highest volume of positive 2024 client reviews on **VouchedFor.co.uk**. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have the necessary permissions to practise from the Financial Conduct Authority, and also

#### VOUCHEDFOR'S TOP RATED FINANCIAL ADVISERS CENTRAL ENGLAND

NAME	FIRM	STATU	REVIE	FEES	LOCAI	YEAR Qual
Jason Harris	88 Capital Wealth Management	I	65	N	Alcester	5
Andrew Whitehead	Honeycroft Wealth Management	R	54	N	Alfreton	4
Gurdeep Lall	Rhodes Wealth Management	R	33	N	Ashbourne	2
Hannah Cowell	2plan Wealth Management	I	287	N	Ashby-de-la- Zouch	7+
Chris White	Cobens Wealth Management	I	163	N	Ashby-de-la- Zouch	1
Robert Boland	Cotswold IFS	I	63	N	Atherstone	1
Matthew Naylor	White Stone Financial Planning	I	26	Υ	Atherstone	2
Claire Watson	Quilter Financial Advisers	R	16	N	Banwell	1
Colin Johnson	Artemis Financial Planning	R	38	N	Barrow upon Soar	1
Adam Rendall	Consequential Planning	I	57	Υ	Bewdley	4
Jon Darley	Consequential Planning	I	51	Υ	Bewdley	2
Caroline Laudren	Consequential Planning	I	25	Υ	Bewdley	1
Michael Farrance	Consequential Planning	I	21	N	Bewdley	2
Chris Guttridge	True Potential	R	273	Υ	Birmingham	6
Thomas Dickson	Wealthwide*	1	263	Υ	Birmingham	7+
Laura Salter	Forvis Mazars*	I	130	N	Birmingham	5
Gem Durham	Whitebeam Independent Financial Advice	I	116	Υ	Birmingham	7+
Kira Sehmbi	True Potential	R	97	Υ	Birmingham	7+
Rudy Smith	Ascot Lloyd*	1	97	Υ	Birmingham	2
Paul De Vries	Ascot Lloyd*	I	82	Υ	Birmingham	1
Martin Brown	Wealthwide*	1	76	Υ	Birmingham	3
Ranjit Virk	Wealthwide*	1	67	N	Birmingham	2
Daniel Cornish	Wealthwide*	1	32	N	Birmingham	1
Daniella Campbell	Forvis Mazars*	1	28	N	Birmingham	1
Paul Tracey	Provest Wealth Management	R	25	N	Birmingham	2
Simon Baldwin	High House Wealth Management*	R	180	N	Bromsgrove	4
Lisa Footes	Footes Financial Planning	I	157	Υ	Bromsgrove	4
Darren Mason	Ascot Lloyd*	1	103	Υ	Bromsgrove	2
Tom Morgan	Orca Wealth	1	102	Υ	Bromsgrove	1
Stephen Baker	Ascot Lloyd*	I	88	Υ	Bromsgrove	2
Daisy Whateley	Whateley Wealth Management	I	81	Υ	Bromsgrove	2
Nicola Whateley	Whateley Wealth Management	1	45	N	Bromsgrove	1
Mandy Lewis-Brammer	AFH Wealth Management	ı	29	N	Bromsgrove	1
Gurveer Atwal	Whateley Wealth Management	ı	14	N	Bromsgrove	1
Kevin Tse	AFH Wealth Management	I	13	N	Bromsgrove	1
Stephen Jones	Clear Solutions	I	62	N	Burton-on-Trent	1
Holly Snooks Harrold	AFH Wealth Management	I	23	N	Burton-on-Trent	2
Shane Fox	Principle Financial Services	ı	193	Υ	Coalville	5
Daniel Sperber	Coleshill Wealth Management	1	61	Υ	Coleshill	3
John Stimpson	Perspective	I	12	N	Corby	1
Alex Agnew	Accession	R	11	N	Corby	1
Benjamin Clay	Clay Wealth Management	R	117	N	Coventry	4
Craig Bonsor	Jalapeno	I	79	N	Coventry	5
Adrian Middup	Jalapeno	1	73	Υ	Coventry	5
Harry Pratt	Radiant Financial Planning		22	N	Coventry	1
Stephanie	AFH Wealth	1	16	N	Coventry	1

Alex Bolton

					uv	19	el s
Dhruv Vyas	Serenity Wealth	R	15	Υ	Daventry	1	Alan Turton
James Pillinger	Management Profusion Wealth	1	142	Υ	Derby	7+	Bharat Chudasama
Stuart Orridge	Management The Premier	1	117	N	Derby	1	Martin Stanley
_	Partnership				•	·	Nilesh Patel Adam Geddes
Paul Harman	Profusion Wealth Management	I	109	Υ	Derby	7+	
Jo Highton	Hoyl Independent Advisers	ı	52	N	Derby	2	Matthew Pearson
Rachael Graham	Blossom Financial Planning	R	48	N	Derby	1	Nathan Smith
Ben Woodbridge- Stocks	Stocks & Co Financial Planning	R	31	Υ	Derby	1	Sharad Champaneria
John Tucker	Chrysalis Wealth Management	R	16	N	Derby	1	Aimee Hogg Matt O'Hara
Jane Newman	Jane Newman Financial Planning	I	245	Υ	Droitwich	7+	Keeley Upton
Emily Newman	Jane Newman Financial Planning	I	118	Υ	Droitwich	5	Sophie Wreford  Kristian Vind
Dale Gough	Prosser Knowles Associates	I	88	N	Droitwich	4	
Rachel Robb	Prosser Knowles Associates	I	64	Υ	Droitwich	4	Rory Menmuir Gregory
Leighton Parkes	Prosser Knowles	ı	40	Υ	Droitwich	1	Palethorpe
Martyn Davies	Mindful Financial	1	37	N	Droitwich	2	James Espin
Nick Broughton	Planning Prosser Knowles	ı	31	N	Droitwich	1	Kyle Penn
Thomas Caldwell	Associates Form Financial	R	14	N	Droitwich	1	Paul Boutle
Andy McGowan	Clarity Charles Stanley*	R	33	Υ	Edgbaston	1	Tom Olsak
Peter Aylward	Charles Stanley  Charles Stanley	R	23	r N	Edgbaston	1	Matthew Sargeant
Karl Thorpe	AFH Wealth	I	52	Υ	Evesham	1	
Becky Womble	Management  Castlegate Financial Management	I	46	N	Grantham	4	Robert Lallo
Nick Shioleftou	NPS Wealth	R	56	N	Harborne	1	Ben Woolley Alexander Munn
Simon Foley	Management Charles Stanley*	R	22	N	Harborne	1	Alexander Mulli
Kirsty Tyler	Wyefield Wealth Management	R	132	N	Hereford	4	Gavin Smart
Goss Lumsden	Prosser Knowles Associates	I	79	N	Hereford	2	Alan Curtis
Mark Young	Padstone Financial Management	I	18	N	Hereford	1	James Slowey
Clare Farrell	True Potential	R	62	N	Hinckley	1	Paul Urmston
Mark Farrell Claire Markham	True Potential	R I	50 201	N Y	Hinckley Horncastle	2 6	Eugenie Cameron
	F H. Manning Financial Services						Lavinia Macdonald
Cole Mills	F H. Manning Financial Services	ı	27	N	Horncastle	2	Maria Danielle Slack
Stephanie Smith	Stephanie Smith Financial Planning	R	32	N	Houghton on the Hill	1	Martin Grundy
Alastair May	Alastair May Financial Planning	R	32	N	lbstock	1	Matt Pike
Brian Flindall Sonia Marriott	Credencis* Sovereign Wealth	I R	256 83	Y N	llkeston llkeston	5 4	Philippa Bown
Paul Grice	Rothesay Bennett		220	N	Kenilworth	5	
	Financial Planning						Andrew Surtees
Lee Gardner	Gardner Financial Management	I	165	Υ	Kenilworth	7+	Abigail Brown
Alan Crowley	Financial Design	I R	150	Y N	Kenilworth	7+ 2	Andrew Highfield
Charles Westrope	Bridgegate Wealth Management		41		Kenilworth		Paul Eason
Conor O'Sullivan	O'Sullivan Financial Planning	I R	56	N	Kettering	2	Mark Rodgers Neil Gilbourne
Baljinder Mann	True Potential	ĸ	29	N	Kettering	2	Jacob Wright
Nicholas Lue	JPA Financial Services	I	127	Υ	Kingswinford	4	Jacob Manderfield
Scott Saxby	JPA Financial Services	I	105	Υ	Kingswinford	3	Lucy Guinness
Lisa Millward	Millward Wealth Management	I	267	N	Leamington Spa	7+	Natalie Norman
James Marston	Quilter Financial Advisers	R	84	Υ	Leamington Spa	2	Keith Brace
Ravinder Ghuman	Beaufort Wealth	I	62	N	Leamington Spa	1	
Craig Saxton	Management Saxton Financial Planning	R	48	N	Leamington Spa	4	Joe Davison
Daniel Hyde	Daniel Hyde Financial Services*	I	104	Υ	Leek	1	Marc Dicks-Jones
Scott Gallacher	Rowley Turton*	I	401	Υ	Leicester	7+	Jason McConkey

ers						
UIU						
Alan Turton Bharat Chudasama	Rowley Turton* Tudor Franklin	1	122 89	N N	Leicester Leicester	5 7÷
Martin Stanley	Rowley Turton*	;	83	Y	Leicester	4
Nilesh Patel	Positive Solutions	R	78	N	Leicester	5
Adam Geddes	Paul Geddes Wealth Management	R	70	N	Leicester	4
Matthew Pearson	Cobens Wealth Management	I	70	N	Leicester	2
Nathan Smith	Mattioli Woods	R	41	N	Leicester	2
Sharad Champaneria	Accomplished Financial Solutions	I	25	Υ	Leicester	1
Aimee Hogg	Furnley House	I	23	N	Leicester	1
Matt O'Hara Keeley Upton	Mattioli Woods O'Connor Wealth	R R	20 11	N N	Leicester Leicester	2
Sophie Wreford	Management Willday Wealth	R	11	N	Leicester	1
Kristian Vind	Management Chapter House Wealth	ı	129	Υ	Lichfield	5
Rory Menmuir	Management Charles Stanley*	R	49	N	Lichfield	1
Rory Menmuir Gregory Palethorpe	Charles Stanley*  Bowbrook Financial	R R	33	Y	Lichfield	1
James Espin	Planners IQ Financial	ı	122	N	Lincoln	1
Kyle Penn	Advice Harvest	ı	107	N	Lincoln	2
Paul Boutle	Associates RetireInvest	R	100	N	Lincoln	5
Tom Olsak	Forrester Boyd	R I	65	N N	Lincoln	3
Matthew Sargeant	Wealth Management* Tower House	R	51	Υ	Lincoln	1
Robert Lallo	Wealth Management	 I		N		6
Robert Lallo	Sandringham Financial Partners*	'	110	N	Loughborough	ь
Ben Woolley	True Potential	R	26	Υ	Loughborough	2
Alexander Munn	Forrester Boyd Wealth Management*	ı	108	N	Louth	3
Gavin Smart	Forrester Boyd Wealth Management*	I	90	N	Louth	3
Alan Curtis	True Potential	R	80	Υ	Louth	7+
James Slowey	Gransha Financial Services	R	217	N	Lutterworth	7+
Paul Urmston	Fresh Approach Financial Planning	I	201	Υ	Malvern	6
Eugenie Cameron	Malvern Financial Planning	I	82	Υ	Malvern	2
Lavinia Macdonald Maria Danielle	The Money Clinic	l D	12	Y	Manafield	1
Maria Danielle Slack	M D Slack Wealth Management	R	84	N	Mansfield	3
Martin Grundy Ian Kells	Fidelius* Stepping Stones Financial	I I	62 45	N N	Mansfield Mansfield	3
Matt Pike	Planning Opal Financial	R	39	N	Mansfield	2
Philippa Bown	Planning Park Hall	I	25	N	Mansfield	1
Andrew Surtees	Financial Services Park Hall	ı	20	N	Mansfield	1
	Financial Services	· 1		N		
Abigail Brown	Oak Wealth Planning		76		Market Harborough	7+
Andrew Highfield	Fortura Financial Partners	R	76	N	Market Harborough	2
Paul Eason	RMI Independent Financial Advisers	I	71	Υ	Market Harborough	5
Mark Rodgers	Ascot Lloyd*	ı	98	Υ	Matlock	2
Neil Gilbourne	MWA Financial Advice	1	316	Υ	Newark	7+
Jacob Wright	Fintuity	I	36	Υ	Newark	1
Jacob Manderfield	Kellyhill Financial Planning	R	15	Υ	Newark	1
Lucy Guinness	Castlegate Financial Management	I	15	N	Newark	1
Natalie Norman	BlakeBrooke Financial Advice	R	43	N	Newthorpe	2
Keith Brace	Brace Financial Wellbeing*	R	191	N	Northampton	4
Joe Davison	Maitland James Financial Planning*	I	167	N	Northampton	4
Marc Dicks-Jones	Insight Wealth Financial	I	136	N	Northampton	3
Jason McConkey	Advisers* Insight Wealth Financial	I	111	N	Northampton	3
	Advisers*					

John Crichton	Grange Estates Wealth Management	1	267	Υ	Nottingham	7+	Colin Hart Natalia Lingiah	True Potential Sandringham	R I
Tracy Yeomans	Ryley Wealth Management*	R	183	N	Nottingham	4	-	Financial Partners*	
Will Diggins	Ryley Wealth	R	141	N	Nottingham	4	Luke James	Lucent Financial Planning	1
Rebecca Aldridge	Management*  Balance: Wealth	ı	136	Υ	Nottingham	3	James Richards Kate Evans	Ernest Grant*  Lucent Financial  Planning	1
	Planning						Paul Rihal	Paul Rihal	R
Paul Waites	Ryley Wealth Management*	R	112	N	Nottingham	4	Derek Mills	Derek Mills Wealth Consultancy	R
Peter Frogson	One Four Nine Wealth*	I	104	N	Nottingham	1	Scott Kennedy	Westminster Wealth	I
Roger Milner  David Ryley	BlakeBrooke Financial Advice Ryley Wealth	R R	76 73	N N	Nottingham Nottingham	4	Liam O'Neill	Management* O'Neill and Co.	R
Mark Pennington	Management* Ryley Wealth	R	66	N	Nottingham	3		Wealth Management	
Chris Hanbury	Management* Hanbury Financial		54	N	Nottingham	4	Keely Woods	Planning	1
Peter Haigh	Planning One Four Nine	1	53	N	Nottingham	1	Matthew Warren Spencer Kite	Warren Wealth Ernest Grant*	ı
Gavin Lawler	Wealth* Rhodes Wealth	R	50	N	Nottingham	4			
Gabriella	Management Ryley Wealth	R	43	N	Nottingham	2	Jon Andrews  Dawn Elkington	True Potential Ellis Bates (part	R I
Witek-Morgan Sally Jackson	Management* One Four Nine	ı	31	N	Nottingham	1	David Murden	of Shackleton)* Sense Financial	1
Liam Bray	Wealth* One Four Nine Wealth*	1	25	N	Nottingham	1	Daniel Brown	Solutions NPS Wealth	R
Leckie Presley	Kin Lifetime Planning	R	19	N	Nottingham	1	James Morris	Management Paton-Feaver Chartered	R
Ryan Haynes	Ryley Wealth Management*	R	17	N	Nottingham	1		Financial Planners	
Hina Desai	Forvis Mazars*	ı	15	N	Nottingham	1	Ash Desai	IronMarket Wealth*	I
Kris Amliwala	Designer Wealth Management	R	60	Υ	Oadby	4	Wes Wilkes	IronMarket Wealth*	I
Stephen Hunt Jo Calver	Raven Wealth Calver Wealth	I R	112 70	Y N	Oakham Oakham	7+ 4	Nathan Waldron	Evergreen Financial Planning	R
Tobias Colton	Management Tobias Colton	R	18	N	Oakham	1	Nicola Conway	St. James's Place	R
Sanhia Wilking	Wealth Management	R	56	N	Ombordov	3	Neil Dawson  David Dean	True Potential  2plan Wealth	R I
Sophie Wilkins	Hampton James Financial Associates	ĸ	30	N	Ombersley	3	Lukasz Tomczyk	Management Reffiness	ı
David Grigg	Hampton James Financial	R	30	N	Ombersley	1	Richard Hollington	Fairstone	I
Rhys Chaloner	Associates HCI Chartered Financial	1	72	N	Oswestry	1	Steven Hendry Olivia Williams	Stonegate Wealth Management* Stonegate Wealth	
Alasdair	Planners* Better World	ı	25	Υ	Oswestry	2	Jack Noott	Management*  Meriden Financial	
Coutts-Britton	Financial Planning	•	23		oswestry	-	Simon Davies	Planning*  Beals Mortgage	R
Olivia Lowe	Perspective	I	20	N	Oswestry	1		and Financial Services	
Emma Wilcock Joe Moricca	Accession Accession	R R	19	N N	Oundle Oundle	1	Tom Kesterton	Eclipse Financial Planning	R
Steven Corrigan	Sandringham	ı	102	N	Pershore	2	Alex Richardson	S J Bettridge Financial Planning	R
	Financial Partners*						Amanda Reid	Gemini Wealth Management	I
Paul Dovey	Radiant Financial Planning		14	N	Pershore	1	Martin Brennan	Ethical Adviser	I
Richard Meats  Darren Houlcroft	Tudor Franklin Houlcroft	I R	90 79	N N	Ratby Redditch	4	Ross Foxall	Warwick Wealth Management	ı
Toleton Donfess	Wealth Management		02	N	Dana an Mus	,	Simon Stanley	AFH Wealth Management	I
Tristan Renfree	Charterhouse Portfolio Management	ı	92	N	Ross-on-Wye	1	Mark Johnson	Integritas Financial Planners	I
Liz Tuccy Anthony Ward	Elizabeth Tuccy Blackstone	R I	120 55	N Y	Rothley Rowington	3 2	Chris Parker	Argentis	I
Anthony ward	Financial Management	•	33		Rowington	2	Nicholas Oliver	AFH Wealth Management	
Simon Millward	Millward Wealth Management	1	146	N	Rugby	6	Adam Alden	Integritas Financial Planners	ı
Akhil Satsangi	PKS Associates	R	131	N	Rugby	6	lan Laker	Bosworth Wealth Management	R
Matthew Harrison	Tower House Wealth Management	R	35	N	Rushden	3	Lee Taylor	Robert Nicholas Financial	I
Leanne Tolley	C D Financial	R	35	Υ	Shifnal	2	Rikesh Bhatt	Advisers 8 Financial	ı
Claire Dentith Lionel	C D Financial Paton-Feaver	R R	31 13	N N	Shifnal Shifnal	1	Jessica Shukie	Planning Croft & Oakes	ı
Paton-Feaver	Chartered Financial Planners						Chris Hough	Hough Financial	R
Kyron Morgan	Paton-Feaver Chartered	R	10	N	Shifnal	1	Paul Anstee	Fountain Wealth Management	I
	Financial Planners	_					Simon Francis	RBA Wealth Management	R
Laurence Bilboe	Paton-Feaver Chartered Financial	R	10	N	Shifnal	1	Nick James	NewRoad Financial Planning	ı
Mark Evans	Planners Beaumont	1	83	Υ	Shrewsbury	2	Tony Ross	Velocity Financial Planning	I
Paul Carpenter	Wealth Beaumont	ı	64	N	Shrewsbury	1	Frazer Laird	Beaufort Wealth Management	I
	Wealth						Ray Coker	Attain Financial Planning	R
Joe Allen	Hoyl Independent Advisers	I	54	Υ	Shrewsbury	5	Evan Roberts	Roberts Wealth Management	R
Ollie Hill	Quilter Financial Advisers	R	48	N	Shrewsbury	1	Alexander Thomas	GP3 Financial Solutions	I
Steven Rowe	Lucent Financial Planning	1	253	Υ	Solihull	7+	Sarah Astley Glen Coleman	Mattioli Woods PSA (Financial	R I
Paul Glover	Ernest Grant*	1	117	Υ	Solihull	1		Services)	•

Natalia Lingiah	True Potential	R	110	N	Solihull		Marcus Flint	AGW Financial Planning	R	14	N	Wigston	1
	Sandringham Financial	I	105	Υ	Solihull	2	Tony Thursfield	Thursfield & Co	ı	40	N	Willenhall	2
Lukalamaa	Partners*		03	NI.	Calibadi		Gary Singh	Sigma Wealth	1	112	N	Wolverhampton	5
Luke James	Lucent Financial Planning	ı	93	N	Solihull	3	Jason Barefoot	Partners Ascot Lloyd*	ı	102	Υ	Wolverhampton	2
ames Richards	Ernest Grant*	1	79	N	Solihull	6	Sam Brueton	Bank House	ı	83	Υ	Wolverhampton	3
ate Evans	Lucent Financial Planning	I	66	N	Solihull	2		Financial Planning					
ul Rihal	Paul Rihal	R	43	N	Solihull		Mark Davies	Charles Stanley*	R	81	Y	Wolverhampton	1
k Mills	Derek Mills Wealth	R	38	Υ	Solihull	1	Cameron Fox	Bank House Financial	ı	63	N	Wolverhampton	3
ennedy	Consultancy Westminster	ı	36	N	Solihull	2	Lee Waterfall	Planning Purity Financial	R	59	Υ	Wolverhampton	3
	Wealth Management*	•	50		50			Services				·	
eill	O'Neill and Co.	R	33	N	Solihull	1	Chris Bucknall	Quilter Financial Advisers	R	37	N	Wolverhampton	1
	Wealth Management						Caroline Castle	Ascot Lloyd*	ı	20	Υ	Wolverhampton	1
Voods	Lucent Financial Planning	I	16	N	Solihull	1	Hannah Garratt	Bank House Financial	ı	15	N	Wolverhampton	1
new Warren	Warren Wealth	1	16	N	Solihull	1	Matthew Williams	Planning Ascot Lloyd*	ı	210	Υ	Worcester	5
cer Kite	Ernest Grant*	I	13	N	Solihull	1	Steve Perera	Britannic Place	ı	182	Υ	Worcester	4
								Financial Management					
ws	True Potential	R	11	N	Solihull		Steve Maybury	Steve Maybury Financial	R	113	N	Worcester	1
cington	Ellis Bates (part of Shackleton)*	ı	89	Υ	Southam	3	David Househaseh	Planning	В	42	Υ	Wanasatan	1
ırden	Sense Financial Solutions	1	215	Υ	Southwell	5	David Huntbatch Andrew Rankin	Kind Wealth Westminster	R I	42 15	Y	Worcester Worcester	1
rown	NPS Wealth Management	R	23	N	Stafford	1		Wealth Management*	_	_	_		
ris	Paton-Feaver	R	13	N	Stafford	1		EAST	ENG	LAND	)		
	Chartered Financial						Mark Wright	Hoyl Independent	ı	112	Υ	Attleborough	5
	Planners IronMarket	I	252	N	Stoke-on-Trent	4	Paul Davis	Advisers Clear Financial	ı	254	N	Billericay	7+
i	Wealth*	1						Advice					
lkes	IronMarket Wealth*	I	62	Υ	Stoke-on-Trent		Andrew Skinner	Andrew Skinner Wealth	R	78	N	Billericay	4
ın Waldron	Evergreen Financial	R	59	Υ	Stoke-on-Trent	3	David Robertson	Management Amber River East	1	43	Υ	Billericay	1
nway	Planning St. James's Place	R	58	N	Stoke-on-Trent			Anglia					
way n	True Potential	R	28	Y	Stoke-on-Trent		Luke Adlum Matthew Cornall	Attivo 360 Financial	I I	28	Y N	Billericay Billericay	2
n.	2plan Wealth	1	27	Υ	Stoke-on-Trent	1		Services					
czyk	Management Reffiness	1	22	Υ	Stoke-on-Trent		Jakob Payne Tammy Salmon	Crocus Wealth Salmon Financial	I R	13 76	Y N	Billericay Bishop's Stortford	1
llington	Fairstone	i	206	Y	Stone	7+	·	Planning				·	
endry	Stonegate Wealth Management*	I	198	Υ	Stone	/+	Sheetal Jain Peter Beck	Advance Wealth Ascot Lloyd*	I I	35 97	N Y	Bishop's Stortford Braintree	2
ms	Stonegate Wealth	I	38	N	Stone		Dylan Ellis	Compass	R	43	N	Braintree	2
tt	Management* Meriden Financial	ı	211	N	Stourbridge	4		Financial Solutions					
	Planning*				-		Stacey Sail	Oakfield Financial Services	I	18	Υ	Braintree	1
ies	Beals Mortgage and Financial	R	301	N	Stourport-on- Severn	4	Steve Green	Steven Green Financial	I	109	N	Brentwood	6
esterton	Services Eclipse Financial	R	72	Υ	Stratford-upon-	5		Planning*					
hardson	Planning	R	55	N	Avon Studley	4	Gordon Kearney	Fiducia Wealth Management*	I	104	Υ	Brentwood	3
	S J Bettridge Financial Planning	11	J.J	14	Studies	-	Garry Johnson	Garry Johnson Wealth	R	101	N	Brentwood	5
a Reid	Gemini Wealth	I	233	N	Sutton Coldfield	7+	Dan Const-Li	Management		74	ы	Prontuced	1
Brennan	Management Ethical Adviser	I	109	Υ	Sutton Coldfield	6	Dan Constable	Broom Consultants	I	74	N	Brentwood	1
oxall	Warwick Wealth	i	57	N	Sutton Coldfield		Charles Bailey	McMillan Wealth	R	57	N	Burnham-on- Crouch	5
n Stanley	Management  AEH Wealth	ı	11	N	Sutton Coldfield	1	Samuel W-+-	Consultants	D	20	ы		2
camey	AFH Wealth Management	1	11	IA	Succon Colanela		Samuel Waterson	SDG Wealth Management	R	38	N	Bury St Edmunds	2
ohnson	Integritas Financial	I	173	Υ	Swadlincote	7+	Henry Metcalf	Golden Oak Wealth	I	91	Υ	Cambridge	7+
	Planners				6 . 10		Nick Farnden	Management	ı	69	N	Cambridge	2
rker Oliver	Argentis AFH Wealth	1	56 54	N N	Swadlincote Swadlincote	-	Nick Farnden David Philpott	Fidelius* DP Financial	1	69	N N	Cambridge Cambridge	1
									•			-	
	Management		2.1	v	6 . 10	2	leremy Earrant	Solutions IE Wealth			N	Cambridge	1
en	Integritas Financial	1	36	Υ	Swadlincote	3	Jeremy Farrant	Solutions JF Wealth Management	R	20	N	Cambridge	1
	Integritas		36 116	Y Y	Swadlincote Tamworth		Jeremy Farrant Rebecca Lucas	JF Wealth			N N	Cambridge Cambridge	1
r	Integritas Financial Planners Bosworth Wealth Management	R	116	Υ	Tamworth	3		JF Wealth Management	R I	20			
	Integritas Financial Planners Bosworth Wealth Management Robert Nicholas Financial					3	Rebecca Lucas	JF Wealth Management Liora Wealth Hoyl Independent Advisers	R I	20 13	N	Cambridge	1
r	Integritas Financial Planners Bosworth Wealth Management Robert Nicholas Financial Advisers	R	116 76	Y N	Tamworth	3	Rebecca Lucas James Caviel	JF Wealth Management Liora Wealth Hoyl Independent Advisers	R I	20 13 216	N Y	Cambridge Chelmsford	1
tt	Integritas Financial Planners Bosworth Wealth Management Robert Nicholas Financial Advisers 8 Financial Planning	R I	116 76 62	Y N Y	Tamworth Telford Telford	3 4	Rebecca Lucas James Caviel Chris Clark	JF Wealth Management Liora Wealth Hoyl Independent Advisers Advance Wealth	R I I	20 13 216 190	N Y N	Cambridge Chelmsford Chelmsford	1 1 2
natt nukie	Integritas Financial Planners Bosworth Wealth Management Robert Nicholas Financial Advisers 8 Financial Planning Croft & Oakes	R I I I	116 76 62 54	Y N Y Y	Tamworth Telford Telford Telford	3 4 1 3	Rebecca Lucas James Caviel Chris Clark Colin Fletcher	JF Wealth Management Liora Wealth Hoyl Independent Advisers Advance Wealth Fidelius*	R I I I	20 13 216 190 102	N Y N	Cambridge Chelmsford Chelmsford Chelmsford	1 1 2 2
t	Integritas Financial Planners Bosworth Wealth Management Robert Nicholas Financial Advisers 8 Financial Planning Croft & Oakes Hough Financial	R I	116 76 62	Y N Y	Tamworth Telford Telford Telford Telford	3 1	Rebecca Lucas James Caviel Chris Clark Colin Fletcher Carlton Hall	JF Wealth Management Liora Wealth Hoyl Independent Advisers Advance Wealth Fidelius*	R I I I I	20 13 216 190 102 93	N Y N N	Cambridge Chelmsford Chelmsford Chelmsford Chelmsford	1 1 2 2 2
er llor Bhatt Shukie ough stee	Integritas Financial Planners Bosworth Wealth Management Robert Nicholas Financial Advisers 8 Financial Planning Croft & Oakes Hough Financial Fountain Wealth Management	R I I R I	116 76 62 54 19	Y N Y Y N N N	Tamworth Telford Telford Telford Telford Thrapston	3 4 1 3 1 4	Rebecca Lucas James Caviel Chris Clark Colin Fletcher Carlton Hall Penny Speller	JF Wealth Management Liora Wealth Hoyl Independent Advisers Advance Wealth Fidelius* Fidelius* Ascot Lloyd* Solus Financial Planning Copnol	R I I I I I I I	20 13 216 190 102 93 66	N Y N N N	Cambridge Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford	1 1 2 2 2 2
ylor I Bhatt I Shukie Hough Instee	Integritas Financial Planners Bosworth Wealth Management Robert Nicholas Financial Advisers 8 Financial Planning Croft & Oakes Hough Financial Fountain Wealth	R I I R	116 76 62 54 19	Y N Y Y N	Tamworth Telford Telford Telford Telford	3 4 1 3 1 4	Rebecca Lucas  James Caviel  Chris Clark  Colin Fletcher  Carlton Hall  Penny Speller  Gavin Johnson	JF Wealth Management Liora Wealth Hoyl Independent Advisers Advance Wealth Fidelius* Fidelius* Ascot Lloyd* Solus Financial Planning Copnol Consultancy Taylor Financial	R I I I I I I I I I	20 13 216 190 102 93 66 62	N Y N N N Y	Cambridge Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford	1 1 2 2 2 2 1 3
ker ylor n Bhatt a Shukie Hough nstee Francis	Integritas Financial Planners Bosworth Wealth Management Robert Nicholas Financial Advisers 8 Financial Planning Croft & Oakes Hough Financial Fountain Wealth Management RBA Wealth Management	R I I R I	116 76 62 54 19	Y N Y Y N N N	Tamworth Telford Telford Telford Telford Thrapston	3 4 1 3 1 4	Rebecca Lucas  James Caviel  Chris Clark  Colin Fletcher  Carlton Hall  Penny Speller  Gavin Johnson  Chris Leyden	JF Wealth Management Liora Wealth Hoyl Independent Advisers Advance Wealth Fidelius* Fidelius* Ascot Lloyd* Solus Financial Planning Copnol Consultancy	R I I I I I R	20 13 216 190 102 93 66 62 55	N Y N N N Y	Cambridge Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford	1 1 2 2 2 2 1 3
er lor Bhatt Shukie Dugh stee Francis	Integritas Financial Planners Bosworth Wealth Management Robert Nicholas Financial Advisers 8 Financial Planning Croft & Oakes Hough Financial Fountain Wealth Management RBA Wealth Management NewRoad Financial Planning Velocity Financial	R I I R I R	116 76 62 54 19 191	Y N Y Y N N N	Tamworth Telford Telford Telford Telford Thrapston Uttoxeter	3 4 1 3 1 4	Rebecca Lucas  James Caviel  Chris Clark  Colin Fletcher  Carlton Hall  Penny Speller  Gavin Johnson  Chris Leyden	JF Wealth Management Liora Wealth Hoyl Independent Advisers Advance Wealth Fidelius* Fidelius* Ascot Lloyd* Solus Financial Planning Copnol Consultancy Taylor Financial	R I I I I I R	20 13 216 190 102 93 66 62 55	N Y N N N Y	Cambridge Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford	1 1 2 2 2 2 1 3
ser ylor Bhatt Shukie lough instee Francis mes	Integritas Financial Planners Bosworth Wealth Management Robert Nicholas Financial Advisers 8 Financial Planning Croft & Oakes Hough Financial Fountain Wealth Management RBA Wealth Management NewRoad Financial Planning	R I I R I R I I	116 76 62 54 19 191 26 44	Y N Y Y N N N N N	Tamworth Telford Telford Telford Thrapston Uttoxeter Warwick Warwick	3 4 1 3 1 4 2 4	Rebecca Lucas  James Caviel  Chris Clark  Colin Fletcher  Carlton Hall  Penny Speller  Gavin Johnson  Chris Leyden  James Taylor	JF Wealth Management Liora Wealth Hoyl Independent Advisers Advance Wealth Fidelius* Fidelius* Ascot Lloyd* Solus Financial Planning Copnol Consultancy Taylor Financial	R I I I I I R I	20 13 216 190 102 93 66 62 55	N Y N N N Y	Cambridge Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford	1 1 2 2 2 2 1 3
ylor  Bhatt Shukie Hough Instee Francis Insee  OSS Laird	Integritas Financial Planners  Bosworth Wealth Management  Robert Nicholas Financial Advisers  8 Financial Planning  Croft & Oakes  Hough Financial Fountain Wealth Management  RBA Wealth Management  NewRoad Financial Planning  Velocity Financial Planning  Beaufort Wealth Management	R I I I R I I I I I I I I I I I I I I I	116 76 62 54 19 191 26 44 23 21	Y N Y Y N N N N N N N	Tamworth Telford Telford Telford Thrapston Uttoxeter Warwick Warwick	3 4 1 3 1 4 2 4 2	Rebecca Lucas  James Caviel  Chris Clark  Colin Fletcher  Carlton Hall  Penny Speller  Gavin Johnson  Chris Leyden  James Taylor	JF Wealth Management Liora Wealth Hoyl Independent Advisers Advance Wealth Fidelius* Fidelius* Ascot Lloyd* Solus Financial Planning Copnol Consultancy Taylor Financial Management	R	20 13 216 190 102 93 66 62 55 45	N Y N N N N N N N N N N N N N N N N N N	Cambridge Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford	1 1 2 2 2 2 1 3 5 5 3
ker  nylor  n Bhatt  a Shukie  Hough  nstee  Francis  ames  Ross	Integritas Financial Planners  Bosworth Wealth Management  Robert Nicholas Financial Advisers  8 Financial Planning  Croft & Oakes  Hough Financial Fountain Wealth Management  RBA Wealth Management  NewRoad Financial Planning  Velocity Financial Planning  Beaufort Wealth	R I I R I R I I	116 76 62 54 19 191 26 44	Y N Y Y N N N N N	Tamworth Telford Telford Telford Thrapston Uttoxeter Warwick Warwick	3 4 1 3 1 4 2 4 2	Rebecca Lucas  James Caviel  Chris Clark  Colin Fletcher  Carlton Hall  Penny Speller  Gavin Johnson  Chris Leyden  James Taylor	JF Wealth Management Liora Wealth Hoyl Independent Advisers Advance Wealth Fidelius* Fidelius* Ascot Lloyd* Solus Financial Planning Copnol Consultancy Taylor Financial Management	R I I I I I I I I I I I I I I I I I I I	20 13 216 190 102 93 66 62 55 45	N Y N N N N N	Cambridge Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford	1 1 2 2 2 2 1 3 5 5 3
r or shatt shukie ugh stee vancis ses ss	Integritas Financial Planners  Bosworth Wealth Management  Robert Nicholas Financial Advisers  8 Financial Planning  Croft & Oakes  Hough Financial Fountain Wealth Management  RBA Wealth Management  NewRoad Financial Planning  Velocity Financial Planning  Beaufort Wealth Management  Attain Financial Planning  Roberts Wealth	R I I I R I I I I I I I I I I I I I I I	116 76 62 54 19 191 26 44 23 21	Y N Y Y N N N N N N N	Tamworth Telford Telford Telford Thrapston Uttoxeter Warwick Warwick	3 4 1 3 1 4 2 4 2 1 6 4	Rebecca Lucas  James Caviel  Chris Clark  Colin Fletcher  Carlton Hall  Penny Speller  Gavin Johnson  Chris Leyden  James Taylor  FIRM  * Top Rated Firm  STATUS  I Independent fir	JF Wealth Management Liora Wealth Hoyl Independent Advisers Advance Wealth Fidelius* Fidelius* Ascot Lloyd* Solus Financial Planning Copnol Consultancy Taylor Financial Management	R I I I I I I I I I I V R I I VEARS	20 13 216 190 102 93 66 62 55 45	N Y N N N N N N N	Cambridge Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford	1 1 2 2 2 2 1 3 3 5 3 p30
ylor  Bhatt Shukie Hough Instee Francis Insee  OSS Laird Ooker	Integritas Financial Planners  Bosworth Wealth Management  Robert Nicholas Financial Advisers  8 Financial Planning  Croft & Oakes  Hough Financial Fountain Wealth Management  RBA Wealth Management  NewRoad Financial Planning  Velocity Financial Planning  Beaufort Wealth Management  Attain Financial Planning  Roberts Wealth Management  GP3 Financial	R	116 76 62 54 19 191 26 44 23 21 67	Y N Y Y N N N N N N N N N N N N N N N N	Tamworth Telford Telford Telford Telford Thrapston Uttoxeter Warwick Warwick Wellingborough	3 1 3 1 4 2 4 2 1 6 4 2	Rebecca Lucas  James Caviel  Chris Clark  Colin Fletcher  Carlton Hall  Penny Speller  Gavin Johnson  Chris Leyden  James Taylor  FIRM  * Top Rated Firm  STATUS  I Independent fir  R Restricted final	JF Wealth Management Liora Wealth Hoyl Independent Advisers Advance Wealth Fidelius* Fidelius* Ascot Lloyd* Solus Financial Planning Copnol Consultancy Taylor Financial Management  in (includes trading	R I I I I I I I I I I V R I I VEARS	20 13 216 190 102 93 66 62 55 45	N Y N N N N N N N	Cambridge Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford	1 1 2 2 2 2 1 3 3 5 3 p30
Alden  kker  aylor  h Bhatt  a Shukie  Hough  Anstee  n Francis  ames  Ross  r Laird  oker  Roberts  nder Thomas  Astley	Integritas Financial Planners  Bosworth Wealth Management  Robert Nicholas Financial Advisers  8 Financial Planning  Croft & Oakes  Hough Financial Fountain Wealth Management  RBA Wealth Management  NewRoad Financial Planning  Velocity Financial Planning  Beaufort Wealth Management  Attain Financial Planning  Roberts Wealth Management	R	116 76 62 54 19 191 26 44 23 21 67	Y N Y Y N N N N N N N N N N N N N N N N	Tamworth Telford Telford Telford Thrapston Uttoxeter Warwick Warwick Warwick Wellingborough	3 1 3 1 4 2 4 2 1 6 4 2	Rebecca Lucas  James Caviel  Chris Clark  Colin Fletcher  Carlton Hall  Penny Speller  Gavin Johnson  Chris Leyden  James Taylor  FIRM  * Top Rated Firm  STATUS  I Independent fir  R Restricted final  FEES PUBLISHEE	JF Wealth Management Liora Wealth Hoyl Independent Advisers Advance Wealth Fidelius* Fidelius* Ascot Lloyd* Solus Financial Planning Copnol Consultancy Taylor Financial Management  in (includes trading	R I I I I I I I I I I V R I I V CONSECTION	20 13 216 190 102 93 66 62 55 45	N Y N N N N N N	Cambridge Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford Chelmsford	1 1 2 2 2 2 1 3 3 5 3 p30

Marcus Flint	AGW Financial Planning	R	14	N	Wigston	1
Tony Thursfield	Thursfield & Co	ı	40	N	Willenhall	2
Gary Singh	Sigma Wealth Partners	I	112	N	Wolverhampton	5
ason Barefoot	Ascot Lloyd*	ı	102	Υ	Wolverhampton	2
Sam Brueton	Bank House Financial Planning	I	83	Υ	Wolverhampton	3
Mark Davies Cameron Fox	Charles Stanley* Bank House Financial Planning	R I	81 63	Y N	Wolverhampton Wolverhampton	3
Lee Waterfall	Purity Financial Services	R	59	Υ	Wolverhampton	3
Chris Bucknall	Quilter Financial Advisers	R	37	N	Wolverhampton	1
Caroline Castle	Ascot Lloyd*	ı	20	Y	Wolverhampton	1
Hannah Garratt	Bank House Financial Planning	1	15	N	Wolverhampton	1
Matthew Williams	Ascot Lloyd* Britannic Place	I I	210 182	Y	Worcester Worcester	5
Steve Perera	Britannic Place Financial Management	I	182	Y	Worcester	4
Steve Maybury	Steve Maybury Financial Planning	R	113	N	Worcester	1
David Huntbatch	Kind Wealth	R	42 15	Y	Worcester	1
Andrew Rankin	Westminster Wealth Management*	ı	15	Y	Worcester	1
		ENG	LAN	b		
Mark Wright	Hoyl Independent Advisers	I	112	Υ	Attleborough	5
Paul Davis	Clear Financial	I	254	N	Billericay	7-
Andrew Skinner	Advice Andrew Skinner Wealth	R	78	N	Billericay	4
David Robertson	Management Amber River East	I	43	Υ	Billericay	1
Luke Adlum	Anglia Attivo	ı	28	Υ	Billericay	2
Matthew Cornall	360 Financial Services	I	24	N	Billericay	1
Jakob Payne	Crocus Wealth	I	13	Υ	Billericay	1
Tammy Salmon	Salmon Financial Planning	R	76	N	Bishop's Stortford	4
Sheetal Jain	Advance Wealth	ı	35	N	Bishop's Stortford	3
Peter Beck	Ascot Lloyd*	I	97	Y	Braintree	2
Dylan Ellis	Compass Financial Solutions	R	43	N	Braintree	2
Stacey Sail	Oakfield Financial Services	•	18	Υ	Braintree	1
Steve Green	Steven Green Financial Planning*	ı	109	N	Brentwood	6
Gordon Kearney	Fiducia Wealth Management*	1	104	Υ	Brentwood	3
Garry Johnson	Garry Johnson Wealth Management	R	101	N	Brentwood	5
Dan Constable	Broom Consultants	I	74	N	Brentwood	1
Charles Bailey	McMillan Wealth Consultants	R	57	N	Burnham-on- Crouch	5
Samuel Waterson	SDG Wealth Management	R	38	N	Bury St Edmunds	2
Henry Metcalf	Golden Oak Wealth Management	I	91	Υ	Cambridge	7
Nick Farnden	Fidelius*	I	69	N	Cambridge	2
David Philpott	DP Financial Solutions	I	65	N	Cambridge	1
Jeremy Farrant	JF Wealth Management	R	20	N	Cambridge	1
Rebecca Lucas	Liora Wealth	I	13	N	Cambridge	1
James Caviel Chris Clark	Hoyl Independent Advisers Advance Wealth	1	216 190	Y N	Chelmsford Chelmsford	1
Colin Fletcher  Carlton Hall	Fidelius*	I I	102 93	N N	Chelmsford Chelmsford	2
Penny Speller	Ascot Lloyd*	ı I	66	Y	Chelmsford	1
Gavin Johnson	Solus Financial	ı	62	N N	Chelmsford	3
Chris Leyden	Planning Copnol	R	55	N	Chelmsford	5
James Taylor	Consultancy Taylor Financial Management	I	45	N	Chelmsford	3
						19

Sterling Street R 111 Y Northampton

VOUCHE	DFOR'S TOP R EAST				IAL ADVISERS		John Edwards Lewis Jones	Hoyl Independent Advisers Ascot Lloyd*			Y Y	Norwich Norwich	5	Henry Tonks  Jamie Pearson	Bradbys Wealth Management Westminster	R I	187 176	N Y	Aldwych
			s.	ej	No.	9	James Richardson	Ascot Lloyd*		5	Υ	Norwich	2	junic rearson	Wealth Management*	•	110	•	Aldwych
	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS QUALIFI	Phil Oddy	Phil Oddy Financial Solutions*	1 7	'2	Υ	Norwich	5	Howard Tingley	Tingley & Cooper*	I	135	Υ	Aldwych
aul McCaffrey Iark Coomber	Advance Wealth Canonium Wealth	1	45 24	N Y	Chelmsford Chelmsford	2	Emma Knights	MKC Wealth	1 6	57	N	Norwich	1	Gary Meloy	Enver Wealth Management	R	129	N	Aldwych
ark Coomber	Planning	'		ı			David Browne				Y	Norwich	3	Lisa Conway- Hughes	LCH/WEALTH	1	128	N	Aldwych
liriam Lucia Iurphy	Miriam Murphy Wealth Management	R	14	N	Chelmsford	1	Lukas Spyrou  Daniel Spanton	MKC Wealth Chequers		18 19	N N	Norwich Norwich	3	Shabeer Ahmed	Opulence Wealth Management	R	123	N	Aldwych
eter Hewett	AFH Wealth	ı	103	N	Clacton-on-Sea	6		Financial Planning						Daniel Bloomfield	Daniel Bloomfield Wealth	R	114	N	Aldwych
eter Emery	Management  Amber River East	1	268	N	Colchester	1	Sophia Bell Laura Spanton	Succession Chequers		30 27	N N	Norwich Norwich	1		Management	_			
olin Ross	Anglia Colin Ross	R	139	N	Colchester	1		Financial Planning						Kevin Kennard	David James Wealth*	R	105	N	Aldwych
0	Financial Planning	.,			o o i cine o cine		Trevor Griffin	Seeker Financial Planning	R 2	27	N	Norwich	2	Dan Dando	Westminster Wealth Management*	I	104	Υ	Aldwych
aul Sweeny	Sweeny Wealth Management	T	122	Υ	Colchester	6	Natasha Waghorn	TS Financial Planning	R 2	24	N	Norwich	2	Lawrence	Westminster	ı	83	Υ	Aldwych
uke Robinson	Robinson Financial	R	94	N	Colchester	1	Stuart Kennard	Hoyl Independent Advisers	1 2	21	N	Norwich	1	Bearman	Wealth Management*		75		ALL I
llie Reed	Planning Monteagle	R	13	N	Colchester	1	Richard Jones	Accession	R 7	'3	N	Peterborough	1	Marc Norris	Twelve Wealth Management	R	75	N	Aldwych
	Wealth Management						Dan Seal	AFH Wealth Management	1 6	59	Υ	Peterborough	5	Lucy Atthis	David James Wealth*	R	65	N	Aldwych
anneke /hitehouse	Hoyl Independent Advisers	I	76	Υ	Cromer	1	John Stirling Mikki Gant	Walden Capital* Walden Capital*		31 91	Y Y	Saffron Walden Saffron Walden	3	Aryan Chopra	Westminster Wealth	I	61	Υ	Aldwych
lichael Lee	Hoyl Independent Advisers	I	56	Υ	Cromer	4	Daniel Turner	Greenways		54	Υ	Saffron Walden	1	Luke Hughes	Management* Evans Hart	ı	57	N	Aldwych
nthony Crockert	Iceni Financial Advisers	I	90	N	Dereham	6		Financial Planning						Max Pieters	Westminster Wealth	I	56	Υ	Aldwych
/illiam Putnam	Churchgates	1	37	Υ	Diss	2	Andrew Lee Hugo Sparks	Walden Capital* Clarence Place		13 93	Y N	Saffron Walden Sawbridgeworth	5	Pete Leslie	Management* PJL Wealth	R	47	N	Aldwych
andy Pabial	Continuum	1	42	N	Epping	1		Wealth Management						r ete Lesiie	Management		7'	.,	Aldwych
drian Pepper	Hoyl Independent Advisers		68	N	Fakenham	1	Colin Hussey	Garden Wall		54	N	Sawbridgeworth	4	Andy Rowe	Evolution Financial Services	I	44	N	Aldwych
an Morgan	Dan Morgan Financial Associates	R	39	N	Gorleston	3	Peter Ewart	Ewart & Bridgeman Advisers	R 9	91	N	Saxmundham	1	Sam Fordred	Twelve Wealth Management	R	37	N	Aldwych
avid O'Kane	D O'Kane	1	135	Υ	Great Yarmouth	5	Jamie Gordon		I 1	03	Υ	Spalding	2	Banty Bhojraj	Westminster Wealth	1	34	N	Aldwych
ick Manning	Financial Services Finance Shop	ı	85	N	Great Yarmouth	4	Graham Bowater	B2 Wealth	R 1	2	N	Spalding	1	Simon Williams	Management* Cooper Parry	ı	34	N	Aldwych
ee Andersen	Kellyhill Financial Planning	R	43	Υ	Haverhill	1	Paul Gray David Lawrance			66 10	Y N	St Neots St Neots	1 2	Michael Morris	Wealth Twelve Wealth	R	23	N	Aldwych
ruce Bailey	Hoyl Independent Advisers	I	17	Υ	Holt	1	David Lawrance	Financial Planning				Streets	-	Kai Osinowo	Management Bradbys Wealth	R	18	N	Aldwych
im Webb	Westminster Wealth	1	28	N	Huntingdon	1	Alison Bayly	Chromatic Wealth	R 3	88	N	St Neots	2		Management				-
ophie Harrison	Management* Hamilton Bennett	D	22	N	Huntingdon	2	James Anderson	Management Westminster	1 9	91	N	Stamford	2	Peter Ryan	Bradbys Wealth Management	R	18	N	Aldwych
opilie Harrison	Financial Solutions	N.	22	N	nuntinguon	2	,aes /ae.se	Wealth Management*				J. Lander	-	Syed Raza	Evolution Financial Services	ı	14	N	Aldwych
teph McDonald	HarperLees Financial	I	96	N	Ingatestone	4	Daniel Payne	Golden Oak Wealth	1 7	7	Υ	Stamford	6	Thomas Quinn	David James Wealth USA	I	14	Υ	Aldwych
lark MacLean	Planning* HarperLees	1	90	N	Ingatestone	4	Stephen Dean	Management CMIS IFA	1 4	14	Υ	Stamford	4	Naomi Cross	David James Wealth*	R	11	N	Aldwych
ark MacLean	Financial Planning*	•	70	.,	ingatestone	•	Sonia Charles			53	N	Stansted	5	Rabeya Islam	St. James's Place	R	52	N	Arnos Grove
rey Vella	HarperLees	1	51	N	Ingatestone	3	Susie Laws	Fiducia Wealth	1 9	95	N	Stowmarket	3	Christopher Rayburn	Quilter Financial Advisers	R	22	N	Ashtead
	Financial Planning*						Hugo Craggs	Management* Hugo Craggs	R S	55	N	Stowmarket	1	Henry Killingbeck	Antler Wealth Management	R	59	N	Balham
ob Case	Case Wealth Management	R	152	N	lpswich	1		Wealth Management						Jonathan Attenborough	Waymark Financial	I	199	Υ	Bank
olin Low athan Attwood	Kingsfleet Argentis	l I	68 65	Y N	lpswich lpswich	2	Ian Brightwell	Ian Brightwell Financial Planning	R 4	19	N	Stowmarket	1	<b>Bobby Phillips</b>	Virtus Financial Planning	R	120	N	Bank
lark Spackman	Lifetime Financial Solutions	I	61	N	lpswich	4	Kevin Kent	Brightside	R 3	80	N	Stowmarket	1	Daniel Mole	InterestMe Financial	I	109	N	Bank
avan Halley	Parallel Wealth	R	53	N	lpswich	2		Wealth Management			.,			Ivan Ivanov	Planning MKC Wealth		108	N	Bank
lichelle Groves	Management Argentis	ı	18	N	lpswich	1	Mark Thompson	Thompson Financial Consulting	1 1	29	Υ	Sudbury	2	Nick Dunne	Dunne Wealth	R	101	N	Bank
ımes Tiller		Ī	12	N	lpswich	1	Paul Price	St Peters Financial	R 1	11	N	Sudbury	4	Nick Cummins	Management Nick Cummins	R	90	N	Bank
cott Wright	David James	1	10	N	lpswich	1	Mint de C	Planning				G #			Wealth Management				
imon Mead	Wealth* Ascot Lloyd*	ı	142	Υ	King's Lynn	1	Nicholas Cox	Winthrop Financial Planning	R 6	66	N	Sudbury	4	Sarah Priestley	InterestMe Financial	I	90	N	Bank
eorge Rawlings	Ascot Lloyd*	1	102 77	Y Y	King's Lynn	2	Michael Hatton	BFP Wealth Management	R 4	16	N	Sudbury	3	Simon Farrar	Planning  Virtus Financial	R	89	N	Bank
aul Stone Iichael Crisp	Ascot Lloyd* Fairstone	i	58	Y	King's Lynn King's Lynn	1	John Markham	Future Financial	l 1	16	N	Tendring	5	Andrew Rumbles	Planning Prospera Wealth		87	N	Bank
atie Hately	GPFM*	ı	45	Υ	King's Lynn	2	Jeremy Heal	Planning EWM	1 2	20	N	Wells-next-the-	1		Management	ĸ			
eorgina /ilkinson	Sovereign Wealth	R	19	N	King's Lynn	1	Richard Townsend	Townsend Wealth	R S	6	N	Sea Wisbech	1	Daniel Freeman	Freedom Wealth Management	R	86	N	Bank
ndrew Friday	Friday Financial Services	R	156	Υ	Lowestoft	1	Simon Gibbs	Management AFH Wealth	1 4	19	N	Witham	4	Matt Holbrook Robert Gurney	MKC Wealth MKC Wealth	1	86 83	N N	Bank Bank
lichael Chandler	Hoyl Independent Advisers	I	87	Υ	Lowestoft	5	Chris Long	Management	1 2	19	N	Witham	1	Ninder Dhillon	Ninder Dhillon	R	77	N	Bank
latthew Beck	Smith & Pinching Financial Services	I	54	Υ	Lowestoft	1	Toby Mann	David James Wealth*		28	N	Woodbridge	6	Dean Foley Charlotte Whiteley	Fidelius* Affirma Financial	l D	71 67	N N	Bank Bank
tuart Chase	Chase Financial Planning	R	30	N	Lowestoft	1	Nico Williams	Pearson Wealth	1 7	9	N	Woodbridge	5		Planning				
asey Mills	TFP Financial	I	127	Υ	Maldon	2	Andy Ollason	Management Hoyl Independent	I 1	29	N	Wymondham	1	Warren Fairchild Kevin Keeney	Argentis MKC Wealth	I	66 65	N N	Bank Bank
an Haylett	TFP Financial	I	47	Υ	Maldon	2	Phil McGuire	Advisers Hoyl Independent	1 8	33	Υ	Wymondham	4	Rebecca Harbrow	Blue Heron Financial Services	R	65	N	Bank
ılie Searles	Planning* Searles Financial	R	127	N	Manningtree	7+		Advisers						Anne McClean	IPS Capital	R	64	Υ	Bank
obert Wood	Planning Fiducia Wealth	ı	76	N	Manningtree	2	Kam Bains	GREATI Sandringham		ND(	N N	Abhots Langloy	1	Abolore Awesu	Quilter Financial Advisers	R	59	N	Bank
	Management*						Naifi DaifiS	Sandringham Financial Partners*	, (	,1	14	Abbots Langley	1	Akash Angrish	Fortura Financial Partners	R	58	N	Bank
mma Tella	Braiswick Wealth Management		17	N	Manningtree	1	Tom Bostock	Intelligent Pensions	1 3	35	N	Addlestone	1	Sean Wilkinson	Reliance Wealth Management	R	58	N	Bank
avid Glover	Hoyl Independent Advisers		72	Y	North Walsham	5	Nade Khan	Nade Khan		11	N	Aldersbrook	3	Alex Pickersgill	AP Partners Wealth	R	51	N	Bank
mes Drake	Martin Smith IFA Succession	I I	35 170	Y	North Walsham Norwich	2 7+	Ross Speedie	InterestMe Financial	I 1	69	Υ	Aldgate	7+	Gerard Barrientos	Management InterestMe	I	48	N	Bank
lichael Johns							1	Planning							Financial				
·	Wealth Hoyl Independent	ı	126	Υ	Norwich	5	Jonathan Kinch	Fairstone	I 1	67	N	Aldgate	7+		Planning				

ļ	
!	
ļ	
,	
!	
!	
!	
ļ	
!	
!	
;	
!	
!	
!	

m Norton waine Martin atthew ckinson ran Sidhu dor Stainsby n Craigie ske Carless ren Nandha run Kundi	AAG Wealth Management Aegis Financial Planning MKC Wealth The Penny Group The Penny Group AAG Wealth Management	R I I	43 37 37	N N	Bank Bank	2
atthew ckinson ran Sidhu dor Stainsby n Craigie ike Carless ren Nandha	Aegis Financial Planning MKC Wealth The Penny Group The Penny Group AAG Wealth	I		N		1
ckinson ran Sidhu dor Stainsby n Craigie ike Carless ren Nandha	Planning MKC Wealth The Penny Group The Penny Group AAG Wealth		37			
ran Sidhu dor Stainsby n Craigie ke Carless ren Nandha	The Penny Group  AAG Wealth	R		N	Bank	1
dor Stainsby n Craigie ke Carless en Nandha	The Penny Group  AAG Wealth	ĸ	36	N	Bank	1
Craigie ke Carless en Nandha	AAG Wealth	R	36	N	Bank	1
en Nandha		R	35	N	Bank	2
	VIVA Wealth	R	35	N	Bank	3
un Kundi	Hiren Nandha	R	31	N	Bank	2
	Vantage Wealth Management	R	31	N	Bank	1
hua Sparkes	Clearwater Wealth Management	R	30	N	Bank	3
hua Cook	Foster Denovo	R	28	N	Bank	2
chit Tuduwage	Foster Denovo	R	28	N	Bank	1
hur Hill	Citygate Financial Planning*	1	23	Υ	Bank	2
athan Elliott	Jonathan Elliott Wealth Management	R	22	N	Bank	1
e Edworthy	Freedom Wealth Management	R	21	N	Bank	2
ce Agnew	Foster Denovo	R	20	N	Bank	1
rk Stewart	MKC Wealth	I	19	N	Bank	1
mas Henri	Nest Finance London	I	18	N	Bank	1
nuel Baptiste	Belmont Wealth Management	R	14	N	Bank	1
ın Cumming	St. James's Place	R	13	N	Bank	1
ny Payne	Clearwater Wealth Management	R	12	N	Bank	1
Hasberry	Joseph Hasberry	R	10	N	Bank	1
olo Standerwick	MLP Wealth Management*	I	300	N	Banstead	5
es Annely	MLP Wealth Management*	I	83	N	Banstead	1
rk Ralph	Financial Framework	I	33	N	Banstead	1
hard rtin-Redman	Spiritus Wealth	R	15	Υ	Barnes	1
p Slipaczek	Slipaczek Chartered Financial Planners	I	347	N	Barnet	7+
dy Springford	Forvis Mazars*	ı	99	N	Battersea	3
vrence Gold	Gold Wealth Management	R	63	N	Beckenham	5
thew Clements	Clarence Place Wealth Management	R	34	N	Beckenham	2
istopher tton	Wotton Wealth Management	R	105	Υ	Bexley	7+
n Brencher	Lawton Financial	R	104	N	Bexley	4
x Horry	Services Lawton Financial	R	93	N	Bexley	4
-	Services				·	
l Jenkins	Fintegrity IFA*	I I	85 129	Y	Blackheath	5 7+
hua Gerstler	The Orchard Practice		129		Borehamwood Borehamwood	7+
nir Lethbridge	Lethbridge Wealth Management	R	70	Y		1
n Price	Kensho Financial Planning	R	10	N	Bow	1
nny Joannou	Arcus Wealth	I .	52	N	Bowes Green	3
ıra McLean	The Private Office*	I	57	Υ	Brockley	4
eme Mackay	Foxgrove Associates	I	150	Υ	Bromley	7+
khee Wood	Butterfly Financial Planning	1	83	N	Bromley	3
es Stilwell	Wade Wealth	ı	69	Υ	Bromley	4
am Gallimore	Partners Gallimore Wealth	ı	31	N	Brompton	1
	Management				·	
ian ce-Cohan	Dukes Lifestyle Financial Planning	ı	46	N	Bushey	3
jeed Odugbayi	Eminent Financial	R	181	N	Canary Wharf	4
nny Liu	Riverside Financial Consultants	R	82	Υ	Canary Wharf	1
nard Veal	Pinnacle Wealth Management	R	24	N	Canary Wharf	1
se Cornes	OneWealth	R	14	N	Canary Wharf	1
e Baggs	OneWealth	R	14	N	Canary Wharf	1
phen Georgieff	Lyfe FS	R	11	N	Canary Wharf	1
tin Card	tba Wealth Management	1	179	N	Carshalton	4
Sankanthu	One Financial Solutions*	1	157	Υ	Carshalton	7+
Penberthy	DGS Chartered Financial Planners	I	46	Υ	Chingford	3
is Joannou	Sentient Wealth Management	I	139	Υ	Chislehurst	7+
oecca xwell-Hyslop	Rebecca Maxwell-Hyslop Financial	R	35	N	Clapham	1
ve Pyne	Planning Holden &	ı	25	N	Clerkenwell	1

Liam Wright						
Voith labour	Twelve Wealth Management	R	10	N	Cobham	1
Keith Jobson  Bobby Bhuiyan	Gold Griffin - Wealth Planning Estate Lifetime	ı	167 59	N N	Crouch End	7+
Richard Cotton	Planning Isio Wealth		62	N	Croydon	1
Richard Howard	Planning*	R	49	N	Croydon	1
Robert Hird	Planning Isio Wealth	ı	30	N		1
	Planning*				Croydon	
Brian Downton	Downton and Ali Associates	R	111	Υ	Dartford	5
Alun Webster David Gruenstein	Audley Wealth The Private	I I	64 96	Y	Dollis Hill Ealing	1 5
Kirsty Stone	Office* The Private		104	Υ	East Sheen	5
Ray Martin	Office* Four Seasons	· 1	145	Y	Epsom	1
	Financial Planning					
Paul Keeley	One Financial Solutions*	1	127	Υ	Epsom	6
Tom Donlea	Castell Wealth Management	R	47	N	Epsom	5
Mark Dodd	Holden & Partners*	1	71	N	Farringdon	1
Jason Wood	The Private Office*	ı	118	Υ	Finchley	5
Sebastian Gladwish	HFMC Wealth	I	13	N	Finsbury	1
Tim Mottram	Grey Parrot Financial Planning	1	17	N	Fitzrovia	1
Priory Bazley	Fidelius*	ı	13	N	Fitzrovia	1
Paul Simmons	Forvis Mazars*	1	141	N	Fleet Street	5
Abby Ivison	The Private Office*		75	Υ	Fleet Street	3
Chris Merry	The Private Office*	I	62	Υ	Fleet Street	2
Jennifer Massey	Forvis Mazars*	1	52	N	Fleet Street	3
Tom Mills Rohan Sandhu	Forvis Mazars* The Private	I I	45 41	N Y	Fleet Street Fleet Street	2
Jason Witcombe	Office* Empower	ı	34	Υ	Fleet Street	1
Freddie Fitton	Partners The Private		20	Y	Fleet Street	1
Antony Williams	Office*	i I	19	Υ	Fleet Street	1
Andrew Nicolson	Partners Innovative	I	64	Y	Fulham	1
Sandra Corkhill	Wealth Strategies SC Financial	ı	84	N	Gipsy Hill	7+
	Planning Holden &		43	N	Gipsy Hill	1
Neil Sargeant	Partners*					
Malcolm Snook	MPL Wealth Management	1	66	N	Gray's Inn	2
Reece Biggadike	Holden & Partners*	1	45	N	Gray's Inn	1
William Busby	MPL Wealth Management	ı	42	Υ	Gray's Inn	1
Tim Cosway	Holden & Partners*	I	38	N	Gray's Inn	1
Stefani Williams	Holden & Partners*	I	30	N	Gray's Inn	1
Andrew Johnston	Holden & Partners*	I	28	N	Gray's Inn	1
Dominic Clark	Holden & Partners*	I	18	N	Gray's Inn	1
Craig Young	Holden & Partners*	ı	13	N	Gray's Inn	1
Andy King	Ellis Bates (part of Shackleton)*	I	120	Υ	Grays	3
Michael Margai	Perfect Protect	R	144	Y	Greenhithe	1
Daren Wallbank Peter Clark	Ginkgo Financial*  Castell Wealth	R R	228 24	Y N	Greenwich Greenwich	5 2
Catriona Bryden	Management Ginkgo Financial*	R	21	N	Greenwich	1
Kanishk Swarup	Compound Wealth Planning	R	80	N	Hampstead	2
Alex Ziff	Alex Ziff Financial	R	61	N	Hampstead	1
Carl Mountain	Planning  2plan Wealth	ı	158	Υ	Hampton	5
Christopher	Management Amber River SFIA	ı	20	Υ	Hanwell	2
Breach Amit Mittal	Expert	ı	180	Υ	Harrow	7+
	Independent Financial Planning	-		-		
Dipen Tanna	Tanna Lifestyle Financial Planning	R	30	N	Harrow	1
	Crawford Dean	R	24	N	Harrow on the Hill	2
Craig Crawford	Wealth					_
Craig Crawford Nigel Shaffer	Wealth Management Eden Gate Financial	ı	80	N	Hendon	7+
	Wealth Management Eden Gate Financial Planning J Ramos Wealth	I R	80	N N	Hendon	7+
Nigel Shaffer	Wealth Management Eden Gate Financial Planning					

1	Kevin Hughes	Westminster Wealth Management*	ı	115	N	High Holborn	3
7+	Priyesh Patel Rebecca Cherry	Ablestoke Westminster	R I	110 109	Y N	High Holborn High Holborn	7+ 4
1	Rebecca Cherry	Wealth Management*	'	109	N	_	
1	Stephanie Jones	Westminster Wealth Management*	ı	101	N	High Holborn	2
1	Ciaran Ruttledge	Ablestoke	R	48	N	High Holborn	1
5	Malcolm O'Donovan	Think Financial Wealth Management	R	110	N	Hoddesdon	4
1	Vanessa Deen	Deen Financial Services	I	75	N	Hoddesdon	5
5	Katie Campbell	Autonomy Finance	R	47	N	Hoddesdon	2
1	Eric Cheung	Planning	R	104	N N	Homerton	2
	Sean Irwin  David Bean	Clarity Wealth Management Municipal	R	57	N	Honor Oak  Hornchurch	1
6	David Bean	Financial Planning	K	31	N .	nomenaren	'
5	Sam Whybrow	Thanks Wealth Planning*	ı	204	Υ	Hoxton	7+
5	Jane Hodges	Money Honey Financial Planning	ı	117	Υ	Hoxton	7+
	Christy Morrison	Sedulo Wealth*	1	27	Υ	Hoxton	1
1	Lisa Meller	Personal Finance Movement	1	26	Υ	Hoxton	2
1	Ben Eastlake	Sedulo Wealth*	1	17	Y	Hoxton	1
1	Jason Bosworth Sundeep Hothi	Fintuity Burlington	l I	16 15	Y	Hoxton Hoxton	1
5	Chate Dosanjh	Associates Arcus Wealth	1	60	N	llford	2
2	Shammi Sharma	Aspire Mortgages & Financial	ı	11	N	Isleworth	1
	Martin Wilcocks	Services Wilcocks &	1	131	Υ	Kensington	2
2	Ollie Wilson	Wilcocks Enver Wealth	R	32	N	Kingston upon	3
2	Ted Wilson	Management Wilson Wealth	R	158	N	Thames Knightsbridge	6
1	Maria Psarra	Advisory Iris Wealth	R	113	N	Knightsbridge	3
1	Sumun Kanda	Management McMillan Wealth	R	74	N	Knightsbridge	5
1	John Brewer	Consultants Shawfield Wealth	R	55	N	Knightsbridge	2
1	Athy Watson	Management Noula Wealth	R	52	N	Knightsbridge	5
7+	Ike Benson	Consultancy St. James's Place	R	49	N	Knightsbridge	1
1	Natasha Percy-Baxter	PercyBaxter Wealth Management	R	47	N	Knightsbridge	4
1	Laria Collister	Compass Financial Solutions	R	30	N	Knightsbridge	2
1	Toby Thomson	Thomson Private Wealth	R	24	N	Knightsbridge	1
1	Xingang Wang	Wang Wealth Management	I	22	Υ	Knightsbridge	1
1	Joseph Lamb	Wilson Wealth Advisory	R	20	N	Knightsbridge	1
	Sanjay Wadhia	SWFS	R	12	N	Knightsbridge	1
1	Pippa Vick	The Private Office*	I	21	Υ	Ladywell	1
1	Alison Fry	GPFM*	1	17	Y	Leatherhead	1
1	Andrew Snowball	Greycoat Financial Services	I	97	N	London Bridge	1
3	Edward Richardson	Quilter Financial Advisers	R	87	N	Longfield	2
1 5	Chia Shamsaddini	Clarence Place Wealth Management	R	85	N	Longfield	5
2	Edward Tudor	The Private Office*	I	164	Υ	Loughton	6
1	Tony Martin	True Potential	R	92	Υ	Loughton	1
2	Sam Curtis	The Private Office*	ı	19	Υ	Maryland	1
1	Paul Hart	Medical Family Finance*	R	237	N	Marylebone	5
5	Joseph Awaritefe	Medical Family Finance*	R	196	N	Marylebone	5
2	Daryl Stafford	Medical Family Finance*	R	159	N	Marylebone	5
7+	Joe Roxborough  Aaron Banasik	Ascot Lloyd* Ascot Lloyd*	I I	121 85	Y	Marylebone Marylebone	1
	Mira Scull	Medical Family Finance*	R	62	N	Marylebone	4
1							
2			KEY				
	FIRM  * Top Rated Firm	n (includes trading	namo	s of To	n Rate	ed Firms). More on	nan
7+	STATUS		YEARS	QUAL	.IFIED		
4	I Independent fin		Conse	cutive	years	as a Top Rated Ad	viser
1	FEES PUBLISHED		+h ~! °	· · ·		on Vousk - dF	مان
1		, ,				on VouchedFor.co VouchedFor.co.uk	

VOUCHE	DFOR'S TOP R GREAT				IAL ADVISERS		Nisheet Shah Garrett Stenson	Positive Solutions Altair Financial	R R	79 30	N Y	Southgate Southgate	7÷	Christopher Touli	Burlington Wealth Management	R	10	N	Winchmore Hill
	GREAT			J. J	NO	YEARS QUALIFIED	Sebastian Field	Planning Attivo	I	25	N	St James's	1	Kwasi Asare Obuor-Asimpih	The Rock - Financial Management	I	20	N	Woolwich
NAME	FIRM	STATUS	REVIEWS	FEES	LOCATION	YEAR	Owrang Rahmani James Robinson	Credius Wealth Forvis Mazars*	R I	199 88	Y N	St Paul's St Paul's	2	Forms Davis	Companies	В	10	N	Mashvish
Harry Beddoe Oliver Prichard	Ascot Lloyd* Medical Family	I R	58 40	Y N	Marylebone Marylebone	1 2	Oliver Pereira	Clearwater Wealth	R	52	N	St Paul's	4	Emma Parla	Compass Financial Solutions	R	10	N	Woolwich
	Finance*				-		Greg Neall	Management Wake up your	1	83	Υ	Staines	5		NORT	H EN	GLAN	ID	
Ben Manso de Zuniga	Medical Family Finance*	R	27	N	Marylebone	2	Richard Sheret	Wealth Evolution		81	ν	Staines	4	William Bedford	Bedford Wealth	ı	61	N	Accrington
Philip Dragoumis	Thera Wealth Management	ı	58	Y	Mayfair	3		Financial Services	_					Richard Wilkinson	Wilkinson	R	212	N	Alderley Edge
Blake Reddy	Management		10	N	Mayfair	1	Hansa Hirani Emily Brear	Hansa Wealth Management The Private	R	138	N	Stanmore Stockwell	2	Andrew Tait	Financial Management Newcastle	R	126	Υ	Alnwick
Adnan Hussain Keith Galgut	Attivo Wealthwise	I	37 155	Y N	Merton Mill Hill	2 7+	Nikki Zammit	Office* Realise Wealth		38	N	Sunbury-on-	2	Andrew fait	Financial Advisers*	K	120	'	Alliwick
A du avez Dada e a	Financial Solutions		120	N.	Manusata	2	Seán Standerwick	Management MLP Wealth	1	162	N	Thames Surbiton	7+	David Toner Chris Weetman	True Potential Otus Financial	R	113 167	Y	Alnwick Altrincham
Andrew Peters	Black Swan (part of Shackleton)		129	N	Moorgate	2	Merve Oral	Management* The Private	i	106	Υ	Swiss Cottage	5	Garry Robinson	Planning*	R	113	Υ	Altrincham
Rob Young Peter Ditchburn	Black Swan (part of Shackleton) Deep Dive	'	101	N Y	Moorgate	6	Yasuto Arai	Office*  Yasuto Arai	R	43	N	Swiss Cottage	4	darry Robinson	Planning Consultants	IX.	113	•	Aitiniciani
Peter Ditchburn	Financial Planning*	'	01	1	Moorgate	0	rusuto /iiui	Wealth Management		.5		omiss outlage	·	Andrew Wood Carl Hayes	MKC Wealth	1	106 96	N N	Altrincham Altrincham
Jessica Lyons	Black Swan (part of Shackleton)	1	42	N	Moorgate	4	Jim Anderson	Throgmorton Private Capital	I	56	Υ	Tadworth	2	Nick Bone	Nicholas Bone Financial	R	45	N	Altrincham
Guy Skinner	Citygate Financial Planning*	1	39	Υ	Moorgate	2	Jonathan Ritterband	The Private Office*	I	70	Υ	Tooting	2	Emma Husband	Emma Husband Financial	R	10	N	Ashton-under- Lyne
Steffan Alemanno	The Private Office*	I	89	Υ	New Cross	2	Steven Jerath	SRJ Wealth Management	R	84	N	Tower Hill	5	Janine Barron	Planning Sandringham	I	187	N	Barnard Castle
Martin Binyon	Green Gate Financial Planning	R	43	N	Norbury	1	Jordan Marshall	Jordan Marshall Wealth Management	R	76	N	Tower Hill	5	•	Financial Partners*				
Sam Sloma	Engage Financial Services	I	74	Υ	Oakleigh Park	2	Edmund Wilson	The Edmund Wilson Practice	R	61	N	Tower Hill	5	James Carr	Stepping Stones Financial Solutions	I	103	N	Barnsley
Pritesh Kabawala	PeaK Personal Finance	R	64	N	Oakleigh Park	1	Marlene Francisco	•	R	46	N	Tower Hill	4	Jordan Darwin	Crosby Financial Planning	R	10	Υ	Barnsley
Sasan Lohrasb	Frontier Wealth	R	53	N	Oakleigh Park	1	James Parfitt	Castell Wealth Management	R	36	N	Tower Hill	3	Tony Clark	Attivo	ı	32	Υ	Bedale
Jasmine Abraham	The Private Office*	I	40	Υ	Oakwood	1	Alex Phillips	William Street Wealth Management	R	32	N	Tower Hill	3	Ricardo Da Silva	Linkage Financial Solutions	ı	115	Υ	Beverley
Abigail Banks	The Private Office*	I	129	Υ	Peckham Rye	5	Thomas Miller	Charles Stanley*	R	23	Υ	Tower Hill	1	Martyn Pottage	Armstrong Watson	ı	42	N	Beverley
Elliot Smith Katie White	Wealth Spring Attivo	1	24 82	Y	Peckham Rye Piccadilly	1 2	Patryk Dyjecinski	Clara Wealth Management	I	71	N	Turnham Green	4	Phil Jones	Forrester Boyd Wealth Management*	1	32	N	Beverley
Jonathan Hives	First Sentinel Wealth	ı	68	N	Pimlico	3	James Wade	Wade Wealth Partners	I	129	Υ	Twickenham	2	Don Axtell	True Potential	R	177	N	Billingham
Toby Band	First Sentinel Wealth	I	43	Υ	Pimlico	3	Tom Fawcett	Globe Independent	I	112	N	Twickenham	4	Jonathan Loughran	Management*	I	24	N	Billingham
Ben Barratt	First Sentinel Wealth	I	32	N	Pimlico	3	Andrew Connolly	Financial Advisors Globe		91	N	Twickenham	2	Mark Eldor	Peak Fifteen Financial Planning	R	78	N	Birkenhead
Dipesh Shah	Oakdale Financial Services	R	126	N	Pinner	1	Andrew Connony	Independent Financial	'	21	N	TWICKEIIIIAIII	2	Tom Ricketts	Ricketts Financial Planning	R	42	N	Birkenhead
Veronica Mann	Talis Financial Advisers	I	91	N	Pinner	1	Mark Johnson	Advisors MJ Financial Planning	R	90	N	Twickenham	3	Remco Buckley	Ricketts Financial Planning	R	32	N	Birkenhead
Waseem Herwitker	Earlswood Wealth Management	R	37	N	Pinner	1	John Pickles	Globe Independent	I	85	Υ	Twickenham	2	Barry Talman	MGL Wealth Management	R	114	Υ	Bishop Auckland
Kinnary Sitwala	Talis Financial Advisers	I	28	N	Pinner	1		Financial Advisors						Rachael Benford	Newcastle Financial Advisers*	R	86	Υ	Bishop Auckland
Naomi Haynes	Naomi Haynes Financial Planning	R	71	N	Potters Bar	4	Michael Blosse	Globe Independent Financial Advisors	I	78	N	Twickenham	2	David Bolam	Newcastle Financial Advisers*	R	113	Υ	Blaydon on Tyne
Yasemin Kussan	Maria Zecca Financial Planning	R	11	N	Potters Bar	1	Indy Dhanjal	Fortura Financial Partners	R	47	N	Twickenham	3	Nick Berry Tom Robertshaw	True Potential True Potential	R R	64 10	Y Y	Blaydon on Tyne Blaydon on Tyne
Paul Sanders	The Private	I	175	Υ	Primrose Hill	7+	Owen Salamao	Belvedere Wealth Management	I	15	N	Twickenham	1	David Jackson	True Potential	R	29	N	Boldon Colliery
Paul Standerwick	Office* MLP Wealth Management*	ı	153	N	Purley	1	Bradley Carter	Affinity Financial Advisors	I	42	Υ	Uxbridge	1	Chris Atherton	Swan Financial Planning	R	278	Υ	Bolton
Clare McCarthy	The Private Office*	1	44	Υ	Putney	3	Simon Wade	J G Wealth	R	72	N	Wallington	5	Paul Handford	Sandringham Financial Partners*	ı	142	N	Bolton
Marc Harris	Harris Financial	R	14	Υ	Queen's Park	1	Neville Shaw	Northcliff Wealth Management	R	12	N	Wallington	1	Paul Tuson	Ascot Lloyd*	1	129	Υ	Bolton
Dan Schama	Optimal Wealth	R	36	Υ	Radlett	2	Alex Kyprianou	The Private Office*		85	Y	Waltham Cross	2	Johnathan Webster	Webster Financial Management	R	67	N	Bolton
Lucie Gee	Management Westminster Wealth	I	60	N	Raynes Park	1	Ketan Shah  David Gladstone	Argentis  Raker Gladstone	1	171	Y	Walton-on- Thames	2	Katia Ghambaryan	Aitana Financial Services	R	56	N	Bolton
Matt Campbell	Management* Stadium Wealth	1	35	γ	Regent's Park	2		& York				Warlingham		John Lyons	Clear Vision Wealth Management	1	48	Υ	Bolton
Howard Morgan	Stage Financial	i	72	Y	Richmond	2	Adam Liddelow	LFS Wealth Management	l D	73	N	Warlingham	2	Lee Jeavons	Cullen Wealth	I	45	Υ	Bolton
Marco Turrent Martin	Journey PK Group	I I	49 26	Y Y	Richmond Richmond	2	Ken Kennison	Advisers	R	35	Y	Warlingham	1	Jon Livsey	Jones Regan Wealth	R	28	N	Bolton
Crawley-Boevey Nathan White	St. James's Place	•	11	N	Richmond	1	Christian Selley Jonathan Willis	Christian Selley Future Start	R I	18 131	N Y	Warlingham Watford	1 7+	Ross Taylor	Management Taylor & Taylor	I	14	Υ	Bolton
Paul Storer	Severn Financial	R	75	N	Rickmansworth	6	Matthew Tumbridge	MTFA	I	30	Υ	Watford	2	Andrew Elson	Financial Services Berry & Oak	I	147	Υ	Boston Spa
Rajiv Prabhakar	Blue Ocean Wealth Management	R	48	N	Rickmansworth	4	John Symonds	Talis Financial Advisers	I	33	N	West Heath	1	Matt Knott	Azets Wealth Management*	I	14	N	Bradford
Matthew Lawrence	Chase de Vere	I	13	N	Roehampton	1	Takunda Sando	Quilter Financial Advisers	R	95	N	West Wickham	5	Mark Hinchliffe	Sandringham Financial	I	103	N	Bramhope
Fiona Morpurgo Nila Mistry	Morpurgo Wealth Prosperity Life Planning	I I	135 48	Y N	Romford Romford	7+ 2	Rachel Lane	Stonewood Financial Planning	I	155	Υ	Weybridge	1	Dan Seaton	Partners*  Ryley Wealth Management*	R	39	N	Brigg
Bejal Shah	London Wealth	R	94	N	Ruislip	7+	Lisa Calvert	Lisa Calvert Financial Wellbeing	R	47	N	Weybridge	1	Darren Pickersgill	Holyoakes Group	I	157	Y	Brighouse
Jatish Pindolia Alex Shields	Lyfe FS The Private	R I	89 121	N Y	Ruislip Selhurst	5	JP Haywood	Wellbeing Integra	ı	10	γ	Weybridge	1	Joanne Baker	Yorkshire Financial Planning	R	92	N	Brough
Jack Barratt	Office* The Private Office*	I	15	Υ	Sidcup	1	Toby Reynolds	Engage Financial Services	I	30	Υ	Whetstone	2	Caroline Allen	Yorkshire Financial	R	49	N	Brough
Ben Clapham	Ellis Bates (part of Shackleton)*	1	37	Υ	Soho	3	David Sheehan Martin Rayner	True Potential Compton	R I	37 128	N Y	Whyteleafe Wimbledon	5	Craig Dickinson	Planning Elmfield Financial	I	35	N	Burnley
Ryan Nobbs	Evergreen Financial	R	55	N	South Woodford	3	Simon	Financial Services Arkenstone	I	81	Υ	Wimbledon	1	Sue Barnes	Planning Elmfield Financial Planning	I	31	N	Burnley
Nighat Ali	Planning Solasta Wealth	R	48	N	South Woodford	2	Ben-Nathan	Wealth Management						Jordan Jeys	Schofield & Associates	R	17	N	Burnley
	Management						Joshua Mathieson	MKC Wealth	I	34	N	Wimbledon	1						

	***	
1		
2	J	
1		
	I	
2	:	
4		
4		
7+ 2		١
5	1	
2	:	
2	1	
3		٥
1		
7+		
5	1	
1		
2	J	
1		
3		(
7+	;	
1		
2		,
1	ı	١
1		١
6 5		(
5		
1 1		
1	1	,
6		(
5		
2 6		
3		
2	i	
1 1		
1		
4	1	١
1		C
2	i	
2		
6	:	Ś
4		,
4	:	
2	1	
2		
1		

Brett Garlick	Bury Financial Advisers*	1	416	Υ	Bury	2	Haydon Waldek	Good Green Money	ı	12	Υ	Clitheroe
Matthew Green	Bury Financial Advisers*	I	281	N	Bury	5	Stuart Smith	Armstrong Watson	I	126	Υ	Cockermou
Jeremy Bostock	Holcombe Wealth Management	I	126	N	Bury	1	James Curry	Amber River True Bearing	I	41	Υ	Cockermou
Emma Connaughton	Holcombe Wealth Management		98	N	Bury	7+	Adam Tomlinson	Kingfisher House Wealth Management	R	28	N	Cockermou
David Parkinson Sarah Kendell	KBA FS* Financial Options	R R	69 67	N N	Bury	5	Alex Woollam	Quilter Financial Advisers	R	12	N	Congleton
Paul Jones	Group Mackenzie Financial	I	58	Υ	Bury	1	Kate Boon	Lifeplan Financial Management*	I	194	Υ	Consett
Lauren Bailey	Planning Financial Options	R	53	N	Bury	3	Nick Graham-Hall	Newcastle Financial Advisers*	R	35	N	Consett
Carolyn Jeffs	Group Holcombe Wealth	ı	33	N	Bury	1	Garth Thompson	Emerald Financial Associates	R	55	N	Corbridge
Nazia Haque	Management Nazia Haque Wealth	R	14	N	Bury	1	April Parrish	Emerald Financial Associates		14	N	Corbridge
David Binder	Management Newcastle Financial	R	135	Υ	Carlisle	5	Tom Parkin	Newcastle Financial Advisers*	R	165	Υ	Cramlingto
Steve Shovlin	Advisers* Armstrong Watson	I	109	N	Carlisle	6	Matthew White	Mat White Financial Services	-	341	Υ	Crewe
Marcus Dodds	Armstrong	ı	66	N	Carlisle	2	Lee Spragg Matthew Platt	True Potential  MLP Financial	R R	44 83	Y N	Crewe Crook
Chelsea Whittock	Watson Armstrong	I	44	N	Carlisle	3	Sean McDermott	LightSide Financial	I	189	N	Crosby
Arran Pamphilon	Watson  2plan Wealth Management	ı	39	Υ	Carlisle	3	Josh Brooks	Planning Markland Hill Wealth	I	55	N	Crosby
Emma Copley	Armstrong Watson	I	30	N	Carlisle	2	Paul McGregor	Pursuit Financial Planning*	R	94	Υ	Dalton-in-
Aimee Watson	7FP	I	78	Υ	Castle Eden	5	Kim Warburton	Pursuit Financial Planning*	R	19	Υ	Dalton-in-
Darren Parker Matthew	True Potential Ellis Bates (part	R I	161 78	Y	Castleford Castleford	3	Ben Urlotti	Pursuit Financial Planning*	I	17	Υ	Dalton-in-
Hawksworth Tom Heaword	of Shackleton)*  Camargue Chambers	R	125	N	Cheadle	5	Sara Hollingsworth	Newcastle Financial	R	118	Υ	Darlington
Jane Patrick	Sylvan Financial Management	I	84	Υ	Cheadle	4	Rachel Denham	Advisers*  Denham & Burd  Wealth	1	117	N	Darlington
Ed Painter	Sylvan Financial Management	I	71	Υ	Cheadle	4	Tristan Burd	Management* Sandringham	ı	40	N	Darlington
Chris Brennan	Blackstone Financial Management	I	52	Υ	Cheadle	2	David Corner	Financial Partners*	1	35	Υ	Darlington
Andrew Winstanley	Sustainable Financial Planning	I	46	N	Cheadle	3	Dan Midgley	Acumen Investment and Pension Solutions	I	27	N	Darlington
Kai Ansari Mark Bird	Cullen Wealth Chester Financial	I I	27 108	Y	Cheadle Chester	2	Stephen Waite	Attivo	I	21	Υ	Darlington
Matthautlianatt	Wealth Management		00	V	Charter	2	Mark Jolley Daniel Gilligan	MN Consultancy HCI Chartered	I I	16 87	Y N	Darlington Deeside
Marthew Hignett Mark Reidford	Beaumont Wealth Innes Reid	ı	98 90	Y	Chester Chester	2 7+		Financial Planners*				
Tom Lenton	Moneytree Wealth Management*	R	86	Υ	Chester	2	Andrew Woodruff Steven Bell	Woodruff Hill True Potential	R R	151 84	N Y	Doncaster Doncaster
Connor Lovatt	Moneytree Wealth	R	74	N	Chester	2	David Yeardley  Maxine Clarke	Discover Financial Flying Colours	R I	82 73	Y N	Doncaster Doncaster
Mark Fletcher	Management*  Moneytree Wealth	R	64	N	Chester	1	Sophie Lackie	Advice Pearwood Financial	R	47	N	Doncaster
Nia Sterio	Management*  Beaumont Wealth	1	58	N	Chester	2	Nich Boodham	Planning		22		B
Matthew Testa	Cullen Wealth	I	21	N	Chester	2	Nick Beedham	Discover Financial	R	33	N	Doncaster
Matt Cullen	Gittins & Co. Wealth Management	R	18	N	Chester	1	Michael Savage	Casterdon Financial Planning	R	27	N	Doncaster
Gerardo Esposito	PFPS Wealth Management	R	10	N	Chester	1	Vikram Kasbia	VK Wealth Management	R	11	N	Doncaster
Lee Metters	Newcastle Financial	R	64	Υ	Chester-le-Street	3	Matthew Leadley	UK Financial Planning	I	15	N	Driffield
Donna Robertson	Advisers* Rosewood	ı	329	Υ	Chesterfield	7+	Cathy Smith Ryan Neil	Belmayne IFA Harvest	I I	113 69	Y N	Dronfield Dronfield
	Wealth Management*						-	Associates	·	245	Υ	
Mark Jones Shannan Pool-Gorman	Jones & Co Rosewood Wealth	I I	260 127	N Y	Chesterfield Chesterfield	7+ 6	Chris Breward Anthony Higgins	Wealth of Advice  Newcastle Financial	R	98	Y	Durham Durham
Suzanne Jeakins	Management* Jones & Co	ı	117	N	Chesterfield	5	Matthew Sinclair	Advisers* Wealth of Advice	I	75	Υ	Durham
Ashley Hewitt	Rosedale Financial Management	I	113	N	Chesterfield	1	Kurtis Done Richard W Smith	Reflect Financial	R I	19 135	N Y	Ellesmere F Gateshead
Neil Smith	Harmony Wealth Management	I	103	N	Chesterfield	5	Paul Richardson	Planning Newcastle Financial	R	97	Υ	Gateshead
Nick Evans	Milestone Financial Planning	I	59	N	Chesterfield	1	Joe Rogers	Advisers* Forrester Boyd Wealth	ı	102	N	Grimsby
			58	N	Chesterfield	1	Howard Pykett	Management* Forrester Boyd	ı	87	N	Grimsby
Craig Croft- Rayner	Milestone Financial Planning	I	30					Wealth				
	Milestone Financial	I I	123	N	Chorley	1		Wealth Management*	1	72	N	Grimeh
Rayner	Milestone Financial Planning One Four Nine			N Y	Chorley	1	Chris Gray	Management* Forrester Boyd Wealth Management*	ı	72	N	Grimsby
Rayner Sylvia Bentham Steven	Milestone Financial Planning One Four Nine Wealth* Sandringham Financial	I	123		-		Chris Gray  Dale Regan	Management* Forrester Boyd Wealth Management* Forrester Boyd Wealth Management*	I	34	N	Grimsby
Rayner  Sylvia Bentham  Steven Sasimowicz  Melanie Wray  Marc Carpenter	Milestone Financial Planning One Four Nine Wealth* Sandringham Financial Partners* Anne Wray Independent Financial Adviser Perspective	1 1 1	123 115 78	Y N	Chorley Chorley	1	Chris Gray  Dale Regan  Toby Turner	Management* Forrester Boyd Wealth Management* Forrester Boyd Wealth Management* IFT Wealth Management	I I	34 94	N N	Grimsby
Rayñer  Sylvia Bentham  Steven Sasimowicz  Melanie Wray	Milestone Financial Planning One Four Nine Wealth* Sandringham Financial Partners* Anne Wray Independent Financial Adviser Perspective Sovereign Wealth Trusted Financial	I I	123 115 78	Y	Chorley	1	Chris Gray  Dale Regan	Management* Forrester Boyd Wealth Management* Forrester Boyd Wealth Management* IFT Wealth Management Sovereign Wealth Ellis Bates (part	I I	34	N	Grimsby
Rayner  Sylvia Bentham  Steven Sasimowicz  Melanie Wray  Marc Carpenter Sheena Doherty	Milestone Financial Planning One Four Nine Wealth* Sandringham Financial Partners* Anne Wray Independent Financial Adviser Perspective Sovereign Wealth	I I I R	123 115 78 52 216	Y N N	Chorley Chorley Chorley Cleckheaton	1 1 6	Chris Gray  Dale Regan  Toby Turner  Sam Johnson	Management* Forrester Boyd Wealth Management* Forrester Boyd Wealth Management* IFT Wealth Management Sovereign Wealth	I I R	34 94 19	N N N	Grimsby Halifax Halifax
Rayñer  Sylvia Bentham  Steven Sasimowicz  Melanie Wray  Marc Carpenter Sheena Doherty Maxine Chadaj	Milestone Financial Planning One Four Nine Wealth* Sandringham Financial Partners* Anne Wray Independent Financial Adviser Perspective Sovereign Wealth Trusted Financial Planning RDS Financial	1	123 115 78 52 216 53	Y N N N	Chorley Chorley Chorley Cleckheaton Cleckheaton	1 1 6 4	Chris Gray  Dale Regan  Toby Turner  Sam Johnson  Mark Chandler	Management* Forrester Boyd Wealth Management* Forrester Boyd Wealth Management*  IFT Wealth Management Sovereign Wealth Ellis Bates (part of Shackleton)*  Ellis Bates (part	I I R I	34 94 19 127	N N N Y	Grimsby  Halifax  Halifax  Harrogate

	1	Peter Johnys	Sandringham Financial Partners*	I	77	Υ	Harrogate
outh	6	Ian Pine	Argentis	I	64	N	Harrogate
outh	1	James Todd	RetireInvest	R	64	N	Harrogate
outh	2	Luke Bennett	Attivo		31	N	Harrogate
		Michael Cope	Ellis Bates (part of Shackleton)*	ı	29	Υ	Harrogate
1	1	Christopher Jones	True Potential	R I	28	N N	Harrogate
	7+	Chris Simpson Josh Gardner	Forvis Mazars* Christopher Little	R	23 16	N	Harrogate Harrogate
	2	Peter Arundell	& Co*	В	16	NI.	
	1	Peter Arundell	Evergreen Financial Planning	R	16	N	Harrogate
	'	George Isherwood	Ellis Bates (part of Shackleton)*	1	12	Υ	Harrogate
!	1	David Barber	DMB Wealth Management	R	103	N	Hartlepool
on	5	Iain Paterson	Newcastle Financial Advisers*	R	99	Υ	Hartlepool
	5	Harrison Smith	Emerald Financial	R	40	N	Hartlepool
	1	Stacey Arcus	Associates Quilter Financial	R	71	N	Hebburn
	5	Christian Derrick	Advisers Stephenson	ı	404	N	Hessle
	2		Johnson Financial Planning				
_	1	Andrew Piper	Stephenson Johnson Financial Planning	I	37	N	Hessle
-Furness -Furness	1	James Dry	Stephenson Johnson Financial Planning	ı	12	N	Hessle
-Furness	1	Karl Lamb	Newcastle Financial Advisers*	R	152	Υ	Hexham
n	5	Gary Barnes	Lifeplan Financial	ı	115	N	Hexham
		Ryan Anderson	Management* Armstrong	1	46	Υ	Hexham
n	5	Kaya Mullan	Watson	R	17	N	Hexham
_	,	Kaye Mullen	Sage Wealth Management	ĸ	17	N	пехнані
n	2	Yianni Theodorou	Logic Wealth Planning	1	180	Υ	Heywood
n	2	Louise Hogg	Rice Whatmough Crozier*	1	33	N	Heywood
n	1	James Russell	Rice Whatmough Crozier*	1	21	N	Heywood
		Carol Dickens	New Vision	ı	159	N	Holmes Cha
n	1	Lindsay Carter	Wealth Strategies Ascot Lloyd*	1	236	Υ	Holmfirth
n	1	Antoinette Webb	AGW Financial	R	49	Y	Holmfirth
		Martyn Sales	Planning Martyn Sales	R	46	N	Holmfirth
r	3		Financial Planning				
r r	7+	Catherine Richardson	Navigation Wealth Management	R	58	N	Hornsea
r	5	Anthony Sowerby	Manfield Wealth	1	17	Υ	Houghton le
r	1	Graham Slater	Management Eagle Financial	R	238	N	Huddersfield
			Services		151	v	H. ddanafial
r	1	Benjamin Philpott Leanne Harris	Philpott Financial  2plan Wealth	I	151 128	Y N	Huddersfield Huddersfield
r	1	Automi Donton	Management	ı	0.0	N	IIddaafial.
		Antony Barton Henry Philpott	Robertson Baxter Philpott Financial	ı	86 74	Y	Huddersfield Huddersfield
r	1	Stephen Harrison	True Potential	R	73	Υ	Huddersfield
	1	Matthew Bloxsome	Sovereign Wealth	R	71	N	Huddersfield
	7+	Mark Davis	Sandringham Financial	I	66	N	Huddersfield
	1	Marcus Dunning	Partners* Sandringham	I	58	N	Huddersfield
	2		Financial Partners*				2.3.121
	5	Gillian Shirt	Robertson Baxter	I	45	Υ	Huddersfield
	4	William Antill	Dolby Financial Planning	R	45	Υ	Huddersfield
Port	1	Dan Willers	Robertson Baxter	1	29	Υ	Huddersfield
d	6	Andrew Young  Alex Howarth	Becketts F.S. Sandringham	I I	20 10	N N	Huddersfield Huddersfield
d	5		Financial Partners*				
	2	Tom Saleh	Forrester Boyd Wealth Management*	I	59	N	Hull
	3	Lewis Hames	Premium Financial	R	11	N	Hull
	3	Robert Morse	Planning Services The Private Office*	I	68	Υ	Ilkley
	3		· · ·				
	3			KEY			
		FIRM * Top Rated Firm	(includes trading	namo	s of To	n Pata	ad Firms) M
	4	* Top Rated Firm	_				.u i 111115). M
	1	I Independent fir		<b>YEARS</b> Consec	•		as a Top Rat
	3	R Restricted final	ncial adviser		-		•
	-	FEES PUBLISHED	)				

Bates (part I 29 Y Harrogate nackleton)\* Potential R 28 N Harrogate ris Mazars\* I 23 N Harrogate topher Little R 16 N Harrogate Bates (part I 12 Y Harrogate nackleton)\* ald Financial R 40 N Hartlepool 12 N Hessle R 152 Y Hexham oott Financial I 74 Y Huddersfield Potential R 73 Y Huddersfield 2 reign Wealth R 71 N Huddersfield ertson Baxter I 45 Y Huddersfield 4 ertson Baxter I 29 Y Huddersfield 2 etts F.S. I 20 N Huddersfield dringham I 10 N Huddersfield 1 ncial ners\* ester Boyd I 59 N Hull KEY

ludes trading names of Top Rated Firms). More on p30 YEARS QUALIFIED

al adviser Consecutive years as a Top Rated Adviser

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

		222																		
VOUCHE	DFOR'S TOP R NORT				IAL ADVISER	5	Alan Worthington	Capstone Financial	R .	124	N	Liverpool	5	Neil Henderson	Mission Financial Planning	1	97	Y	Newcastle	3
					z	₽	Wayne Slater Sam Inkson	Spectrum IFS Markland Hill	ı	105 82	N N	Liverpool Liverpool	2	Omar Din	Azets Wealth Management*	I	84	N	Newcastle	4
AME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS Qualifi	Philip Edward	Wealth Edward Asset	1	57	Υ	Liverpool	2	Amy Burge	Ellis Bates (part of Shackleton)*	I	80	Υ	Newcastle	3
Sarah Siddons	Bowcliffe Wealth	•••••	49	N	llkley	1		Management*	•		·	·		Deborah Trelease	Azets Wealth Management*	I	53	N	Newcastle	2
Michael Breen	Management HF Wealth	1	23	N	llkley	1	Michael Carlyle  Lydia Needham	TheWealthPoint Lydia Grace	I R	46 36	N N	Liverpool Liverpool	1	Mike Hartness	Azets Wealth Management*	I	38	N	Newcastle	1
Spencer Bennett	Argentis	1	23	N	llkley	1	,	Wealth Management						John Hinson	RetireInvest	R	31	N	Newcastle	1
Dan Riley	Bowcliffe Wealth Management	R	22	N	llkley	2	James Higton	Sedulo Wealth*	ı	30	Υ	Liverpool	1	Steven Whitehead	Azets Wealth Management*	I	30	N	Newcastle	1
Neil Davies	HF Wealth	1	13	N	likley	1	Sam Hulson Carl Mba	First Equitable Carl Mba	I R	29 23	Y	Liverpool Liverpool	2	Ebie Holmes	Cullen Wealth	I	24	N	Newcastle	1
George Hicks	The Private Office*	I	104	Υ	Keighley	2		Financial Planning					_	Fiona Scorer	Azets Wealth Management*	I	23	N	Newcastle	1
Chris Wheatman	Advice Matters Financial	I	149	Υ	Kendal	6	Michael Edward	Edward Asset Management*	1	21	Υ	Liverpool	1	John Peacock	True Potential		18	Υ	Newcastle	1
Ashley Magean	Planning Azets Wealth		78	Υ	Kendal	2	John Price	Modus WM	R	14	N	Liverpool	1	David Tait	Azets Wealth Management*	I	16	N	Newcastle	1
	Management*			•			Ethan Tellett	Sedulo Wealth*	I	12	N	Liverpool	1	Jamie Tocher	Perspective	I I	16	N	Newcastle	1
Barry Fitzsimmons	Armstrong Watson	1	23	N	Kendal	2	Neil Ferguson Ray Garnett	Modus WM Fairstone	R I	10 152	N Y	Liverpool Liversedge	1	Martin Lebovitch	Azets Wealth Management*		14	N	Newcastle	1
Michael Usher	Armstrong Watson	I	10	N	Kendal	1	Andy Williamson	Liversedge Fairstone		12	N	Lymm	1	Nick Swinhoe	Azets Wealth Management*	I	13	N	Newcastle	1
Ian Plant	True Potential	R	57	N	Keswick	2	Kristen Cunliffe	Red Star Wealth	i	48	Υ	Lytham St Annes	1	Joshua Clark	Perspective		11	N	Newcastle	1
Jen Margison	Ayla Wealth Management	R	36	N	Knottingley	1	Ben Lancaster	Management The Cosgrove	ı	131	N	Macclesfield	4	Jack Ford	Azets Wealth Management*	1	10	N	Newcastle	1
David Smith	Forethought Financial	R	150	N	Knutsford	5	Jason Brockie	Partnership Consilium		48	N	Macclesfield	1	Mark Brett	Abacus Associates	I	135	Υ	Newcastle	3
Justin Heap	Swiftsure Wealth Management	R	63	N	Knutsford	1		Financial Services						Ben Hughes	Doxford Financial		112	N	Newcastle	2
James Sinclair	Nice Associates	R	43	N	Knutsford	1	Chris Marsh Ralph Pettengell	Cullen Wealth Pettengell Wealth	I R	46 35	N N	Macclesfield Macclesfield	1	Nicola Tempest-Hall	Leazes Quadrus Financial Planning	R	62	N	Newcastle	3
Paul Rowling	Wealth Strategies  Apogee Wealth	ı	27	N	Knutsford	1		Management					,	Ryan McGuinness	1894 Private	R	62	N	Newcastle	3
Ed Stubbs	Management Xentum		26	γ	Knutsford	1	Phil Shirley  Dan Allman	CAPS Financial Consilium	1	13 12	N N	Macclesfield Macclesfield	1	Wayne Marshall	Wealth Newcastle	R	29	N	Newcastle	1
Nick McCulloch	Apogee Wealth	ı	21	N	Knutsford	1	Paulina	Financial Services Klara Wealth	R	42	N	Malton	2	wayne marshan	Financial Planning			.,	Newcastie	•
Louise Pickford	Management Apogee Wealth	ı	20	N	Knutsford	1	Worthington							Stephanie McClarence	Continuum	I	14	N	Newcastle	1
	Management	1	15	N	Vanteford	1	Richard Clayton	Old Royle Wealth Management	1	122	N	Manchester	1	Anna Kember	Adamson Ross	R	29	N	Newton-le-	2
Janine Wilson	Apogee Wealth Management	'			Knutsford		Daniel Foy Adrian Edwards	Forvis Mazars* Sylvan Financial	1	120 90	N Y	Manchester Manchester	5	Kevin Quinn	Adamson Ross	R	28	N	Willows Newton-le-	2
Simon Hardstaff	Apogee Wealth Management	I	15	N	Knutsford	1		Management	•		•			Rachael Hall	Seven Stars		89	Υ	Willows North Shields	1
David Clewlow	Apogee Wealth Management	I	14	N	Knutsford	1	Jeremy Agorom	Whitfield Wealth Management	R	89	Υ	Manchester	2		Private Wealth					
Stephen Davies	Apogee Wealth Management	I	11	Υ	Knutsford	1	Sarah Hogan	KBA FS*	R	84	Y N	Manchester	5	Paul Richardson	Amethyst Independent Financial	ı	76	N	North Shields	1
James Larton	Truly	I	76	Υ	Lancaster	7+	Jamie Lowe David Shepherd	True Self Wealth Dragon Wealth	R R	68 63	N	Manchester Manchester	4		Advisers	_				
Ben Cordiner	Independent Cordiner Wealth*	ı	255	N	Leeds	5	Jose Vilchez	Sedulo Wealth*	ı	53	Υ	Manchester	1	Alex Turnbull	Newcastle Financial Advisers*	R	74	N	North Shields	3
Darren Goodall	Informed Financial	I	201	Υ	Leeds	5	Thomas Scrupps Emma McNulty	Forvis Mazars* Cullen Wealth	1	44 34	N N	Manchester Manchester	2	John Wilkinson	Amethyst	I	68	N	North Shields	2
Iulian Balan	Planning		120	V	Landa	2	Jonathan Fisher	Sedulo Wealth*	i i	27	Υ	Manchester	1		Independent Financial Advisers					
Julian Baker	Live Smart Financial Planning	1	138	Υ	Leeds	3	Samuel Hartley	True Potential	R	22	Y	Manchester	2	Derek Dryden	Finli	ı	206	Υ	Northallerton	7+
Andrew	iWealth Financial	I	131	Υ	Leeds	4	Matt Laing Kathy Whatmough	Cullen Wealth Rice Whatmough	1	17 16	N N	Manchester Manchester	1	Kerry Chaloner	Armstrong Watson	I	56	N	Northallerton	6
Woolhouse Natalie Wright	Forvis Mazars*	1	119	N	Leeds	5	Victoria Blagden	Crozier* Victoria Blagden	R	24	Υ	Mexborough	1	Ryan Phelps		R	66	N	Northwich	5
Martin Archdale	MAP Financial Planning	I	109	Υ	Leeds	5	Victoria Biagueri	Financial Planning	N.	24	1	Mexbolougii	•	Carla Brown	Oakmere Wealth Management	R	59	N	Northwich	4
Vinny Lall	VSL Wealth	ı	97	N	Leeds	1	Grant Kelly	Newcastle Financial	R	77	Υ	Middlesbrough	5	Christopher Jump	Retirement Solutions	R	46	N	Northwich	1
Dhillin Chambana	Management		0.6	Υ	Landa			Advisers*	_				_	Helen Nightingale	Resonate	I	24	N	Northwich	2
Phillip Chambers	Chambers Financial Solutions	'	96	Y	Leeds	4	Steven Jarzyna	SMJ Financial Planning	R	73	N	Middleton	1		Financial Planning					
Mathew Lamping	Ascot Lloyd*	Ţ	91	Υ	Leeds	4	Darron Whitehead	Fairstone Liversedge	I	251	Υ	Mirfield	7+	Simon Taylor	Bury Financial Advisers*	I	63	Υ	Oldham	2
James Bowers	Sovereign Wealth		82	N	Leeds	6	Darren Hancock	Sandringham Financial	1	69	Υ	Morecambe	2	Joseph Stevens	True Potential		337	Υ	Ormskirk	7+
Rob Pentelow	Pentelow Wealth Management	R	80	N	Leeds	4	Nigel Swan	Partners* Ellis Bates (part		72	Υ	Morpeth	2	Angela Maher	Acumen Financial Partnership	'	131	Υ	Ormskirk	7+
Adam Green Carl Ward	Forvis Mazars*	1	70 69	N N	Leeds Leeds	5	-	of Shackleton)*						Thomas Hatley	Christopher Little & Co*	R	140	Υ	Otley	7+
Christie Tillett	The Private	ı	63	Υ	Leeds	3	Daryl Brown	Newcastle Financial Advisers*	R	51	N	Morpeth	3	Richard Marshall	Christopher Little & Co*	R	62	Υ	Otley	3
Richard McKeown	Office* Sovereign Wealth	R	62	N	Leeds	4	Connor Oliver	Emerald Financial	R	29	N	Morpeth	2	Sean Gilks	Vista Financial Management	I	61	Υ	Otley	1
Tony Padgett	The Private	I	62	Υ	Leeds	2	Lauren Tudor	Associates Atherton &	R	59	N	Nantwich	3	James Marlow	Priority Wealth	ı	49	Υ	Otley	4
Yasir Al-Din	Office*  2plan Wealth	ı	50	N	Leeds	5		Associates Wealth						Scott McNally	Planning Newcastle	R	151	Υ	Penrith	5
Sarah Beall	Management The Private		49	Υ	Leeds	2	Jamie Hull	Management Atherton &	R	53	N	Nantwich	4		Financial Advisers*					
Jaran Bean	Office*	'		'	Leeus		jamie nun	Associates Wealth	ĸ	33	N	Nantwich	*	Justin Rourke	Armstrong Watson	I	89	N	Penrith	1
Patrick Rowan Chris Thorpe	Forvis Mazars* Agile	1	31 20	N Y	Leeds Leeds	2	Tom Kennedy	Management	R	52	N	Nantwich	2	Jonathan Cox	Newcastle Financial	R	44	N	Penrith	2
omis morpe	Independent Financial Advice	•	20	•	Lecus	-	Tom Kennedy	Quilter Financial Advisers	ĸ	32	N	Nantwich	2		Advisers*	_			D	
William Forwood	Sovereign Wealth	R	18	N	Leeds	1	Richard Peddie	Atherton & Associates	R	38	N	Nantwich	3	John Hough	Newcastle Financial Advisers*	R	91	N	Pickering	5
Anny Lian Bradley Edens	Fatgreen Wealth Forvis Mazars*	1	12 12	N N	Leeds Leeds	1		Wealth Management						Joanne Hendry	Newcastle	R	103	Υ	Ponteland	5
Martin Parnham	Armstrong	· I	12	N	Leeds	1	Richard Astbury	Atherton & Associates	R	36	N	Nantwich	3		Financial Advisers*					
	Watson	_				_		Wealth Management						Gary Davies	Ellis Bates (part of	I	136	Υ	Prenton	3
Alex Barton	Barton Associates Financial	R	11	N	Leeds	1	Hannah Needham	KBA FS*	R	11	N	Nantwich	1	Vanessa	Shackleton)* Perspective	ı	134	Υ	Preston	7+
B	Financial Planning						Christina Clegg	Christina Clegg FPS	1	344	Υ	Nelson	7+	Townshend						
Benjamin Walsh	Armstrong Watson	ı	11	N	Leeds	1	Helen Brown	Phillip Bates & Co Financial Services	I	170	Υ	Neston	2	Thomas Dalton Jon Doyle	True Potential Juniper Wealth	R I	80 68	N Y	Preston Preston	1
Ash Patel	Camargue Wealth KBA FS*	R R	108	N N	Leigh	6 1	Natalie Turner	Natalie Turner Wealth	R	217	N	Newcastle	4	Paul Rathbone	Acumen Financial Partnership	I	62	Υ	Preston	1
Elysia Walsh Anton Kirkpatrick	Kirkpatrick	R R	13 19	N N	Leigh Leyland	1	Geoff Caisley	Management*	R	215	Υ	Newcastle	5	Tim Stubbins	One Four Nine	I	43	N	Preston	1
	Financial Management						Geon Caisiey	Newcastle Financial Advisers*		213	,	HEWCASIIE	J	Sue Zanzarella	Wealth* One Four Nine	I	19	N	Preston	1
Kathryn Shepherd	KDS Financial Planning	R	43	N	Littleborough	2	David Simpson	Newcastle Financial	R	107	Υ	Newcastle	5	Daniel Lea	Wealth* The Private	1	153	Υ		Λ
Chris Lunt		1	337	N	Liverpool	7+		Advisers*						Damer Lea	Office*		.55	•	Pudsey	•

3		
4		
3		
2		
1		
1 1		
1		
1		
1		
1		
1 1		
1		
1		
1		
3		
2		
3		
1		
1		
2		
2		
1		
1		
3		
2		
7+		
6		
5		
4		
2		
2		
7+ 7+		
7+		
3		
1		
4		
5		
1		
2		
5		
5		
3		
7+ 1		
1		
1		
1		
1		
4		

Mark Chicken	The Private Office*	I	59	Υ	Pudsey	2	Mark Winship	Newca Financ
Catherine Casey	Rockwood Financial Solutions	1	47	Υ	Pudsey	1	Mike Weedon	Advise Quilte Advise
Sarah McDonald	Mulberry House Wealth	I	78	N	Retford	4	David Lloyd Gary Fletcher	Lloyd KBA F
Jake Millar	Management RetireInvest	R	24	N	Retford	1	Antony Anderton	Ander
Mike Jenner	Jenner Wealth	R	25	Υ	Ripon	1	Charlie Sas	Assoc Richai
Brighda Thomas	Management Cullen Wealth	1	10	N	Rossendale	1		& Con
Amit Ghai	AKR Wealth	R	35	Υ	Rotherham	1	Ross McFadzean Jonathan Myers	Persp
lik Lambert	Management  AFH Wealth  Management	I	34	N	Rotherham	3	Allie Baglow	Allison Planni
ndrea Connor	Jones Regan Wealth Management	R	19	N	Runcorn	1	Paula Payne	Tailore Planni
arren Burnett	Burnett & Co Financial Planning	1	272	Υ	Sale	7+	Christopher Frodsham Linda Foulkes	Tailore Planni Tailore
arvey Sutton	Suttons Independent	I	128	N	Sale	1	Daniel Martin	Planni Tailore Planni
	Financial Advisers*						Mark Carter	Sover
Ben Preston	Suttons Independent Financial Advisers*	1	120	N	Sale	4	Nicholas Nesbitt Ashley Blackmore	Forvis Camai
Steven Walker	Suttons	1	118	Υ	Sale	4	Kate Manifold Pete German	MKC V Cullen
	Independent Financial						Robert Doogan	Cullen
David Brown	Advisers* True Potential	R	91	Υ	Sale	6	Nick Matthews	MG Sh
Gwennan Masters	Masters Wealth	R	89	N N	Sale	4	Tom Horner	MG Sh
Saf Sulehman	Management Suttons	 I	72	Y	Sale	3	Simon Warne	New V Financ
sar Sulenman	Independent Financial Advisers*	ı	12	Y	Sale	3	Michael Walker Paul Clough	Perspe
David O'Connor	iPensions Wealth	1	61	N	Sale	3		Finano Planni
Luke Mather	Suttons Independent Financial	I	60	Υ	Sale	4	David Hardman  Joe Bonallie	DMH P Wealth
Mark Galligan	Advisers* MGT Financial	ı	48	Υ	Sale	4	Lucy Hall	North Newca
Simon Baggott	Planning Suttons Independent Financial	1	46	N	Sale	4	Steven Collinson	Advise Stephe Wealth
Colin Bates	Advisers*  Chapter3  Financial	ı	37	Υ	Sale	3	Joe O'Connor	Manag True P
Chris Pughe	Planning Suttons	I	25	Υ	Sale	1	Laura Duncan	Wesle Financ
	Independent Financial Advisers*						Angeline MacLaren	Wealt Manag
Darius Jalali	Stratton Wealth Management	ı	140	N	Salford	1	Thomas Harper	Harpe Assoc
(en Whitworth	True Potential	R	102	Υ	Salford	1	Kate Bailey	Kate E Finan
oanne Hobson	Quilter Financial Advisers	R	80	Υ	Salford	5	Ryan Milne	Planni Kate E
David Bell	Retirement Professionals*	1	73	Y	Salford	3		Finano Planni
Trevor Shelley	Ellis Bates (part of Shackleton)*	1	83	Υ	Saltburn	3	Gordon Wills	Wills F Consu
Tom Sheldon	Cullen Wealth	1	27	N	Sandbach	2	Jake Slack	Naviga Wealt
Rachel Edwards	Thrive Together FP	I	19	Y	Sandbach		Daniel De Black	Manag
Richard Booth	Richard Booth Wealth Management	R	217	N	Scarborough	4	Daniel De Block	Naviga Wealt Manag
Elliot Kuppusamy Tina Steele	Moneyweb Steele Aspire	I R	209 94	Y N	Scarborough Scarborough	4	Charlie Wallace	Four R Finance
	Financial Management						Harriet Wallace	Four R Finance
Luke Dobson Tom Evans	Moneyweb Forrester Boyd	I I	16 62	N N	Scarborough Scunthorpe	1 3	James Collins	Planni Chesh
	Wealth Management*				·		Matt Fleming	Partne
Edward Lane	AFH Wealth Management	I	59	Y	Scunthorpe	2		Wealt Manag
Chris Lambert Gregory Cooke	Educate Financial Polaris Wealth	R I	52 136	N Y	Selby Sheffield	1 7+	Robert Newton	Charty Finance Service
Robert Wilkinson	Management Fogwill & Jones Wealth	I	90	N	Sheffield	2	Praful Mistry Garnet Ronander	Cullen
David Garforth	Management The Pension Planner	I	49	N	Sheffield	1	Gary Newton	Charte Finance Service
Stephen Dawson	Gritstone Financial	R	24	N	Sheffield	1	Sham Ahmed Sophie Stradins	Arcus
Daniel Schofield	Planning The Private	ı	66	Υ	Shipley	2	Tom Stones	North Financ
Rhea Williamson	Office* Ayla Wealth	R	12	N	Shipley	1	Richard Dickinson	Planni
Emma Pentelow	Management Pentelow Wealth Management	R	172	N	Skipton	4	Ryan Wiggins	Manag DWB \
Barry Orr	Barker Sutcliffe and Associates	I	131	Υ	Skipton	7+	David Mitchell	Newca Finance
Mark Stevens	Stevens Wealth Management	R	80	N	Skipton	4	Sara Guy	Advise Ellis B
Alexander Law	The Private Office*	I	68	Υ	Skipton	3	Edward Midgley	of Sha
Andy Conally	Ellis Bates (part of Shackleton)*	I	25	Y	Skipton	1	Rob Patten	Manag Individ
Kathryn Hargrave	Armstrong Watson	ı	12	N	Skipton	1	And -	Servic
Glen Stephenson	True Potential	R	257	Υ	South Shields	4	Andrew Day	Deple

	Newcastle Financial Advisers*	R	116	Υ	South Shields	5	Dacre Staines  Mark Easter	DBL Asset Management* DBL Asset	ı	152	N	Wilmslow	
like Weedon	Quilter Financial Advisers	R	111	N	South Shields	5		Management*					
vid Lloyd	Lloyd & Co.	1	114	Υ	Southport	7+	Gareth Nicholson	True Potential	R	95	Υ	Windermere	
ry Fletcher	KBA FS*	R	44	N.	Southport	4	Stephen Cross	True Potential	R	135	N	Wirral	
tony Anderton	Anderton & Associates	R	38	N	Southport	4	William Smith	Wirral Financial Services	1	125	N	Wirral	
narlie Sas	Richard Bamber & Company	ı	14	N	Southport	1	Laura Pearson	Storeton Rose Financial Planning	I	98	N	Wirral	
oss McFadzean	Perspective	1	38	Υ	Sowerby Bridge	1	Tim Sands	Quilter Financial Advisers	R	70	Υ	Wirral	
nathan Myers	Perspective Allisons Financial	1	27 171	N Y	Sowerby Bridge St Helens	1 2	Andrew Birley	Williams Birley	R	50	N	Wirral	
lie Baglow aula Payne	Planning Tailored Financial		144	Y	St Helens	4	Richard Jones	Wealth Management Smart	ı	46	Υ	Wirral	
nristopher	Planning* Tailored Financial	I	43	N	St Helens	2		Independent Financial Advice					
odsham nda Foulkes	Planning* Tailored Financial	ı	21	N	St Helens	1	Michael Piper	Armstrong Watson	I	11	N	Workington	
aniel Martin	Planning* Tailored Financial Planning*	I	14	N	St Helens	1	Simon Bishop	DWB Wealth Consultancy	R	14	N	Worksop	
ark Carter	Sovereign Wealth	R	235	N	Stockport	7+	Olivia Vickers	Newcastle Financial Advisers*	R	68	Υ	Yarm	
cholas Nesbitt	Forvis Mazars*	I	110	N	Stockport	5	Al Spall	MAP Financial	I	133	Υ	York	
shley Blackmore ate Manifold	Camargue Wealth		65 59	N	Stockport	2	Dob lacobs	Planning PenLife	1	126	N	York	
ete German	MKC Wealth Cullen Wealth	I	40	N N	Stockport	2	Deb Jacobs	Associates	'	120	N	TOTK	
bert Doogan	Cullen Wealth	1	27	N	Stockport Stockport	1	Mark Fisher	Ardent Financial	I	119	Υ	York	
ick Matthews	MG Shaw	i	113	N	Stockton-on-Tees		Nick Lawson	Planning	1	0.0	Υ	Vaule	
m Horner	MG Shaw	i	67	Υ	Stockton-on-Tees		NICK Lawson	HGH Wealth Management	ı	88	Y	York	
mon Warne	New World Financial Group	I	37	Υ	Stockton-on-Tees	3	Ruth Norman	Ardent Financial Planning	ı	87	Υ	York	
chael Walker	Perspective	I I	14 163	N Y	Stockton-on-Tees	1 7+	Tom Hughes	PenLife Associates	I	79	N	York	
ul Clough	Grainger Financial Planning	'	103	ī	Sunderland	,+	Gary O'Brien	Ardent Financial Planning	I	68	Υ	York	
avid Hardman	DMH Private Wealth	I	103	Υ	Sunderland	7+	Louis Maddison	PenLife Associates	I	59	Υ	York	
e Bonallie	Inspire Financial North East	R	59	Υ	Sunderland	1	Adam Dent	PenLife Associates	I	48	N	York	
cy Hall	Newcastle Financial	R	52	Υ	Sunderland	2	Nicola Page	Nicola Page Financial Solutions	R	47	N	York	
even Collinson	Advisers* Stephen Hope	R	40	N	Sunderland	2	James Wadsworth	PenLife Associates	I	41	N	York	
	Wealth Management						Niall Middleton	Minster Financial Planning	R	37	N	York	
e O'Connor	True Potential	R	78	Υ	Tarporley	7+	Craig Howard	PenLife	ı	35	N	York	
ura Duncan	Wesleyan Financial Services	R	48	N	Thornton- Cleveleys	1	Matthew Sharp	Associates Sharp Financial	1	33	Υ	York	
ngeline MacLaren	Navigation Wealth Management	R	159	N	Wakefield	5	Soyfur Rahman	Planning PenLife		32	N	York	
nomas Harper	Harper Financial Associates	ı	120	N	Wakefield	5	Alan Broadhead	Associates Equinox Financial	R	24	N	York	
ate Bailey	Kate Bailey Financial	R	85	N	Wakefield	2	Harry Maye	Planning				York	
							Harry Mays	AFH Wealth	I	24	N	TOIK	
yan Milne	Planning Kate Bailey	R	70	N	Wakefield	2	lain Scott	Management Equinox Financial		24	N N	York	
	Planning Kate Bailey Financial Planning							Management Equinox Financial Planning	R	24	N		
ordon Wills	Planning Kate Bailey Financial Planning Wills Financial Consultancy	R	54	N	Wakefield	1		Management Equinox Financial	R RN I	24	N		
ordon Wills	Planning Kate Bailey Financial Planning Wills Financial						lain Scott	Management Equinox Financial Planning  NORTHI Modulus Financial	R ERN I	24 REL <i>A</i>	N ND	York	
yan Milne ordon Wills ke Slack aniel De Block	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management Navigation Wealth	R	54	N	Wakefield	1	lain Scott  Dale Kirkpatrick	Management Equinox Financial Planning  NORTHE Modulus Financial Planning  Modulus Financial	R ERN I	24 <b>REL</b> <i>A</i> 63	N ND Y	York Banbridge	
ordon Wills ke Slack uniel De Block	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management Navigation Wealth Management Four Rivers	R R	54 33	N N	Wakefield Wakefield	1 2	lain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell	Management Equinox Financial Planning  NORTHE Modulus Financial Planning  Modulus Financial Planning IQ&Co  True Potential	R I I R R	24  RELA 63 38 50 26	N ND Y Y N Y	York  Banbridge  Banbridge  Bangor  Bangor	
ordon Wills ke Slack uniel De Block narlie Wallace	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management Navigation Wealth Management Four Rivers Financial Planning	R R R	<ul><li>54</li><li>33</li><li>13</li><li>81</li></ul>	N N N	Wakefield Wakefield Wakefield Wallsend	1 2 1	lain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie	Management Equinox Financial Planning  NORTHE Modulus Financial Planning  Modulus Financial Planning IQ&Co	R I I R	24  RELA 63 38 50	N ND Y Y N	York  Banbridge  Banbridge  Bangor	
ordon Wills ke Slack uniel De Block narlie Wallace	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management Navigation Wealth Management Four Rivers Financial Planning Four Rivers Financial	R R	54 33 13	N N	Wakefield Wakefield Wakefield	1 2	lain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell	Management Equinox Financial Planning  NORTHE Modulus Financial Planning Modulus Financial Planning IQ&Co True Potential Newbridge Financial	R I I R R	24  RELA 63 38 50 26	N ND Y Y N Y	York  Banbridge  Banbridge  Bangor  Bangor	
ordon Wills ke Slack aniel De Block narlie Wallace	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management Navigation Wealth Management Four Rivers Financial Planning Four Rivers Financial Planning	R R R R	<ul><li>54</li><li>33</li><li>13</li><li>81</li><li>16</li></ul>	N N N Y	Wakefield  Wakefield  Wakefield  Wallsend	1 1 1 1	lain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell  Gareth Elliott	Management Equinox Financial Planning  NORTHE Modulus Financial Planning  Modulus Financial Planning IQ&Co  True Potential Newbridge Financial Planning*	R I I R R I	24  RELA 63 38 50 26 180	N Y Y N Y Y	York  Banbridge  Banbridge  Bangor  Bangor  Belfast	
ordon Wills  Re Slack  Iniel De Block  Iniel Wallace  Irriet Wallace  Innes Collins	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management Navigation Wealth Management Four Rivers Financial Planning Four Rivers Financial Planning Cheshire Wealth Partnership	R R R R	54 33 13 81 16 204	N N N Y	Wakefield  Wakefield  Wallsend  Wallsend  Warrington	1 2 1 1 7+	Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell  Gareth Elliott  Michael Hamill	Management Equinox Financial Planning  NORTHE Modulus Financial Planning Modulus Financial Planning IQ&Co  True Potential Newbridge Financial Planning* Navigate IFA NI Money Platinum Financial	R I I I I I I I I I I I I I I I I I I I	24  RELA 63 38 50 26 180	N V Y N Y Y	York  Banbridge  Banbridge  Bangor  Bangor  Belfast	
ordon Wills  Ke Slack  Uniel De Block  Harlie Wallace  Harriet Wallace  The Collins	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management Navigation Wealth Management Four Rivers Financial Planning Four Rivers Financial Planning Cheshire Wealth	R R R R	<ul><li>54</li><li>33</li><li>13</li><li>81</li><li>16</li></ul>	N N N Y	Wakefield  Wakefield  Wakefield  Wallsend	1 1 1 1	Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell  Gareth Elliott  Michael Hamill  Russell Hathaway	Management Equinox Financial Planning  NORTHE Modulus Financial Planning Modulus Financial Planning IQ&Co  True Potential Newbridge Financial Planning* Navigate IFA NI Money Platinum	R I I R R I I R R I I	24  RELA 63 38 50 26 180 84 79	N ND Y Y N Y N Y Y	Banbridge Banbridge Bangor Bangor Belfast Belfast	
ordon Wills  ke Slack  aniel De Block  marlie Wallace  arriet Wallace  mes Collins  att Fleming	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management Navigation Wealth Management Four Rivers Financial Planning Four Rivers Financial Planning Cheshire Wealth Partnership Fleming & Co Wealth Management Chartwell Financial Financial	R R R R	54 33 13 81 16 204	N N N Y	Wakefield  Wakefield  Wallsend  Wallsend  Warrington	1 2 1 1 7+	lain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell  Gareth Elliott  Michael Hamill  Russell Hathaway Trevor Johnston	Management Equinox Financial Planning  NORTHE Modulus Financial Planning Modulus Financial Planning IQ&Co  True Potential Newbridge Financial Planning* Navigate IFA NI Money Platinum Financial Planning* Navigate IFA Platinum Platinum Financial Platinum Financial Platinum Financial	R I I R R I I R I I	24  RELA 63 38 50 26 180 84 79 73	N Y Y N Y Y N Y N Y N	Banbridge Banbridge Bangor Bangor Belfast Belfast Belfast Belfast	
ke Slack  Aniel De Block	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management Navigation Wealth Management Four Rivers Financial Planning Four Rivers Financial Planning Cheshire Wealth Partnership Fleming & Co Wealth Management Chartwell Financial Financial Services*	R R R I I I	54 33 13 81 16 204 148	N N Y Y Y Y	Wakefield Wakefield Wallsend Wallsend Warrington Warrington	1 2 1 1 1 7+ 3 1	lain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell Gareth Elliott  Michael Hamill Russell Hathaway Trevor Johnston  Paul McCoubrey	Management Equinox Financial Planning  NORTHI Modulus Financial Planning Modulus Financial Planning IQ&Co  True Potential Newbridge Financial Planning* Navigate IFA NI Money Platinum Financial Planning* Navigate IFA Platinum	R  ERN I  I  R  R  I  I  R	24  RELA 63 38 50 26 180 84 79 73	N Y Y N Y Y N N Y N N N N	Banbridge Banbridge Bangor Bangor Belfast Belfast Belfast Belfast	
ordon Wills  ke Slack  uniel De Block  narlie Wallace  arriet Wallace  mes Collins  att Fleming  obert Newton	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management Navigation Wealth Management Four Rivers Financial Planning Four Rivers Financial Planning Cheshire Wealth Partnership Fleming & Co Wealth Management Chartwell Financial Services* Cullen Wealth	R R R I I I I I	54 33 13 81 16 204 148 57	N N N Y Y N N N N	Wakefield Wakefield Wallsend Wallsend Warrington Warrington Warrington	1 2 1 1 7+ 3 1 2	lain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell  Gareth Elliott  Michael Hamill  Russell Hathaway  Trevor Johnston  Paul McCoubrey  Jonathan Scott	Management Equinox Financial Planning  NORTHI Modulus Financial Planning Modulus Financial Planning IQ&Co  True Potential Newbridge Financial Planning* Navigate IFA NI Money Platinum Financial Planning* Navigate IFA Platinum Financial Planning* Platinum Financial Planning* Platinum Financial	R I I R R I I I I I I I I I I I I I I I	24 63 38 50 26 180 84 79 73 72 58	N Y Y N Y N N N N N	Banbridge Banbridge Bangor Bangor Belfast Belfast Belfast Belfast Belfast	
ordon Wills  ke Slack  uniel De Block  narlie Wallace  urriet Wallace  mes Collins  att Fleming  obert Newton  aful Mistry  urnet Ronander	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management Navigation Wealth Management Four Rivers Financial Planning Cheshire Wealth Partnership Fleming & Co Wealth Management Chartwell Financial Services* Cullen Wealth Perspective Chartwell Financial	R R R I I I	54 33 13 81 16 204 148	N N Y Y Y Y	Wakefield Wakefield Wallsend Wallsend Warrington Warrington	1 2 1 1 1 7+ 3 1	lain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell  Gareth Elliott  Michael Hamill  Russell Hathaway  Trevor Johnston  Paul McCoubrey  Jonathan Scott	Management Equinox Financial Planning  NORTHI  Modulus Financial Planning  Modulus Financial Planning  IQ&Co  True Potential  Newbridge Financial Planning*  Navigate IFA  NI Money Platinum Financial Planning*  Navigate IFA  Platinum Financial Planning*  Platinum Financial Planning*  Platinum Financial Planning*  Platinum Financial Planning*	R I I R R I I I I I I I I I I I I I I I	24 63 38 50 26 180 84 79 73 72 58	N Y Y N Y N N N N N	Banbridge Banbridge Bangor Bangor Belfast Belfast Belfast Belfast Belfast	
ordon Wills  ke Slack  aniel De Block  narlie Wallace  mes Collins  att Fleming  obert Newton  aful Mistry  arnet Ronander  ary Newton	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management Navigation Wealth Management Four Rivers Financial Planning Cheshire Wealth Partnership Fleming & Co Wealth Management Chartwell Financial Services* Cullen Wealth Perspective Chartwell Financial Services*	R R R I I I I I I	54 33 13 81 16 204 148 57	N N Y Y N Y N Y Y Y N N N N N N N N N N	Wakefield  Wakefield  Wallsend  Wallsend  Warrington  Warrington  Warrington  Warrington  Warrington  Warrington	1 2 1 1 7+ 3 1 2 1 1 1	lain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell  Gareth Elliott  Michael Hamill Russell Hathaway Trevor Johnston  Paul McCoubrey Jonathan Scott  Philip Andrews  Will Clow	Management Equinox Financial Planning  NORTHI  Modulus Financial Planning  Modulus Financial Planning  IQ&Co  True Potential  Newbridge Financial Planning*  Navigate IFA  NI Money Platinum Financial Planning*  Navigate IFA  Platinum Financial Planning*  Platinum Financial Planning*  Platinum Financial Planning*  Platinum Financial Planning*	R R I I R R I I I I I I I I I I I I I I	24  RELA 63 38 50 26 180 84 79 73 72 58 57	N N N N N N N	Banbridge Banbridge Bangor Bangor Belfast Belfast Belfast Belfast Belfast Belfast Belfast	
bordon Wills  ke Slack  aniel De Block  arriet Wallace  mes Collins  att Fleming  beert Newton  aful Mistry  arnet Ronander  ary Newton	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management Navigation Wealth Management Four Rivers Financial Planning Cour Rivers Financial Planning Cheshire Wealth Partnership Fleming & Co Wealth Management Chartwell Financial Services* Cullen Wealth Perspective Chartwell Financial Services* Arcus Wealth	R R R I I I I I	54 33 13 81 16 204 148 57 51 47 41	N N Y Y N Y N N N N N N N N N N N N N N	Wakefield  Wakefield  Wakefield  Wallsend  Warrington  Warrington  Warrington  Warrington  Warrington  Warrington  Warrington  Warrington  Warrington	1 2 1 1 7+ 3 1 1 1 1 1 1	lain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell Gareth Elliott  Michael Hamill Russell Hathaway Trevor Johnston  Paul McCoubrey Jonathan Scott  Philip Andrews  Will Clow  Casey Graham	Management Equinox Financial Planning  NORTHI  Modulus Financial Planning  Modulus Financial Planning  IQ&Co  True Potential  Newbridge Financial Planning*  Navigate IFA  NI Money  Platinum Financial Planning*  Navigate IFA  Platinum Financial Planning*  Abrdn	R R I I R R I I R I R I R I R I R I R	24 24 63 38 50 26 180 84 79 73 72 58 57 55	N N N N N N Y	Banbridge Banbridge Bangor Bangor Belfast Belfast Belfast Belfast Belfast Belfast Belfast Belfast	
bordon Wills  ke Slack  aniel De Block  arriet Wallace  mes Collins  att Fleming  beert Newton  aful Mistry  arnet Ronander  ary Newton  ham Ahmed  bophie Stradins	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management Navigation Wealth Management Four Rivers Financial Planning Four Rivers Financial Planning Four Rivers Financial Planning Cheshire Wealth Partnership Fleming & Co Wealth Management Chartwell Financial Services* Cullen Wealth Perspective Chartwell Financial Services* Arcus Wealth Perspective North Yorkshire Financial	R R R I I I I I I	54 33 13 81 16 204 148 57	N N Y Y N Y N Y Y Y N N N N N N N N N N	Wakefield  Wakefield  Wallsend  Wallsend  Warrington  Warrington  Warrington  Warrington  Warrington  Warrington	1 2 1 1 7+ 3 1 2 1 1 1	lain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell  Gareth Elliott  Michael Hamill Russell Hathaway Trevor Johnston  Paul McCoubrey Jonathan Scott  Philip Andrews  Will Clow	Management Equinox Financial Planning  NORTHI  Modulus Financial Planning  Modulus Financial Planning  IQ&Co  True Potential  Newbridge Financial Planning*  Navigate IFA  NI Money Platinum Financial Planning*  Navigate IFA  Platinum Financial Planning*  Platinum Financial Planning*  Platinum Financial Planning*  Platinum Financial Planning*	R R I I R R I I I I I I I I I I I I I I	24  RELA 63 38 50 26 180 84 79 73 72 58 57	N N N N N N N	Banbridge Banbridge Bangor Bangor Belfast Belfast Belfast Belfast Belfast Belfast Belfast	
ordon Wills  ke Slack  aniel De Block  marlie Wallace  arriet Wallace  mes Collins  att Fleming  obert Newton  aful Mistry  arnet Ronander  ary Newton  aam Ahmed  ophie Stradins  m Stones	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management Navigation Wealth Management Four Rivers Financial Planning Cheshire Wealth Partnership Fleming & Co Wealth Management Chartwell Financial Services* Cullen Wealth Perspective Chartwell Financial Services* Arcus Wealth Perspective North Yorkshire Financial Planning Dickinson Wealth	R R R I I I I I R	54 33 13 81 16 204 148 57 51 47 41	N N Y Y N Y N N N N N N N N N N N N N N	Wakefield  Wakefield  Wakefield  Wallsend  Wallsend  Warrington	1 2 1 1 7+ 3 1 1 1 1 1 1 1 1	lain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell Gareth Elliott  Michael Hamill Russell Hathaway Trevor Johnston  Paul McCoubrey Jonathan Scott  Philip Andrews  Will Clow  Casey Graham Gillian Walsh	Management Equinox Financial Planning  NORTHI Modulus Financial Planning  Modulus Financial Planning IQ&Co  True Potential Newbridge Financial Planning* Navigate IFA NI Money Platinum Financial Planning* Navigate IFA Platinum Financial Planning* Abrdn IQ&Co Quilter Financial	R R I I R R I I R I R I R R I R R	24  63  38  50  26  180  84  79  73  72  58  57  55  45	N N N N N N N N N N N N N N N N N N N	Banbridge Banbridge Bangor Bangor Belfast Belfast Belfast Belfast Belfast Belfast Belfast Belfast	
ke Slack  aniel De Block  harlie Wallace  mes Collins  att Fleming  obert Newton  raful Mistry  arnet Ronander  ary Newton  ham Ahmed  ophie Stradins  om Stones  chard Dickinson	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management  Four Rivers Financial Planning Four Rivers Financial Planning Four Rivers Financial Planning Cheshire Wealth Partnership Fleming & Co Wealth Management  Chartwell Financial Services* Cullen Wealth Perspective Chartwell Financial Services* Arcus Wealth Perspective North Yorkshire Financial Planning Dickinson Wealth Management DWB Wealth	R R R I I I I I R	54 33 13 81 16 204 148 57 51 47 41 34 12 154	N N Y Y N Y N N N N N N N N N N N N N N	Wakefield  Wakefield  Wakefield  Wallsend  Wallsend  Warrington	1 1 1 1 7+ 3 1 1 1 1 1 1 4	lain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell Gareth Elliott  Michael Hamill Russell Hathaway Trevor Johnston  Paul McCoubrey Jonathan Scott  Philip Andrews  Will Clow  Casey Graham Gillian Walsh	Management Equinox Financial Planning  NORTHI Modulus Financial Planning  Modulus Financial Planning IQ&Co  True Potential Newbridge Financial Planning* Navigate IFA NI Money Platinum Financial Planning* Navigate IFA Platinum Financial Planning* Abrdn IQ&Co Quilter Financial	R R I I R R I I R I R I R R R R	24  RELA 63 38 50 26 180 84 79 73 72 58 57 57 55 45 43	N N N N N N N N N N N N N N N N N N N	Banbridge Banbridge Bangor Bangor Belfast Belfast Belfast Belfast Belfast Belfast Belfast Belfast	
ordon Wills ke Slack	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management  Four Rivers Financial Planning Four Rivers Financial Planning Four Rivers Financial Planning Cheshire Wealth Management  Chartwell Financial Services* Cullen Wealth Perspective Chartwell Financial Services* Arcus Wealth Perspective North Yorkshire Financial Planning Dickinson Wealth Management DWB Wealth Management DWB Wealth Consultancy Newcastle	R R R R I I I I I I R R R	54 33 13 81 16 204 148 57 51 47 41 34 12 154	N N Y Y N N Y N N N N N N N N	Wakefield  Wakefield  Wakefield  Wallsend  Wallsend  Warrington	1 2 1 1 2 1 1 1 1 4 4 4	lain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell Gareth Elliott  Michael Hamill Russell Hathaway Trevor Johnston  Paul McCoubrey Jonathan Scott  Philip Andrews  Will Clow  Casey Graham Gillian Walsh	Management Equinox Financial Planning  NORTHI Modulus Financial Planning  Modulus Financial Planning IQ&Co  True Potential Newbridge Financial Planning* Navigate IFA NI Money Platinum Financial Planning* Navigate IFA Platinum Financial Planning* Abrdn IQ&Co Quilter Financial	R R I I R R I I R I R I R R I R R	24  RELA 63 38 50 26 180 84 79 73 72 58 57 57 55 45 43	N N N N N N N N N N N N N N N N N N N	Banbridge Banbridge Bangor Bangor Belfast Belfast Belfast Belfast Belfast Belfast Belfast Belfast	
ke Slack  aniel De Block  anarlie Wallace  arriet Wallace  mes Collins  att Fleming  obert Newton  raful Mistry  arnet Ronander  ary Newton  ham Ahmed  ophie Stradins  om Stones  chard Dickinson  yan Wiggins  avid Mitchell	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management  Four Rivers Financial Planning Four Rivers Financial Planning Cheshire Wealth Partnership Fleming & Co Wealth Management  Chartwell Financial Services* Cullen Wealth Perspective Chartwell Financial Services* Arcus Wealth Perspective North Yorkshire Financial Planning Dickinson Wealth Management  DWB Wealth Consultancy Newcastle Financial Advisers*	R R R R I I I I I I R R R R R R	54 33 13 81 16 204 148 57 51 47 41 12 154	N N Y Y N N Y N N N N N N N N N N N N N	Wakefield  Wakefield  Wakefield  Wallsend  Warrington	1 2 1 1 7+ 3 1 1 1 1 4 4 1 5 5	lain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell Gareth Elliott  Michael Hamill Russell Hathaway Trevor Johnston  Paul McCoubrey Jonathan Scott  Philip Andrews  Will Clow  Casey Graham Gillian Walsh Paul Muckle	Management Equinox Financial Planning  NORTHI  Modulus Financial Planning  Modulus Financial Planning  IQ&Co  True Potential  Newbridge Financial Planning*  Navigate IFA  NI Money  Platinum Financial Planning*  Navigate IFA  Platinum Financial Planning*  Platinum Financial Planning*  Platinum Financial Planning*  Platinum Financial Planning*  Auticulate  platinum Financial Planning*  Auticulate  platinum Financial Planning*  Auticulate  platinum Financial Platinum Financial Planning*  Auticulate  Advisers	R  ERNI  I  R  R  I  I  R  I  R  I  I  R  R  I  I	24  RELA 63 38 50 26 180 84 79 73 72 58 57 57 55 45 43	N ND Y Y N N N N N N N N N N N N N N N N	York  Banbridge  Banbridge  Bangor  Bangor  Belfast	
arriet Wallace  arriet Rounder  arry Newton  arany Newto	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management Ravigation Wealth Management Four Rivers Financial Planning Four Rivers Financial Planning Cheshire Wealth Partnership Fleming & Co Wealth Management Chartwell Financial Services* Cullen Wealth Perspective Chartwell Financial Services* Arcus Wealth Perspective North Yorkshire Financial Planning Dickinson Wealth Management DWB Wealth Consultancy Newcastle Financial	R R R I I I I R R R	54 33 13 81 16 204 148 57 51 47 41 12 154 112 12	N N N Y Y N N Y N N N N N N N N N	Wakefield  Wakefield  Wakefield  Wallsend  Warrington	1 2 1 1 7+ 3 1 1 1 1 1 4 4 1 1	lain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie Stephen Bell Gareth Elliott  Michael Hamill Russell Hathaway Trevor Johnston  Paul McCoubrey Jonathan Scott  Philip Andrews  Will Clow  Casey Graham Gillian Walsh Paul Muckle  FIRM * Top Rated Firm STATUS I Independent fire	Management Equinox Financial Planning  NORTH  Modulus Financial Planning  Modulus Financial Planning  IQ&Co  True Potential  Newbridge Financial Planning*  Navigate IFA  NI Money Platinum Financial Planning*  Navigate IFA  Platinum Financial Planning*  Abrdn  IQ&Co  Quilter Financial Advisers	R  ERNI  I  R  R  I  I  R  I  R  I  I  R  R  VEARS	24  RELA 63 38 50 26 180 84 79 73 72 58 57 57 55 45 43	N V Y Y N Y Y N N N N N N N N N N N N N	York  Banbridge  Banbridge  Bangor  Bangor  Belfast	
ordon Wills  ke Slack  aniel De Block  arriet Wallace  mes Collins  att Fleming  obert Newton  aful Mistry  arnet Ronander  ary Newton  aam Ahmed  ophie Stradins  m Stones  chard Dickinson  van Wiggins  avid Mitchell	Planning Kate Bailey Financial Planning Wills Financial Consultancy Navigation Wealth Management  Four Rivers Financial Planning Four Rivers Financial Planning Four Rivers Financial Planning Cheshire Wealth Partnership Fleming & Co Wealth Management Chartwell Financial Services* Cullen Wealth Perspective Chartwell Financial Services* Arcus Wealth Perspective North Yorkshire Financial Planning Dickinson Wealth Management DWB Wealth Consultancy Newcastle Financial Advisers* Ellis Bates (part of Shackleton)*	R R R R I I I I I R R R R R I I I I I I	54 33 13 81 16 204 148 57 41 34 12 154 112 109 65	N N N Y Y N N N N N N N N N N N Y Y	Wakefield  Wakefield  Wakefield  Wallsend  Wallsend  Warrington  Warrington	1 2 1 1 7+ 3 1 1 1 1 4 4 1 5 3 3	lain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell Gareth Elliott  Michael Hamill Russell Hathaway Trevor Johnston  Paul McCoubrey Jonathan Scott  Philip Andrews  Will Clow  Casey Graham Gillian Walsh Paul Muckle  FIRM  * Top Rated Firm STATUS	Management Equinox Financial Planning  NORTHI Modulus Financial Planning Modulus Financial Planning IQ&Co True Potential Newbridge Financial Planning* Navigate IFA NI Money Platinum Financial Planning* Navigate IFA Platinum Financial Planning* Platinum Financial Planning* Platinum Financial Planning* Advisers  IQ&Co Quilter Financial Advisers	R  ERNI  I  R  R  I  I  R  I  R  I  I  R  R  VEARS	24  RELA 63 38 50 26 180 84 79 73 72 58 57 57 55 45 43	N V Y Y N Y Y N N N N N N N N N N N N N	York  Banbridge  Banbridge  Bangor  Bangor  Belfast  Belfast	

Mark Easter Gareth Nicholson Stephen Cross	DBL Asset Management*	1	46			2
			40	N	Wilmslow	2
Stephen Cross	True Potential	R	95	Υ	Windermere	1
William Smith	True Potential Wirral Financial	R I	135 125	N N	Wirral Wirral	7-
Laura Pearson	Services Storeton Rose	ı	98	N	Wirral	3
	Financial Planning					
Tim Sands	Quilter Financial Advisers	R	70	Y	Wirral	1
Andrew Birley	Williams Birley Wealth Management	R	50	N	Wirral	1
Richard Jones	Smart Independent Financial Advice	I	46	Υ	Wirral	3
Michael Piper	Armstrong Watson	I	11	N	Workington	1
Simon Bishop	DWB Wealth Consultancy	R	14	N	Worksop	1
Olivia Vickers	Newcastle Financial Advisers*	R	68	Υ	Yarm	2
Al Spall	MAP Financial Planning	I	133	Υ	York	7-
Deb Jacobs	PenLife Associates	I	126	N	York	3
Mark Fisher	Ardent Financial Planning	I	119	Υ	York	5
Nick Lawson	HGH Wealth Management	I	88	Υ	York	1
Ruth Norman	Ardent Financial Planning	I	87	Υ	York	5
Tom Hughes	PenLife Associates	I	79	N	York	2
Gary O'Brien	Ardent Financial Planning	ı	68	Υ	York	1
Louis Maddison	PenLife Associates	I	59	Υ	York	3
Adam Dent	PenLife Associates	I	48	N	York	3
Nicola Page	Nicola Page Financial Solutions	R	47	N	York	4
James Wadsworth	PenLife Associates	I	41	N	York	2
Niall Middleton	Minster Financial Planning	R	37	N	York	2
Craig Howard	PenLife Associates	I	35	N	York	2
Matthew Sharp	Sharp Financial Planning	1	33	Υ	York	1
Soyfur Rahman	PenLife Associates	I	32	N	York	2
Alan Broadhead	Equinox Financial Planning	R	24	N	York	1
		1	24	N	York	2
Harry Mays	AFH Wealth Management	•				
Harry Mays Iain Scott		R	24	N	York	2
lain Scott	Management Equinox Financial Planning NORTHI	R ERN I	24 REL <i>A</i>	AND		2
	Management Equinox Financial Planning	R ERN I	24		York Banbridge	3
lain Scott	Management Equinox Financial Planning  NORTHI Modulus Financial	R ERN I	24 REL <i>A</i>	AND		
lain Scott Dale Kirkpatrick	Management Equinox Financial Planning  NORTHI Modulus Financial Planning Modulus Financial	R ERN I	24 <b>REL</b> <i>A</i> 63	AND Y	Banbridge	3
Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell	Management Equinox Financial Planning  NORTHI Modulus Financial Planning Modulus Financial Planning IQ&Co True Potential	R ERN I I R R	24  RELA 63 38 50 26	Y Y N Y	Banbridge Banbridge Bangor Bangor	3 3 1
lain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie	Management Equinox Financial Planning  NORTHI Modulus Financial Planning  Modulus Financial Planning IQ&Co	R ERN I I I R	24  RELA 63 38 50	AND Y Y	Banbridge Banbridge Bangor	3 3
Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell  Gareth Elliott	Management Equinox Financial Planning  NORTHI Modulus Financial Planning Modulus Financial Planning IQ&Co  True Potential Newbridge Financial Planning* Navigate IFA	R I I R R I I	24  RELA 63 38 50 26 180	Y Y N Y N	Banbridge Banbridge Bangor Bangor Belfast	3 3 1 7+
Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell  Gareth Elliott	Management Equinox Financial Planning  NORTH  Modulus Financial Planning  Modulus Financial Planning IQ&Co  True Potential Newbridge Financial Planning* Navigate IFA NI Money Platinum	R I I R R I	24  RELA 63 38 50 26 180	Y Y N Y Y	Banbridge Bangor Bangor Belfast	3 3 1 7+
Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell Gareth Elliott  Michael Hamill Russell Hathaway Trevor Johnston	Management Equinox Financial Planning  NORTHI Modulus Financial Planning Modulus Financial Planning IQ&Co  True Potential Newbridge Financial Planning* Navigate IFA NI Money Platinum Financial Planning*	R I I R R I I I	24  REL# 63 38 50 26 180 84 79 73	Y Y N Y N Y N N N N N N N N N N N N N N	Banbridge Bangor Bangor Belfast Belfast Belfast Belfast	3 3 1 7+ 3 5 2
Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell  Gareth Elliott  Michael Hamill  Russell Hathaway	Management Equinox Financial Planning  NORTHI Modulus Financial Planning Modulus Financial Planning IQ&Co  True Potential Newbridge Financial Planning* Navigate IFA NI Money Platinum Financial Planning* Navigate IFA Platinum Financial Planning*	R I I R R I I	24  RELA 63 38 50 26 180 84 79	Y Y N Y Y N Y Y	Banbridge Banbridge Bangor Bangor Belfast Belfast Belfast	3 3 1 7+
Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell Gareth Elliott  Michael Hamill Russell Hathaway Trevor Johnston	Management Equinox Financial Planning  NORTH  Modulus Financial Planning  Modulus Financial Planning IQ&Co  True Potential  Newbridge Financial Planning*  Navigate IFA  NI Money Platinum Financial Planning*  Navigate IFA  Platinum Financial Planning*  Platinum Financial Planning*  Platinum Financial Planning*	R I I R R I I R I I I I I I I I I I I I	24  RELA 63 38 50 26 180 84 79 73	Y Y N Y N Y N N N N	Banbridge Banbridge Bangor Bangor Belfast Belfast Belfast Belfast	3 3 1 7+ 3 5 2
Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell Gareth Elliott  Michael Hamill Russell Hathaway Trevor Johnston  Paul McCoubrey Jonathan Scott	Management Equinox Financial Planning  NORTHI  Modulus Financial Planning IQ&Co  True Potential Newbridge Financial Planning* Navigate IFA NI Money Platinum Financial Planning* Navigate IFA Platinum Financial Planning* Platinum Financial	R I I R R I I I I I I I I I I I I I I I	24 RELA 63 38 50 26 180 84 79 73	AND Y Y N Y Y N N N N N N N	Banbridge Banbridge Bangor Bangor Belfast Belfast Belfast Belfast Belfast	3 3 1 7+ 3 5 2
Jain Scott  Dale Kirkpatrick  John Sloan  Heather McConaghie  Stephen Bell Gareth Elliott  Michael Hamill Russell Hathaway Trevor Johnston  Paul McCoubrey Jonathan Scott  Philip Andrews	Management Equinox Financial Planning  NORTHI  Modulus Financial Planning  Modulus Financial Planning  IQ&Co  True Potential  Newbridge Financial Planning*  Navigate IFA  NI Money Platinum Financial Planning*  Navigate IFA  Platinum Financial Planning*  Platinum Financial Planning*  Platinum Financial Planning*  Platinum Financial Planning*  Platinum Financial Planning*	R I I R R I I I I I I I I I I I I I I I	24 63 38 50 26 180 84 79 73 72 58 57	Y Y N Y Y N N N N N N N	Banbridge Banbridge Bangor Bangor Belfast Belfast Belfast Belfast Belfast Belfast	3 3 1 7+ 3 5 2 3 2

20  21311112		111 588	Trestallitence																	
VOUCHE	DFOR'S TOP R	RATE	D FIN	ANC	IAL ADVISERS		Conrad Balatoni	Balatoni Financial Planning	R	46	N	Corstorphine	1	Jordan Cairney	Ascot Lloyd*	1 7	4	Υ	Glasgow	2
	NORTH	ERN I	REL/	AND			Amy Ireland	Destination	R	10	N	Cupar	1	Vihar Shah	Forvis Mazars* Simple Financial			N	Glasgow	4
		s	N.	E.	NO	YEARS Qualified	Hexley Karen Lauder	Wealth Intelligent	1	11	N	Currie	1	Bobby Welsh	Simple Financial Planning	_		Υ	Glasgow	1
NAME	FIRM	STATUS	REVIEWS	FEES	LOCATION	YEAR		Pensions	1					Brian McNicol	Armstrong Watson	l 6	2	N	Glasgow	5
Johanna Rooney	Platinum Financial	I	35	N	Belfast	2	Keith Roseburgh	Financial	'	74	N	Dalkeith	5	Angela Proctor	APC Financial Solutions*	5	4	N	Glasgow	1
Matt Greer	Planning* Navigate IFA	1	35	N	Belfast	3	Andrew Finnie Steven Conchie	Border Finance Armstrong	1	1690 41	Y N	Dumfries Dumfries	7+ 2	Siobhan Mullaney	Independent Financial Advice	١ 4	9	N	Glasgow	2
Gary Dickson	Milecross	R	34	N	Belfast	2		Watson	_						Centre		_			
	Financial Solutions						Andrew Middlemiss	Middlemiss and Associates	R	239	N	Dunbar	5	Farzhana Khan	AFH Wealth Management	1 4	4	N	Glasgow	4
Jay Price	IQ&Co AAB Wealth	R	33	N Y	Belfast	1	Raymond Broomfield	AFH Wealth Management	I	117	N	Dunbar	5	Lynne Meek	APC Financial Solutions*	1 3	6	N	Glasgow	1
Alastair Moore	Chartered Financial	'	32	Ť	Belfast	2	Dave Murray	Dave Murray Wealth	R	30	N	Dundee	3	Gordon Keane	LMC Financial	R 3	3	N	Glasgow	2
Michael Caddia	Planners*		10	N	Dalfact	2	Alan Duna	Management	В	16	M	Dundas	1	Darrel Jones	Financial	١ 3	2	N	Glasgow	1
Michael Geddis	Platinum Financial Planning*	'	19	N	Belfast	2	Alan Dunn	Alan Dunn Financial Management	R	16	N	Dundee	'	Keith Brooks	Succession*  Paramount	l 3	2	Υ	Glasgow	1
Ciaran Scullion	From Acorns	ı	88	Υ	Cookstown	1	Will Burns	_	R	59	N	Dunfermline	3		Wealth Management					
	Financial Planning						Sarah Miller	Bay Financial Planning	1	47	N	Dunfermline	1	Graeme Melrose	McCrea Financial   Services*	1 3	0	N	Glasgow	1
Simon Moore	Aligned Financial Planning	R	59	Υ	Holywood	2	Ian Galston	2plan Wealth Management	I	115	Υ	East Kilbride	2	Anthony Blake	Anthony Blake Financial	R 2	4	N	Glasgow	1
Tanya Martin	IQ&Co	R	53	N	Holywood	4	Graeme Crooks	Newlands	R	30	N	East Kilbride	1	land of Completi	Planning				St	
Mark Weatherall Christopher Todd	IQ&Co Hills Financial	R I	26 47	N N	Holywood Larne	1		Financial Planning						Jonathan Campbell	McCrea Financial Services*	. 2	3	N	Glasgow	1
Jack White	Planning Hills Financial		14	N	Larne	1	Rachel Stewart  Kathryn Tomlinson	Traprain Financial Calton Wealth	R		N Y	East Linton Edinburgh	4 7+	Adam Tweedie	Cove Wealth Management	R 19	9	N	Glasgow	1
	Planning	_					, ,	Management			•	Ü		Cameron Bone	Forvis Mazars*	1:		N	Glasgow	1
Richard Girvan Laura Collins	Ardent Wealth Ardent Wealth	R R	36 48	Y	Lisburn Londonderry	3	Graeme McInally	Mearns & Company*	1	137	Υ	Edinburgh	1	Grant Hutton	Hunter Wealth Management	1	3	N	Glasgow	1
Paul Chada	True Potential	R	113	N	Magherafelt	1	Katrina Bruce	Mearns & Company*	I	94	Υ	Edinburgh	1	Michael Macadam	McCrea Financial   Services*	1 18	3	N	Glasgow	1
Neill Gregson	NG Wealth Management	R	54	N	Moira	4	Kenny Stevenson	Forvis Mazars*	I	88	N	Edinburgh	3	Chris Bain	McCrea Financial   Services*	1 10	5	N	Glasgow	1
Diane Pankhurst	IQ&Co	R	39	N	Newtownabbey	3	Aurelija Buckute	Mearns & Company*	I	75	Υ	Edinburgh	1	Katherine	Forvis Mazars*	1 1	1	N	Glasgow	1
Peter Farrant Alastair Hall	Argentis IQ&Co	I R	25 22	N N	Newtownabbey Newtownabbey	2	Katie Ridland	Ridland Wealth Management	R	71	N	Edinburgh	4	Diamond Sophie Tinney	Intelligent	1 14	1	Υ	Glasgow	1
Colin McHugh	Temple Gray	ı	31	Υ	Omagh	2	Malcolm Steel	Mearns & Company*	1	70	Υ	Edinburgh	1	Kevin Campbell	Pensions Campbell	1 10	)	N	Glasgow	1
	SC	OTL <i>F</i>	AND				Adrian Hanger	ADH Wealth	R	68	N	Edinburgh	5		Financial Services				-	
Martin Welsh	Welsh & Taylor Wealth*	R	122	N	Aberdeen	5	Carley	Management Mearns-Begley	R	65	N	Edinburgh	5	Lyle Douglas	Kellyhill Financial Planning	R 1	)	N	Glasgow	1
Kieran Taylor	Welsh & Taylor	R	115	N	Aberdeen	5	Mearns-Begley	Wealth Management				ŭ		Thomas Marshall	S W Financial Management	1:	33	Υ	Hamilton	7+
Alan Rutherford	Wealth* Alan Rutherford	R	82	N	Aberdeen	1	Richard Johnston	AAB Wealth Chartered	I	63	Υ	Edinburgh	3	Neil Aspinall	Truly Independent	1 10	)9	Υ	Insch	5
7114111411141141	Wealth Management		-		7.20.400	·		Financial Planners*						Jennifer Arthur	Money Advice &	1 2	6	N	Inverclyde	1
Steven Mcknight	McKnights Associates	R	82	N	Aberdeen	1	Craig Davidson	C. Davidson Financial	R	59	N	Edinburgh	1	Mary MacFarlane	Planning Mary MacFarlane	R 19	95	N	Inverness	5
	Wealth Management						Paul McCabe	Planning Acumen Financial		55	N	Edinburgh	1		Financial Planning					
Rory Craig	Russell Gibson Financial	1	65	N	Aberdeen	1		Planning				_		Darran Murphy	Tweed Wealth Management	R 6	3	N	Inverness	2
	Management*						Sam Cowan Casey Crooks	Charles Stanley* True Potential	R R	55 53	Y	Edinburgh Edinburgh	3	Daniel Murdoch	57 North Financial	5	2	N	Inverness	1
Alan Ball	Russell Gibson Financial Management*	1	61	N	Aberdeen	1	Jason Baggott	Tweed Wealth Management	R	52	N	Edinburgh	3	Jake Bernardi	57 North Financial	۱ 4	5	N	Inverness	1
Adam Sinclair	Adam Sinclair &	R	59	N	Aberdeen	1	Simon Boyd	Simon Boyd	R	50	N	Edinburgh	3	Colin Macdonald	Planning Phoenix Wealth	۱ 2	3	N	Johnstone	1
Sean Mills	Associates McKnights	R	51	N	Aberdeen	1		Financial Management						Josh Kinning	Solutions Phoenix Wealth	1 1		N	Johnstone	1
	Associates Wealth						Tom Barbour	T R Barbour Financial	R	44	N	Edinburgh	2		Solutions				•	
Zyg Krukowski	Management McKnights	R	51	N	Aberdeen	1	Scott Mackintosh	Planning Alpha Wealth	1	39	N	Edinburgh	3	Jean Dawson	More Than Mortgages	1 1	3	Υ	Kinross	4
	Associates Wealth						Lesley Mackintosh	Independent	1	33	N	Edinburgh	1	Mike Baxter	Radiant Financial   Planning	l 8	2	Υ	Kirkcaldy	1
Tom Hyslop	Management Russell Gibson	ı	47	N	Aberdeen	1	Stuart McAdam		R	33	N	Edinburgh	2	David Cameron-Harper	Cairn Independent	5	1	N	Kirkcaldy	2
	Financial Management*							Wealth Management						Michael McLintock	Adelp Financial Solutions	1 10	)5	Υ	Lanark	7+
Scott Morrison	Charles Stanley*	R	42	Υ	Aberdeen	1	Angus Kirk	Transform Financial	1	28	N	Edinburgh	2	David Clark		R 3	5	Υ	Lanark	1
Liviu Bocancia	Welsh & Taylor Wealth*	R	24	N	Aberdeen	1	land a Bad	Planning	_	22		E.C. L		Darren Burns	DPB Wealth			Υ	Larbert	4
April Ritchie Emma Gibb	Mattioli Woods Russell Gibson	R I	20 18	N N	Aberdeen Aberdeen	2	Jonathan Barkey Louis Murray	Jonathan Barkey Succession	R I	23	N N	Edinburgh Edinburgh	1	Dani-Rose O'Ryan	Management Invest Retire	R 2	5	N	Larbert	1
2	Financial Management*				7.20.400		Lindsey Docherty	Wealth Independent	1	15	N	Edinburgh	1	John Maxwell	Protect MX Independent	. 2	47	N	Largs	6
Laura Pike	The Pike Partnership	R	12	N	Aberdeen	1		Women*				_		,	Financial Services*	_		-		-
Stephen McMahon	One Financial	ı	79	Υ	Airdrie	6	Will Bleasdale	Azets Wealth Management*	ı	15	N	Edinburgh	1	Michael McGinty	Sandringham	1 7	5	N	Largs	6
Allan Moffat	Solutions*  Carron Financial	ı	107	Υ	Annan	5	Alex Hill	Kellyhill Financial Planning	R	12	N	Edinburgh	1		Financial Partners*					
	Services	_				_	Stuart Bouglas	abrdn	R	12	Υ	Edinburgh	1	Kenneth Murphy Steven Guthrie		R 7 R 6		N N	Lasswade Lasswade	1 5
Cary Stewart	CNS Financial Solutions	R	23	N	Arbroath	2	Neil Miller	Truly Independent	I	89	Υ	Falkirk	6	Storen Gatimic	Consultancy			.,	Lussinauc	
Mike Rafter Richard Webb	True Potential Pia Financial	R R	17 122	N N	Arrochar	1	Greg Pascazio	St. James's Place	R	10	N	Falkirk	1	Vincent Throp	Throp Financial Planning	R 2	49	Υ	Linlithgow	5
	Solutions	N.			Ayr		Robbie MacKillop	17 Wealth Management*	I	230	N	Glasgow	5	Graeme Inglis	Poise Financial Planning	1 17	8	Υ	Linlithgow	5
Kevin Owens	One50 Financial Planning	ı	91	N	Ayr	5	Ryan Gray	Ascot Lloyd*	I	189	Υ	Glasgow	2	Martin Heslop	Sutherland	R 5	2	Υ	Linlithgow	2
Euan McAuliffe	McPherson Wealth	R	44	N	Bellshill	1	David Wright	Ascot Lloyd*	1	174	Y	Glasgow	2		Mayfair Financial Planning					
Elliot Tate	Newcastle	R	18	N	Berwick-upon-	1	Dhawal Chandan	Just Financial Group	ı	169	Υ	Glasgow	1	Colin Welsh	Ellis Bates (part of Shackleton)*	1:	23	Υ	Livingston	3
	Financial Advisers*				Tweed		Nadav Brown Stuart Lamont	Ascot Lloyd* Waverton Wealth	l R	138 130	Y N	Glasgow Glasgow	1 5	Lucy Logan	Calderwood Financial	R 4	5	N	Livingston	1
David Charnley	Southern Financial Services	I	102	Υ	Bothwell	7+		Planning				_		Steven Auldjo		R 1		N	Livingston	1
Carl Melvin	Affluent Financial Planning*	I	381	Υ	Bridge of Weir	7+	Alan Knox	Financial Succession*	I	114	N	Glasgow	1	Beverley Riddell	Global Advice	1 3	8	Υ	Melrose	2
Martin Joyce	Brierie Financial Planning	I	98	N	Bridge of Weir	6	Nadeen Watson	Spectrum Wealth Group	I	102	N	Glasgow	3	Cameron Renton	Group Renton Wealth	1 2	3	Υ	Musselburgh	2
Darren Watson	Affluent Financial	I	28	N	Bridge of Weir	1	Andrew Conway	One Financial Solutions*	I	97	Υ	Glasgow	6	Gavin Middlemiss	Management	R 7		N	North Berwick	1
Clayton Cumming	Planning* True Potential	R	410	Υ	Clydebank	7+	Colin Campbell	Forvis Mazars*	I	96	N	Glasgow	5		Associates					
Kafai Wong	Key Financial Wealth Solutions	R	184	N	Coatbridge	3	Renata Cook	Renata Cook Wealth	R	77	N	Glasgow	3	Ranald Hall	Gilson Gray Financial Management	R 2	5	N	North Berwick	
	Joiations						I	Management					I							

Robert Allan	Independent Financial Advice	I	66	Υ	Paisley	3
Natalie Donnell	Centre Flying Colours Advice	1	21	N	Paisley	1
Andrew Stewart	A S Wealth Management	R	65	N	Perth	5
Craig Herd	Radiant Financial Planning	1	10	N	Perth	1
Craig Malcolm Bush	Money Advice & Planning	I	44	N	Renfrew	2
Gordon Young	Azets Wealth Management*	1	26	N	Renfrew	1
Graham Brodie	Succession Wealth	ı	144	Υ	Stirling	7+
Sean Gilbert	Select Wealth	I	106	Υ	Stirling	6
Kirsty McAuliffe	Managers Invest Retire	R	20	N	Stirling	1
Elaine Clunie	Protect Buchan Wealth	R	66	N	Stonehaven	5
Louise Mackenzie	Management Highlands &	R	10	N	Stornoway	1
Niels Cellember	Islands Financial Advice		160	M	Torre	7.
Nick Callaghan Jacqueline Hillan	JC Roxburgh JC Roxburgh	1	169 79	N N	Troon	7÷ 2
Martyn Paterson	AAB Wealth Chartered Financial Planners*	I	124	Y	Westhill	2
Kelly Shek	AAB Wealth Chartered Financial Planners*	I	36	N	Westhill	1
Lisa Tait	AAB Wealth Chartered Financial Planners*	I	33	N	Westhill	2
Claire Marston	AAB Wealth Chartered Financial Planners*	I	22	N	Westhill	1
Peter Hope	Acumen Financial Planning	I	15	N	Westhill	1
	SOUTH E	AST	ENGL	AND		
Stuart Brown	Eight Wealth Management	R	199	N	Alton	5
Nick Winter	Quilter Financial Advisers	R	22	N	Alton	2
Julia Keith	Succession Wealth	I	55	N	Amersham	1
Keith Smithson	Succession Wealth	I	47	N	Amersham	2
Alan Drysdale	AGILITY Financial Advisers	I	17	N	Amersham	1
Asif Hussain	Asset Wealth Advisory	R	96	Υ	Ashford	5
Colin Quinn	Q & A Financial Planning	R	45	N	Ashford	4
Toby Winyard	Lester Brunt Wealth Management Sandringham	R	36 14	N N	Ashford Ashford	1
Sarah Hope	Financial Partners*	'	14	N	Asilloru	•
Hannah Ripley	Talis Financial Advisers	I	10	N	Ashford	1
Nathan Gonsalves-	Twelve Wealth Management	R	31	N	Aylesbury	1
Williams David Mills	Ridgeways	I	30	Υ	Aylesbury	1
Sarah Blyth	Blyth Wealth Management	1	91	Υ	Basingstoke	2
Ben Middleton	True Potential	R	90	N	Basingstoke	4
Jack Saunders Richard Pearce	ilumiti Richard Pearce	I R	78 52	Y N	Basingstoke Basingstoke	3
ciiuru i caice	Wealth Management		J2	.•	_usingstoke	7
Stuart Harmer	M&D Wealth Management	R	41	N	Basingstoke	2
Leigh Bennett	Watch Oak Private Wealth	R	42	N	Battle	3
Lance Richards	The Lance Richards Practice	R	39	N	Battle	3
Sam Durling	Watch Oak Private Wealth	R	10	N	Battle	1
Jonathan Miller John Howson	365ifa Stellar Financial	I R	97 74	N N	Bedford Bedford	2
Emily Pool	Planning Happy Planet Financial Planning	I	60	Υ	Bedford	5
Aga Drozd	Harrison James Financial Planners	R	51	N	Bedford	1
William Diggins	Ascot Lloyd*	I	101	Υ	Benfleet	2
Martin Turbin	Clarity Wealth Management	1	42	Υ	Benfleet	1
Ross Lambert Robert Stringer	Forvis Mazars*  Stringer Mann Chartered Financial Planners	R	145 52	N N	Berkhamsted Berkhamsted	4
Ed Evans	Stringer Mann Chartered Financial Planners	R	34	N	Berkhamsted	3
Chris Philcox Jenny Jackson	True Potential Premier Plus	R I	73 130	Y Y	Bexhill-on-Sea Biggleswade	1 7+
, juckson			.50	•	99.03 made	•

	3	Charlotte Gibbon	Independent Personal Financial Management	I	105	Υ	Biggleswade	5
	1	Howard Bullock	Clear Financial Advice	I	96	N	Billericay	4
	5	Daniel Parkinson	Dawn Financial	R	11	N	Bognor Regis	1
	1	Liviu Ratoi	Planning Flying Colours	ı	30	N	Bracknell	2
	2	George Agan	Advice Flying Colours	ı	27	N	Bracknell	2
	1		Advice				Procknoll	
	7+	Lydia Wroe	Lydia Wroe Financial Planning	R	20	N	Bracknell	1
		Christopher Peters	Flying Colours	ı	15	N	Bracknell	1
	6	Jayna Shah	Advice JPS Wealth	R	106	N	Brighton	5
	1		Management				_	
en	5	Christina Wood	Octo Financial Planning	R	72	Υ	Brighton	1
у	1	Simon Wateridge	Intelligent Pensions	I	56	Υ	Brighton	2
		Philip Hanley	Philip James IFA*	I	625	Υ	Burford	7+
	7+	Sian MacInnes	Callabas Financial Services	I	325	Υ	Burford	7+
	2	Michael Piper	Temple Piper Financial Planning	R	33	N	Burford	2
		Harry Morgan	Retire by Design	1	151	Υ	Burgess Hill	7+
	1	Daniel Raggett	Attivo	I	22	Y	Burgess Hill	1
		Piers Bonnett	Wellesley Investment	R	13	N	Burgess Hill	1
	2	Harj Gill	Management Sandringham Financial	ı	81	N	Burnham	5
		Ryan Van den	Partners* In Partnership	1	98	N	Camberley	5
	1	Bergh						
		Samsu Miah	Berkshire Financial Planning	R	58	Υ	Camberley	5
	1	Peter Ward	St. James's Place	R	56	N	Camberley	2
		Vic Kleboe	Penrose Wealth Management	R	52	N	Camberley	4
	5	Andy Degiorgio	Penrose Wealth Management	R	24	N	Camberley	1
	2	Lee Giles	Verum Financial	1	359	Y	Canterbury	7+
1	1	Paul Huggins	Huggins Wealth Management*	I	267	Υ	Canterbury	1
ı	2	Samantha Secomb	Women's Wealth	1	88	Y	Canterbury	2
		Oliver Secomb	Pentins Financial Planners	1	38	Υ	Canterbury	2
ı	1	Jason Woolgar Matthew Carr	Verum Financial	1	32	N Y	Canterbury	1
	5	Matthew Carr Bruce Davies	Holden &	I	21 13	Y	Canterbury Canterbury	1
	4	Tony Duckworth	Partners* Tony Duckworth	R	43	N	Canvey Island	3
	3		Financial Services					
		Wayne Smith	WLS Investment Partnership*	1	138	N	Chatham	2
	1	Karen Berisford	FirmStone Wealth	R	36	N	Chesham	1
	1	Lewis McGonigal Sunil Karia	Perspective Perspective	I I	13 11	N N	Chesham Chesham	1
	1	Brad Ainsworth	Cathedral Wealth	R	123	N	Chichester	6
	1	Paul D Brown	Management Ascot Lloyd*	ı	122	Υ	Chichester	2
	1	Michael Fowler	Succession Wealth	I	50	Υ	Chichester	2
ke	2	Tom Bate	Attivo	1	49	Υ	Chichester	2
ke	4	Peter Greenwood	Greenwood Wealth Solutions	R	41	N	Chichester	2
ce	3	Brian Martin	Argentis	1	35	Υ	Chichester	2
ce	4	Sally Austin	Austin Wealth Management	R	34	N	Chichester	1
		Josh Farrow	Cathedral Wealth	R	24	N	Chichester	2
ke	2	Lottie Kent	Management True Financial	ı	17	N	Chichester	1
	3	Andy Hara	Design Harbour Wealth	R	13	N	Chichester	1
	3		Planning					
	1	John Findlay	Bray Wealth Management*	R	100	Υ	Chobham	5
		Charlotte Rush	Burfields House Wealth	R	43	N	Cranbrook	2
	5	Andrew Loc	Management		115	v	Cranloigh	4
	5	Andrew Lee	One Financial Solutions*	1	115	Υ	Cranleigh	6
		Rupert Miller	Bramley Financial Planning		89	Y	Cranleigh	6
	1	Tim Gurr	TK Gurr Financial Planning	I	47	Υ	Crawley	2
	2	Andrew Brady	Brady Financial Planning	I	198	Υ	Crowborough	1
	1	Simon Munday	Prosperity IFA	ı	180	Υ	Crowborough	1
ted	5	Graham Hicks	GA Hicks	ı	134	N	Crowborough	7+
ted	4	Levi Bonnet	Associates Prosperity IFA	ı	25	Υ	Crowborough	1
		Davy Worsfold	HJP Chartered Financial Planners	R	56	N	Dorking	1
sted	3	Ben Moram	HJP Chartered Financial	R	44	N	Dorking	1
n-Sea	1	Mark Richings	Planners HJP Chartered	R	32	N	Dorking	2
ide	7+	0-	Financial Planners				Ţ	

5	Steven James	HJP Chartered Financial Planners	R	20	N	Dorking	2
4	Michael Phillips	HJP Chartered Financial Planners	R	18	N	Dorking	1
1	Gregor Watt	HJP Chartered Financial Planners	R	11	N	Dorking	1
2	Simon Porter	Porter & Company	I	10	N	Dorking	1
2	Paul Clifford	Clifford Osborne	1	542	Υ	Eastbourne	7-
1	Jamie Sorbie	Atkins Bland	1	37	N	Eastbourne	2
	Sandy McPherson	Fidelius*	I	62	N	Eastleigh	2
1	Tiernan Simmons	Argentis		53	N	Eastleigh	1
5	Jeremy Martin	MWA Financial Advice	I	102	N	Edenbridge	1
1	Jason Eldrid	Eight Wealth Management	R	320	N Y	Fareham Fareham	7-
2	jason Elunu	Sheraton Financial Planning*		243		raienam	,
7÷	Robert Brealey	Abbotstone Financial Solutions	I	155	Υ	Fareham	7-
2	David Gallagher	Capital Planning Partners	R	118	N	Fareham	3
	Nick Clegg	Eight Wealth Management	R	115	N	Fareham	1
7+	Ian Batterbee	Sterling & Law	ı	100	Υ	Fareham	4
1	Mark Holmes	Eighteen Wealth Planning	I	59	Υ	Fareham	1
_	Sasha McKee	Eight Wealth Management	R	58	N	Fareham	2
5	Emma Farmer	AFH Wealth Management	ı	53	N	Fareham	4
5	Sarah Quirk	Sarah Quirk Wealth Associates	R	48	N	Fareham	1
5	Andy McKee	Eight Wealth Management	R	38	N	Fareham	2
2	Larry Clarke	Lawrence Clarke	ı	33	N	Fareham	1
4	Susette Bowden	Lawrence Clarke	I	24	N	Fareham	1
	Kelley Duncan	Lawrence Clarke	I .	21	N	Fareham	1
1	Dave Tomlinson	Eight Wealth Management	R	19	N	Fareham	1
7+	James Murphy	Lawrence Clarke	1	15	N	Fareham	1
1	Mike Osmond	Lawrence Clarke	1	13	N	Fareham	1
	Paul Davis	Lawrence Clarke	ı	12	N	Fareham	1
2	Simon White	Lawrence Clarke	T	11	N	Fareham	1
2	Alan Wall	Eight Wealth Management	R	108	N	Farnborough	4
1	Richard Lake	Blackdown Wealth	R	44	N	Farnborough	1
1	Rory Shipton	Management Shipton Wealth	R	42	N	Farnborough	1
2	Tom Garsed-	Flying Colours	ı	94	Υ	Farnham	3
3	Bennet	Advice					
2	Richard Gross	Church's Financial Planning	I	60	Υ	Farnham	4
1	Tobias Cobb	Aitana Financial Services	R	36	N	Faversham	2
1	James Gill	J G Wealth	R	131	N	Fleet	5
6	Geoff Day	Wilcox Day Wealth Management	R	118	N	Fleet	6
2	Andrew Coles	Ovation Finance*	1	73	N	Fleet	5
2	Paul Scott	Scott Financial	R	67	N	Fleet	1
2	Dean Fermie	Beals Mortgage and Financial Services	R	45	Υ	Fleet	2
2	Tracyann Johnson	Johnson Wealth Solutions	R	42	N	Fleet	3
1	Aaron Ward	Award Financial Planning	R	18	N	Fleet	1
1	Heide Swift	Heide Swift Financial Planning	R	142	N	Flitwick	4
1	Darren Hutton	Collective Financial Planning	R	13	Υ	Flitwick	1
5	Ben Taylor	Consolidare Wealth Management	ı	68	Υ	Folkestone	2
2	Trevor Mitchell	Mitchell Private Clients*	R	78	Υ	Forest Row	5
6	Nigel Burgess	Wardour Investments*	I	89	N	Gerrards Cross	2
6	Phil Adams	Wardour Investments*	I	49	N	Gerrards Cross	2
2	Nimesh Nathwani	Wardour Investments*	I	46	N	Gerrards Cross	1
1	Luke Hartley	Hartley Ross	I	36	Υ	Gerrards Cross	3
1			KEY				
7+	FIRM						
1		า (includes trading	g name	s of To	p Rate	ed Firms). More on	рЗ

TATUS

Independent financial adviser

Restricted financial adviser

FEES PUBLISHED

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

Y Yes, this adviser does display their fees structure on VouchedFor.co.uk

YOU BY	<b>Vouched</b> for
	HOME TO THE UK'S MOST TRUSTED ADVISERS

VOUCHE	DFOR'S TOP F SOUTH E				IAL ADVISERS		Katharine Ross	Smith and Wardle Financial Planning*	I	20	N	Hitchin	1	Paul Shorten	Blacktower Financial Management	I	88	N	Newbury	2
						₽	Andy Edgar	JLM Wealth	1	18	N	Hitchin	1	Neil Buckingham	Attivo	I	13	N	Newbury	1
NAME	FIRM	STATUS	REVIEWS	FEES PUB	LOCATION	YEARS Qualified	Philip Piggins Joseph Webster	True Potential Webster	R R	83 71	N N	Hook Hook	3	John Clements	True North Financial	R	53	N	Newport Pagnell	4
Sarah Arora	Flying Colours Advice	l N	12	N	Gerrards Cross	1	Alexander Fry	Associates GoddardFry Wealth	I	67	Y	Hook	1	Nicola Watts	Planning Jane Smith Financial	I	156	N	Olney	6
Lynn Healy	Ascot Lloyd*	I R	97 48	Y N	Glasgow	2	Josh Cardy	Management Eight Wealth	R	31	N	Hook	2	Paul Davidson	Planning* Strategic Vision	ı	124	Υ	Oxford	6
Kevin Gatland	Gatland Wealth Management				Godalming		,	Management							Wealth Management					
Mark Daunter	Oculus Wealth Management Hampshire	R	27	Υ	Godalming	1	Michael Sharp	Sharp Wealth Management	R	64	N	Horley	5	Erin Rigault	Mycontinuum. co.uk	ı	119	Υ	Oxford	1
David Cole	Burfields House Wealth	R	92	N	Goudhurst	4	Adam Reeves  Douglas Hanbury	Reeves Financial Horsham	I R	158 72	N N	Horsham Horsham	7÷ 4	Adam Gibson Tony Pound	Argentis  2plan Wealth	I I	44 21	Y	Oxford Oxford	1
Robin Quirt	Management Burfields House	R	91	N	Goudhurst	4	Daniel Hanbury	Financial Services Horsham	R	59	N	Horsham	4	Andy Norrington	Management Sterling & Law	1	93	٧	Oxted	5
Nobili Quit	Wealth Management		, ·		doudnurst	_	John Surgenor	Financial Services Barrington Hamilton	I	48	N	Horsham	2	Tom Line	Line Financial Services	I	56	Y	Oxted	2
Connor Essam	Burfields House Wealth Management	R	59	N	Goudhurst	2	Mark Andrews	Finance Energy	1	43	Υ	Horsham	2	Petra Griffiths Kieran Woods	Argentis McMillan Wealth	I R	138 56	N N	Peacehaven Peacehaven	7
Michael Bains	Burfields House Wealth	R	39	N	Goudhurst	1	Charlie Piper	Invictus Wealth Consultants	R	30	N	Horsham	1	Gordon Duncan	Consultants  Duncan Financial	1	33	Υ	Petersfield	1
Adam Ramsey	Management Burfields House	R	16	N	Goudhurst	1	Mike Smith	Beals Mortgage and Financial Services	R	24	N	Horsham	2	Rachael Panteney	Services Willow Tree	R	59	Υ	Polegate	3
	Wealth Management						Ivan Lyons	Ascot Lloyd* Black Lion Wealth	l D	450 208	Y N	Hove Hove	7÷ 5	Joshua Martin	Financial Services  Quilter Financial	R	24	N	Polegate	1
Steven Burgess	Fortis Financial Planning	R	121	Υ	Guildford	5	Kay Mechial	Management	K					Frankie Davis	Advisers Attivo	1	36	Υ	Portsmouth	1
David Sillars	Brightpath Financial	R	10	N	Guildford	1	Humaun Rashid Peter Atkins	Ascot Lloyd* The Wilcox Young	l I	129 71	Y	Hove Hove	2	Alex Hatfield	The Private Office*	I	179	Υ	Princes Risborough	7
Damien Gould	Planning Junction 8	R	67	Υ	Hailsham	5	Freya Menhinick	Partnership* Ascot Lloyd*	ı	62	Υ	Hove	2	Roger Clarke	The Private Office*	ı	154	Υ	Pulborough	5
	Financial Planning						Oliver McDonald	Engage Wealth Management	I	54	N	Hove	4	Adam Benson	Fortura Financial	R	59	N	Pyrford	3
Dean Brooks Dean McSloy	Manor 5 Financial The Private	R I	44 246	N Y	Hailsham Harpenden	6	Ciaran Scanlon	Fornells Wealth Management	I	31	Υ	Hove	4	Rob Winter	Partners  London and County Financial	ı	89	N	Ramsgate	5
Brian Abrey	Office* Abrey Private	R	109	Υ	Harpenden	5	Simon Treadaway	Sandringham Financial	1	26	N	Hove	2	Ross Lacey	Advisors Fairview		178	Υ	Rayleigh	6
James Penn	Clients J P Wealth	R	43	N	Harpenden	1	Laura Bailey	Partners* Sterling & Law	ı	23	Υ	Lee-on-the-	2	Noss Eucey	Financial Management	•			Rayleigh	Ŭ
David Dodgson	Management The Private	1	166	Υ	Haslemere	7+	Tim Felstead	H20 Financial	R	70	N	Solent Leigh-on-Sea	1	Donna Buffham	The Private Office*	I	104	Υ	Rayleigh	5
Matthew Machan	Office*  Machan Wealth	R	11	N	Hassocks	1	Matt Birch	Services Arcus Wealth	ı	10	N	Leigh-on-Sea	1	Joe McArdle	SP Financial Management	I	85	Υ	Rayleigh	4
Nigel Thornely	Management Sandringham	1	83	Υ	Hastings	6	Tony Sareen	TDS Financial	R	44	N	Leighton Buzzard	2	David Boone	CMIS IFA	1	48	N	Rayleigh	2
	Financial Partners*				-		Matthew Barnes	Barnes Robertson Financial Planning	R	54	N	Letchworth Garden City	5	James Latchford Neil Dobson	Argentis SP Financial	ı	30 15	N N	Rayleigh Rayleigh	1
Jarrath Cush	Eight Wealth Management	R	109	N	Havant	4	Lee Waters	Barwells Wealth*	1	79	N	Lewes	2	John Aubrey	Management Ascot Lloyd*	ı	173	Υ	Reading	5
Chris Poynton	Country Wealth	1	45	N	Havant	4	Roger Waters	Barwells Wealth*	1	39	N	Lewes	2	Allan Perry	Ascot Lloyd*	I	142	Υ	Reading	2
Andrew Salter	Salter Wealth Management	R	10	N	Hawkhurst	1	Gavin Foster Mehran	Ascot Lloyd* Sequel Financial	I R	122 56	Y N	Liss Littlehampton	2	Mark Woodruff	Eight Wealth Management	R	104	N	Reading	1
Simon Arthur	Metis Wealth	1	87	N	Haywards Heath	2	Gharchedaghi	Planning UK	N.	30	14	Littlenampton		Dan Barnard	Finli	R	102	N	Reading	2
Joel Wormald	Metis Wealth	1	74	N	Haywards Heath	2	Alistair Norton	GHL Direct	R	377	N	Luton	7+	Martin Harding	MKC Wealth	I	93	N	Reading	2
George Delaney	Metis Wealth	1	61	N	Haywards Heath	2	Christopher James David Crabbe	Wealth Matters  Quilter Financial	I R	57 141	N N	Luton Maidenhead	5 7÷	Rob Spendley	Robertsons & Crawford	I	88	N	Reading	2
Gordon Slocombe Sean Guirey	Metis Wealth The Aspire	1	48 36	N N	Haywards Heath Haywards Heath	1		Advisers						Matthew Hall	Ascot Lloyd*	1	78	Υ	Reading	2
Michael Smits	Partnership Metis Wealth		28	N	Haywards Heath	1	Karan Chandreja James Knight	KC Wealth Knight Wealth	R R	137 27	N N	Maidenhead Maidenhead	1	Paula Bicknell	Paula Bicknell Wealth	R	71	N	Reading	4
Karin Schulte	Manow Wealth Partners	R	11	N	Haywards Heath	1	Vikram Deb		R	139	N	Maidstone	1	Andrew Vaughan  Andrew Hall	Vaughan Wealth Ascot Lloyd*	R I	66 51	N Y	Reading Reading	2
Nathan Faraday	Metis Wealth	ı	10	N	Haywards Heath	1	Steve Ivory	Consultants Fidelius*	1	137	N	Maidstone	2	Lucy Grifferty	Wholesome Financial	I	43	Υ	Reading	4
Tony Woodward	Quilter Financial Advisers	R	152	Υ	Henley-on- Thames	7+	James Etheridge	Focused Financial*	1	114	Υ	Maidstone	5	Matt Bicknell	Planning Bicknell Financial	R	34	N	Reading	4
Chris Gallimore	Gallimore Wealth Management	R	103	Υ	Henley-on- Thames	2	Harry Donoghue	The Private Office*	1	63	Υ	Maidstone	2	Paul McFarlane	Planning 2plan Wealth	1	30	Υ	Reading	1
Amy Goodall- Smith	Goodall-Smith Wealth	R	30	N	Henley-on- Thames	1	Lorraine Sellwood	Eight Wealth Management	R	130	N	Marlow	2	Kendra Selzer	Management Philip James IFA*	ı	23	Υ	Reading	1
Tom Frizzell	Management Frizzell Wealth	R	20	Υ	Henley-on-	1	Matthew Cole	The Private Office*	I	103	Υ	Marlow	5	Kriss Woodward	Woodward Financial	R	20	N	Reading	1
Kim Sprague	Management Frizzell Wealth	R	16	N	Thames Henley-on- Thames	1	Gareth Lewis	Vivid Financial Planning	R	71	N	Marlow	5	Ben Spence	Planning Gallimore Wealth	R	12	N	Reading	1
James Tilley	Management Frizzell Wealth	R	14	N	Henley-on-	1	Bob Gibbs	Bob Gibbs Financial	1	350	Υ	Milton Keynes	7+	Timea Toth	Management AFH Wealth	I	12	N	Reading	1
Scott Atkinson	Management GPFM*	1	149	γ	Thames Hertford	3	Andrew Flowers	Planning Vizion Wealth	ı	208	Υ	Milton Keynes	4		Management Cookham					
Simon Frost	GPFM*	1	74	Υ	Hertford	3	Tony Byrne	Wealth and Tax	ı	208	N	Milton Keynes	6	Wayne Griffiths	One Financial Solutions*	I	173	Υ	Reigate	7
Emma Saunders Natasha Brown	GPFM* GWB Financial	1	56 11	Y	Hertford Hertford	3	Nikki Pipping	Management Collective	R	144	Υ	Milton Keynes	5	Scott Davis	3D Financial Planning	1	105	Υ	Reigate	2
Sarah Nesbitt	Services The Private	1	46	Υ	High Wycombe	2	Nicheles Hemilton	Financial Planning		107	M	Milton Vousse	,	Gary Leftley	Ellis Bates (part of Shackleton)*	I	66	Υ	Reigate	2
Joel Wood	Office* Wealth & Finance	R	33	N	High Wycombe	1	Nicholas Hamilton  Matthew Brooks	Forvis Mazars* The Cosgrove	ı	106 86	Y	Milton Keynes Milton Keynes	3	Michael Hayes	McDonald Associates	R	61	N	Reigate	4
Susie Bewell	Matters Raymond James,		195	Υ	Hitchin	7+	Jenny Stones	Partnership Jules Murphy	1	69	N	Milton Keynes	1	Christopher Gillespie	3D Financial Planning	I	44	N	Reigate	4
Ashley Townsend	Hitchin Prosperity IFA	1	127	Υ	Hitchin	1		Financial Planning						David Grant	Pathfinder Private Wealth	R	82	N	Robertsbridge	4
Jonathan Smith	Smith and Wardle Financial	ı	126	Υ	Hitchin	5	Jat Bubbra	Wealth and Tax Management	1	68	N	Milton Keynes	2	Tony Barker	Barker Financial Planning	R	51	N	Rochester	1
Faye Silver	Planning* Raymond James,	ı	114	N	Hitchin	5	Faisal Khan	AFH Wealth Management		51	N	Milton Keynes	2	Ryan Rispoli	Lombard Wealth Associates	R	41	N	Rochester	1
Rory Joseph	Hitchin  JLM Wealth	1	111	Y	Hitchin	1	Cholpon Djanuzakova	Wealth and Tax Management	1	40	N	Milton Keynes	4	Charlotte Evans	David James Wealth*	I	10	N	Rochester	1
Rory Albon	Albon Financial Planning	ı	62	Y	Hitchin	3	Tom Warren	Warren Wealth Management	ı	39	Y	Milton Keynes	2	Chris Mills	Voyage Financial Planning	I	147	N	Romsey	2
Christian Lloyd-Williams	Smith and Wardle Financial	1	38	Υ	Hitchin	2	Sam Malka	Scottsdale Lifetime Partners	R	36	N	Milton Keynes	3	Shaun Ramazannezhad	McMillan Wealth Consultants	R	109	N	Romsey	5
Rowan Hedley	Planning* The Private	ı	36	Υ	Hitchin	1	Tean Hatt Robert White	Vizion Wealth Whiteleaf Financial	R	29 10	N	Milton Keynes Milton Keynes	1	Scott Moody Abilash Padayattil	Ascot Lloyd* Blue Stone	I R	85 60	Y N	Romsey Romsey	2
Simon Jackson	Office* Smith and Wardle	1	29	Υ	Hitchin	2	Sim M	Planning		300	NI.	Nowh	7	Nicholas Frid	Financial Attivo	I	29	Υ	Royston	2
	Financial Planning*						Simon Moran Mark Sleeman	Attivo Ascot Lloyd*	1	132	Y	Newbury Newbury	7+ 5	Paul Wade	Aspen Wealth Management	I	198		Ryde	2

Financial   Financial							
Merthington   Porthington   Financial   Planning   Pl	eter Harris	Financial	I	84	Υ	Rye	2
aham Keepen         Forgrove covered and secondates         I         165         Y         Sevenoaks         6           e Parker         Forgrove covered         I         100         Y         Sevenoaks         3           alg Atkins         C A Financial Services         I         80         N         Sevenoaks         2           scen Hotham         Strategic Wealth Management         I         35         N         Sevenoaks         2           standard Financial Financial Services         I         35         N         Sevenoaks         2           standard Males         Einbrüdge Financial Management         I         35         N         Sevenoaks         2           standard Financial Financial Management         I         165         Y         Southampton         7           standard Management         I         237         Y         Southampton         2           standard Management         R         183         Y         Southampton         2           standard Financial Management         R         131         N         Southampton         2           standard Financial Management         R         90         Y         Southampton         2           standine Ferry	am Worthington	Worthington Financial	I	249	Υ	Sandy	5
e Parker	iraham Keepen	Foxgrove	I	165	Υ	Sevenoaks	6
Sevencaks   C. A. Financial   Sol. N. Sevencaks   3	oe Parker	Foxgrove	I	160	Υ	Sevenoaks	5
Strategic Wealth	raig Atkins	C A Financial	1	80	N	Sevenoaks	3
	teven Hotham	Strategic Wealth	I	54	N	Sevenoaks	2
Management	tohit Rohela	Finsbridge Financial	I	35	N	Sevenoaks	2
	onathan Hales		I	37	Υ	Sittingbourne	1
Financial   Pidanning	lassam Shaukat					_	
Management	avid Kuler	Financial	1	165	Y	Snodiand	/+
Management   Regist Wealth	amie Mallon		R	272	N	Southampton	4
Management	ames Thompson		I	237	Υ	Southampton	7+
Management   Man	andrew Brown		R	183	Υ	Southampton	5
Indicate   Eight Wealth   R   131   N   Southampton   2   2   2   2   3   3   3   3   3   3	ean Hunt	Eight Wealth	R	148	N	Southampton	2
Indice   Perry   Activo   I   119	indsay Tucker	Eight Wealth	R	131	N	Southampton	2
Management  Stil Wade Regis Bentley I 84 N Southampton 2  Eight Wealth R 71 N Southampton 2  Intry Lovell Eight Wealth R 71 N Southampton 2  Jury Financial Parl Solutions  SP Financial I 1 16 Y Southend-on-Sea 2  Immy-Jo Gillies Harbour Financial I 1 16 Y Southend-on-Sea 3  Regel Francis Migel Francis R 68 N Southsea 3  Equeline Wilson Sandringham Financial Parl Financial Parl I 44 N Southsea 3  Equeline Wilson Sandringham Financial Parl Financial Parl I 44 N Southsea 3  Equeline Wilson Sandringham Financial Parl Financial Parl I 1 18 Y St Albans 5  Equeline Wilson The Private I 1 118 Y St Albans 5  Equeline Wilson The Private I 1 118 Y St Albans 5  Equeline Wilson The Private I 1 118 Y St Albans 5  Equeline Wilson The Private I 1 118 Y St Albans 5  Equeline Wilson The Private I 1 118 Y St Albans 5  Equeline Wilson The Private I 1 118 Y St Albans 5  Equeline Wilson The Private I 1 118 Y St Albans 5  Equeline Wilson The Private I 1 18 Y St Albans 5  Equeline Wilson The Private I 1 18 Y St Albans 5  Equeline Wilson The Private I 1 18 Y St Albans 5  Equeline Wilson The Private I 1 18 Y St Albans 5  Equeline Wilson The Private R 48 Y St Albans 5  Equeline Wilson The Private R 48 Y St Albans 5  Equeline Wilson The Private R 48 Y St Albans 5  Equeline Wilson The Private R 48 Y St Albans 6  Equeline Wilson The Private R 48 Y St Albans 6  Equeline Wilson The Private R 48 Y St Albans 6  Equeline Wilson The Private R 48 Y St Albans 6  Equeline Wilson The Private R 48 Y St Albans 6  Equeline Wilson The Private R 48 Y St Albans 6  Equeline Wilson The Private R 48 Y St Albans 6  Equeline Wilson The Private R 48 Y St Albans 7  Equeline Wilson The Private R 48 Y St Albans 7  Equeline Wilson The Private R 48 Y St Albans 7  Equeline Wilson The Private R 48 Y St Albans 7  Equeline Wilson The Private R 48 Y St Albans 7  Equeline Wilson The Private R 48 Y St Albans 7  Equeline Wilson The Private R 48 Y St Albans 7  Equeline Wilson The Private R 48 Y St Albans 7  Equeline Wilson The Private R 48 Y St Albans 7  Equeline Wilson The P	adine Perry	Attivo					
Eight Wealth Management R 71 N Southampton 2 Management Solutions SP Financial R 50 N Southend-on-Sea 4 Solutions SP Financial I 33 Y Southend-on-Sea 2 Management R 50 N Southend-on-Sea 2 Management R 50 N Southend-on-Sea 2 Management R 50 N Southend-on-Sea 1 Management R 50 N Southend-on-Sea 1 Management R 50 N Southsea 3 Regel Francis Nigel Francis R 68 N Southsea 3 Regel Francis Sphire Financial Partners' Seander Bland Partners' Sapphire R 207 Y St Albans 4 Financial Partners' Sexander Bland Partners' Sexander Blandia Planners Sex Thomas DGS Chartered I Sex N St Albans Sexander Blandia Planners Sex Thomas DGS Chartered I Sex N St Albans Sexander Blandia Planners Partners' Sexander Blandia Planners Sexander Blandia Plandia	ngela James	Management				·	
Management  pethen Jury  Jury Financial  Solutions  SP Financial  Anagement  Jury Financial  J	ustin Wade lenry Lovell					•	
Solutions wid Brocklesby SP Financial I 16 Y Southend-on-Sea 2 Immmy-Jo Gillies Harbour Financial I 16 Y Southend-on-Sea 3 gel Francis Nigel Francis R 68 N Southsea 3 Scqueline Wilson Sandringham Financial Planning ominic Quibell Lifetime Wealth Rangement Financial Planning ominic Quibell Lifetime Wealth Management oril Leeson The Private Office I 118 Y St Albans Southsea oril Leeson The Private I 118 Y St Albans Southsea oril Leeson The Private I 118 Y St Albans Southsea oril Jones Discontinuous Planning oril Guibell Solutions oril Guibell Lifetime Wealth Rangement oril Leeson The Private I 118 Y St Albans Southsea oril Jones Discontinuous Rangement oril Leeson Discontinuous Rangement oril Leeson The Private I 118 Y St Albans Southsea oril Jones Discontinuous Rangement oril Guibell Rangement Rangement oril Buckley Bu Financial I 66 Y St Albans Southsea oril Guiben Bu Financial I 58 N St Albans Southsea oril Guiben Rangement Rangement Rangement R	tephen Jury	Management				·	
Management mmy-jo Gillies   Harbour Financial   1   16   Y   Southend-on-Sea   1   16   Y   Southend-on-Sea   3   1   16   Y   Southend   3   1   16   Y   Southend   3   1   16   Y   Southsea   3   1   16   Y   Southsea   3   16   Y   Southsea   4   Y   Southsea   4   Y   Southsea   5   Y   Y   Y   Y   Y   Y   Y   Y   Y		Solutions					
gel Francis Nigel Francis R 68 N Southsea 3 cqueline Wilson Sandringham Financial Partners' exander Bland Financial Planning R 207 Y St Albans 4 Financial Planning R 207 Y St Albans 5 minic Quibell Lifetime Wealth Management Financial Planning Planning R 207 Y St Albans 5 minic Quibell Lifetime Wealth Management R 207 Y St Albans 5 minic Quibell Lifetime Wealth Management R 207 Y St Albans 5 minic Quibell Lifetime Wealth Management R 207 Y St Albans 5 minic Quibell Lifetime Wealth Management R 207 Y St Albans 5 minic Quibell R 207 R 207 Y St Albans 5 minic Quibell R 207		Management					
Financial Partners' exander Bland Saphire Financial Planning ominic Quibell Lifetime Wealth Management Office' pris Vincent Petrichor Financial Planning office' pris Petrichor Financial Planning office' pris Vincent Management I Work office' pris Vincent Petrichor Financial Planning office' pris Vincent Petrichor Financial I Work office' pris Vincent Petrichor Financi	ammy-Jo Gillies igel Francis						
Financial Planning  prinic Quibell Lifetime Wealth Management  The Private Office*  The Priva	cqueline Wilson	Financial	I	44	N	Southsea	3
Management Ordiceson The Private Office* Offic	exander Bland	Financial		207			
office*  Petrichor Financial Solutions  Iniel Jones DGS Chartered Financial Financial Solutions  Iniel Jones DGS Chartered Financial Planning  Ex Thomas DGS Chartered R 48 Y St Albans S  Ex Holanning  Ex Thomas DGS Chartered R 48 Y St Albans S  Ex Holanning  Ex Thomas DGS Chartered R 48 Y St Albans S  Ex Holanning  Ex Thomas St. James's Place R 41 N St Albans 2  Ex Thomas Forvis Mazars* I 37 N St Albans 2  Ex Thomas Forvis Mazars* I 37 N St Albans 1  Ex Thomas Power R 50 N St Albans 1  Ex Thomas Planning  Ex Thomas Plann	ominic Quibell		R	130	N	St Albans	5
Financial Solutions  Iniel Jones DGS Chartered Financial Planners  Iniel Jones DGS Chartered Financial Planners  Ivid Buckley BW Financial Planning  Ex Thomas DGS Chartered Financial Planners  Iniel Jones DGS Chartered Financial Planners  Ivid Buckley BW Financial Planning  Ivid Gibson St. James's Place R 48 Y St Albans Science Back FuturePath Financial Planning  Ivid Buckley	oril Leeson		I	118	Υ	St Albans	4
Financial Planners  vid Buckley BW Financial Planning I 61 Y St Albans 2  Planning I 58 N St Albans 5  Planners  lumba Lombard Private R 48 Y St Albans 5  Menamin Clients  rl Gibson St. James's Place R 41 N St Albans 4  orge Downie Forvis Mazars* I 37 N St Albans 2  e Back FuturePath I 35 Y St Albans 1  Planning Planning  Planning I 33 N St Albans 1  Vio D'Ercole Hoxton Wealth I 10 Y St Albans 1  Vio D'Ercole Hoxton Wealth I 10 Y St Albans 1  Vingleby Arborheath I 155 N Tadley 4  Virk Saunders Simple Wealth R 91 N Thatcham 2  Simple Wealth R 91 N Thatcham 2  Solutions  PTK Invicta I 17 Y Tonbridge I 1  Thermonds PTK Invicta I 17 Y Tonbridge I 1  Thermonds PTK Invicta I 17 Y Tonbridge I 1  Thermonds Panning I 341 Y Tunbridge Wells 7  Planning I 1  Planning I 1  Planning I 1 134 N Tunbridge Wells 2  Planning I 18 Y Tunbridge Wells 2  Invy Armstrong Armstrong I 86 Y Tunbridge Wells 2  Invy Armstrong Armstrong I 86 Y Tunbridge Wells 2  Invy Armstrong Armstrong R 73 N Tunbridge Wells 2  Vin Clare Ascot Lloyd* I 97 Y Tunbridge Wells 2  Invy Armstrong Armstrong R 73 N Tunbridge Wells 2  Vin Clare Ascot Lloyd* I 97 Y Tunbridge Wells 2  Invy Armstrong Armstrong R 73 N Tunbridge Wells 2  Intri Potter Forbes Financial R 51 N Tunbridge Wells 1  Inter Forbes Forbes Financial R 51 N Tunbridge Wells 1  Inter Gadsden Eight Wealth R 32 N Tunbridge Wells 1  Inter Gadsden Eight Wealth R 32 N Tunbridge Wells 1  Inter Gadsden Eight Wealth R 32 N Tunbridge Wells 1  Inter Guthbertson Frizzell Wealth R 15 N Tunbridge Wells 1	ris Vincent	Financial	R	82	Υ	St Albans	4
Planning  Ex Thomas  DGS Chartered Financial Planners  Dollumba Lombard Private Clients  Ex Month Clients  Dollumba Lombard Private R 41 N St Albans 4  Dollumba Clients  Dollumba Lombard Private R 35 N St Albans 2  Dollumba Clients  Dollumba Lombard Private R 31 N St Albans 2  Dollumbard Private R 31 N St Albans 1  Dollumbard Private R 31 N St Albans 1  Dollumbard Private R 31 N St Albans 2  Dollumbard Private R 31 N St Albans 1  Dollumbard Private R 31 N St Albans 2  Dollumbard Private R 31 N St Albans 3  Dollumbard R 31 N St Albans 4  Dollumbard R 31 N St Albans 4  Dollumbard R 31 N St Albans 4  Dollumbard R 31 N St Albans 2  Dollumbard R 31 N St Albans 4  Dollumbard R 31 N Tunbridge Wells 3  Dollumbard R 32 N Tunbridge Wells 1  Dollumbard R 32 N Tunbri	aniel Jones	Financial Planners					
Financial Planners  John Bard Collents  Lombard Private R 48 Y St Albans 5  Cilents  St. James's Place R 41 N St Albans 4  Forego Downie Forvis Mazars' I 37 N St Albans 2  Le Back FuturePath Financial Planning  Joheen Ahmed Hoxton Capital I 35 Y St Albans 1  Management I 10 Y St Albans 1  Low D'Ercole Hoxton Wealth I 10 Y St Albans 1  Lay Ingleby Arborheath I 155 N Tadley 4  Lay Ingleby Arborheath I 155 N Tadley 1  Lay Ingleby Arborheath I 155 N Tunbridge Wells 1  Lay Ingleby Arborheath I 155 N Tunbridge Wells 1  Lay Ingleby Arborheath I 155 N Tunbridge Wells 1  Lay Ingleby Arborheath I 155 N Tunbridge Wells 1  Lay Ingleby Arborheath I 155 N Tunbridge Wells 1  Lay Ingleby Arborheath I 155 N Tunbridge Wells 1  Lay Ingleby Arborheath I 155 N Tunbridge Wells 1  Lay Ingleby Arborheath I 155 N Tunbridge Wells 1  Lay Ingleby Arborheath I 155 N Tunbridge Wells 1  Lay Ingleby Arborheath I 155 N Tunbridge Wells 1  Lay Ingleby Arborheath I 155 N Tunbridge Wells 1  Lay Ingleby Arborheath I 155 N Tunbridge Wells 1  Lay Ingleby Arborheath I 155 N Tunbridge Wells 1  Lay Ingleby Arborheath I 155 N Tunbridge Wells 1  Lay Ingleby Arborheath I 155 N Tunbridge Wells 1  Lay Ingleby Arborheath I 155 N Tunbridge Wells 1  Lay Ing	-	Planning					
Clients  In Gibson  St. James's Place  R  41  N  St Albans  4  Porge Downie  Forvis Mazars*  I  37  N  St Albans  2  Re Back  FuturePath Financial Planning  Planning  Planning  Pheen Ahmed  Hoxton Capital Management  I  33  N  St Albans  2  St Albans  1  St Albans  2  St Albans  1  St Albans  2  St Albans  1  Tadley  4  Anagement  1  Tadley  4  Anagement  1  Thatcham  2  Solutions  1  Solutions  1  Solutions  1  Tonbridge  1  Tring  1  Tri		Financial Planners					
Porge Downie Forvis Mazars* I 37 N St Albans 2  The Back Future Path Financial Planning Plann	cMenamin	Clients					
Financial Planning  The planni	ari Gibson eorge Downie	-					
Management  vio D'Ercole Hoxton Wealth I 10 Y St Albans 1  sy Ingleby Arborheath I 155 N Tadley 4  ark Saunders Simple Wealth Solutions  obert Mansfield Rootes Wealth Management I 46 Y Tonbridge 1  sis Thomas PTK Invicta I 17 Y Tonbridge 1  atterine Mentmore Financial Planning Sartin Potter Potter Financial Planning I 341 Y Tunbridge Wells 7+  chard Hitchell Hitchell Financial I 179 Y Tunbridge Wells 7+  chard Hitchell Hitchell Financial I 179 Y Tunbridge Wells 4  Planning Planning I 134 N Tunbridge Wells 2  cec Cameron Advice2U I 118 Y Tunbridge Wells 2  centry Armstrong Armstrong Wealth Pattern R 73 N Tunbridge Wells 2  centry Armstrong Wealth R 15 N Tunbridge Wells 1  attern Forbes Forbes Financial R 73 N Tunbridge Wells 1  attern Forbes Forbes Financial R 1 N Tunbridge Wells 1  attern Forbes Forbes Financial R 1 N Tunbridge Wells 1  attern Forbes Forbes Financial R 1 N Tunbridge Wells 1  attern Forbes Forbes Financial R 1 N Tunbridge Wells 1  attern Forbes Forbes Financial R 1 N Tunbridge Wells 1  attern Forbes Forbes Financial R 1 N Tunbridge Wells 1  attern Gadsden Eight Wealth R 32 N Tunbridge Wells 1  attern Gadsden FirmStone Wealth R 15 N Tunbridge Wells 1  attern Cuthbertson Frizzell Wealth R 21 N Wallingford 1	ie Back	Financial	I	35	Υ	St Albans	1
ark Saunders Simple Wealth Solutions Simple Wealth Solutions Simple Wealth Solutions S	loheen Ahmed		I	33	N	St Albans	2
ark Saunders Simple Wealth Solutions R 91 N Thatcham 2 Solutions R 91 N Tonbridge 1 N Tonbridge 1 N Tonbridge 1 N Tring Solutions R 1 N Tunbridge Wells Planning R 1 N Tunbridge Wells R 2 N Tunbridge Wells Planning R 1 N Tunbridge Wells Planning Planning Planning R 1 N Tunbridge Wells Planning Planning R 1 N Tunbridge Wells Planning Planning R 1 N Tunbridge Wells Planning R 1 N Tunbridge Wells Planning R 1 N Tunbridge Wells Planning Planning R 2 N Tunbridge Wells Planning R 1 N Tunbridge Wells Planning R 1 N Tunbridge Wells Planning Planning R 2 N Tunbridge Wells Planning R 1 N Tunbridge Wells Planning R 2 N Tunbridge Wells Planning	avio D'Ercole						
Solutions  Solutions  Solutions  Solutions  Solutions  Solutions  Reprint Mansfield Management  Solutions  PTK Invicta I 17 Y Tonbridge 1  Solutions  Reprint Mentmore Financial Planning  Solutions  Solutions  Tring 5  Tring 5  Tring 5  Tring 1  Tunbridge Wells 7+  Tunbridge Wells 7+  Tunbridge Wells 2  Tunbridge Wells 1	ay Ingleby ark Saunders					-	
Management  is Thomas PTK Invicta I 17 Y Tonbridge 1  therine mmonds Financial Planning 5  artin Potter Potter Financial Partners I 341 Y Tunbridge Wells 7+  chard Hitchell Hitchell Financial I 179 Y Tunbridge Wells 4  Planning I 179 Y Tunbridge Wells 4  Planning I 184 N Tunbridge Wells 2  ec Cameron Advice 2U I 118 Y Tunbridge Wells 5  evin Clare Ascot Lloyd* I 97 Y Tunbridge Wells 2  enry Armstrong Armstrong I 86 Y Tunbridge Wells 2  enry Armstrong Wealth I 86 Y Tunbridge Wells 2  atthew Forbes Forbes Financial R 51 N Tunbridge Wells 1  muse Fitzgerald Sterling & Law I 48 Y Tunbridge Wells 1  atthew Forbes Firm Stone Wealth R 32 N Tunbridge Wells 1  me Evans Hitchell Financial R 51 N Tunbridge Wells 1  me Evans Hitchell Financial R 1 N Tunbridge Wells 1  me Evans Hitchell Financial R 1 N Tunbridge Wells 1  me Evans Hitchell Financial R 1 N Tunbridge Wells 1  me Evans Hitchell Financial R 1 N Tunbridge Wells 1  me Evans Hitchell Financial R 1 N Tunbridge Wells 1  me Evans Frizzell Wealth R 21 N Wallingford 1	obert Mansfield	Solutions					
Atherine mmonds   Mentmore Financial Planning   S   S   N   Tring   S   S   S   N   Tring   S   S   S   S   S   S   S   S   S		Management				-	
artin Potter Potter Financial R 19 N Tring 1 Partners 1  Iniel Karim One Financial Solutions* I 341 Y Tunbridge Wells 7+ Chard Hitchell Hitchell Financial I 179 Y Tunbridge Wells 4 Planning I 134 N Tunbridge Wells 2 Planning I 134 N Tunbridge Wells 2 Planning I 18 Y Tunbridge Wells 5 Point Clare Ascot Lloyd* I 97 Y Tunbridge Wells 2 Portry Armstrong Armstrong I 86 Y Tunbridge Wells 2 Portric Alcoran Wealth Transform R 73 N Tunbridge Wells 2 Patthew Forbes Forbes Financial R 51 N Tunbridge Wells 1 Points Fitzgerald Sterling & Law I 48 Y Tunbridge Wells 2 Points Fitzgerald Sterling & Law I 48 Y Tunbridge Wells 1 Points Fitzgerald Sterling & Law I 48 Y Tunbridge Wells 1 Points Fitzgerald Fight Wealth R 32 N Tunbridge Wells 1 Points Fitzgerald Planning I 14 N Tunbridge Wells 1 Points Fitzgerald Planning I 14 N Tunbridge Wells 1 Points Fitzgerald Planning I 14 N Tunbridge Wells 1 Points Fitzgerald Planning I 14 N Tunbridge Wells 1 Points Fitzgerald Planning I 14 N Tunbridge Wells 1 Points Fitzgerald Planning I 14 N Tunbridge Wells 1 Points Fitzgerald Planning I 14 N Tunbridge Wells 1 Points Fitzgerald Planning I 14 N Tunbridge Wells 1 Points Fitzgerald Planning I 14 N Tunbridge Wells 1 Points Fitzgerald Planning I 14 N Wallingford 1	atherine mmonds	Mentmore Financial				-	
Aniel Karim  One Financial Solutions*  Chard Hitchell Hitchell Financial Planning  Mes Hitchell Hitchell Financial Planning  Hitchell Financial Planning  CC Cameron Advice2U I II8 Y Tunbridge Wells Planning  CC Cameron Advice2U I II8 Y Tunbridge Wells Planning  CC Cameron Advice2U I II8 Y Tunbridge Wells Planning  CC Cameron Advice2U I II8 Y Tunbridge Wells Planning  CC Cameron Ascot Lloyd* I PR Tunbridge Wells Planning  CC Cameron Advice2U I II8 Y Tunbridge Wells Planning I R Tunbridge Wells Planning  CC Cameron Advice2U I II8 Y Tunbridge Wells Planning I R Tunbridge Wells Planning I R Tunbridge Wells Planning I R Tunbridge Wells I R R Tunbridge Wells I R R Tunbridge Wells I R R R Tunbridge Wells I R R R R R R R R R R R R R R R R R R	artin Potter	Potter Financial	R	19	N	Tring	1
Planning  mes Hitchell Financial I 134 N Tunbridge Wells 2  ec Cameron Advice2U I 118 Y Tunbridge Wells 5  evin Clare Ascot Lloyd* I 97 Y Tunbridge Wells 2  enry Armstrong Wealth  rric Alcoran Wealth Transform R 73 N Tunbridge Wells 2  atthew Forbes Forbes Financial R 51 N Tunbridge Wells 1  auise Fitzgerald Sterling & Law I 48 Y Tunbridge Wells 2  enne Gadsden Eight Wealth R 32 N Tunbridge Wells 1  achel Pinkstone FirmStone Wealth R 15 N Tunbridge Wells 1  eter Cuthbertson Frizzell Wealth R 21 N Wallingford 1	aniel Karim	One Financial	I	341	Υ	Tunbridge Wells	7+
Planning  ec Cameron Advice2U I 118 Y Tunbridge Wells 5 evin Clare Ascot Lloyd* I 97 Y Tunbridge Wells 2 enry Armstrong Armstrong Wealth  rric Alcoran Wealth Transform R 73 N Tunbridge Wells 2 atthew Forbes Forbes Financial R 51 N Tunbridge Wells 1 ruise Fitzgerald Sterling & Law I 48 Y Tunbridge Wells 2 rnne Gadsden Eight Wealth R 32 N Tunbridge Wells 1 rchel Pinkstone FirmStone Wealth R 15 N Tunbridge Wells 1 reter Cuthbertson Frizzell Wealth R 21 N Wallingford 1	ichard Hitchell		I	179	Υ	Tunbridge Wells	4
evin Clare Ascot Lloyd* I 97 Y Tunbridge Wells 2 eviny Armstrong Wealth  rric Alcoran Wealth Transform R 73 N Tunbridge Wells 2 atthew Forbes Forbes Financial R 51 N Tunbridge Wells 1 ruise Fitzgerald Sterling & Law I 48 Y Tunbridge Wells 2 rine Gadsden Eight Wealth R 32 N Tunbridge Wells 1 ruchel Pinkstone FirmStone Wealth R 15 N Tunbridge Wells 1 received Firm Evans Hitchell Financial Planning Planning  eter Cuthbertson Frizzell Wealth R 21 N Wallingford 1	mes Hitchell	Hitchell Financial Planning				-	
enry Armstrong Armstrong Wealth I 86 Y Tunbridge Wells 2  erric Alcoran Wealth Transform R 73 N Tunbridge Wells 2  atthew Forbes Forbes Financial R 51 N Tunbridge Wells 1  enric Alcoran Wealth Transform R 73 N Tunbridge Wells 1  erric Alcoran Wealth R 51 N Tunbridge Wells 1  erric Alcoran Wealth R 32 N Tunbridge Wells 1  enric Alcoran FirmStone Wealth R 15 N Tunbridge Wells 1  erric Alcoran Tunbridge Wells 1  erric Alcoran Wealth R 15 N Tunbridge Wells 1  erric Alcoran Wealth R 15 N Tunbridge Wells 1  erric Alcoran Wealth R 15 N Tunbridge Wells 1  erric Cuthbertson Frizzell Wealth R 21 N Wallingford 1	lec Cameron evin Clare					· ·	
rric Alcoran Wealth Transform R 73 N Tunbridge Wells 2 atthew Forbes Forbes Financial R 51 N Tunbridge Wells 1 ruise Fitzgerald Sterling & Law I 48 Y Tunbridge Wells 2 rnne Gadsden Eight Wealth R 32 N Tunbridge Wells 1 rachel Pinkstone FirmStone Wealth R 15 N Tunbridge Wells 1 rm Evans Hitchell Financial I 14 N Tunbridge Wells 1 Planning Planning 1 14 N Wallingford 1	enry Armstrong	Armstrong				-	
nuise Fitzgerald Sterling & Law I 48 Y Tunbridge Wells 2 Inne Gadsden Eight Wealth R 32 N Tunbridge Wells 1 Inchel Pinkstone FirmStone Wealth R 15 N Tunbridge Wells 1 In Evans Hitchell Financial I 14 N Tunbridge Wells 1 Planning I 14 N Tunbridge Wells 1 Planning I 18 N Wallingford 1	erric Alcoran		R	73	N	Tunbridge Wells	2
nne Gadsden Eight Wealth R 32 N Tunbridge Wells 1  chel Pinkstone FirmStone Wealth R 15 N Tunbridge Wells 1  m Evans Hitchell Financial I 14 N Tunbridge Wells 1  Planning eter Cuthbertson Frizzell Wealth R 21 N Wallingford 1	latthew Forbes					-	
Management  Achel Pinkstone FirmStone Wealth R 15 N Tunbridge Wells 1  M Evans Hitchell Financial I 14 N Tunbridge Wells 1  Planning  Acter Cuthbertson Frizzell Wealth R 21 N Wallingford 1	ouise Fitzgerald vnne Gadsden					-	
m Evans Hitchell Financial I 14 N Tunbridge Wells 1 Planning eter Cuthbertson Frizzell Wealth R 21 N Wallingford 1		Management					
eter Cuthbertson Frizzell Wealth R 21 N Wallingford 1	m Evans	Hitchell Financial				_	
	eter Cuthbertson	Frizzell Wealth	R	21	N	Wallingford	1

													s 
Steve Ruane	Frizzell Wealth	R	18	N	Wallingford	1	Dominic Spalding	Expert Wealth Management*	ı	118	Υ	Witney	
nald Tsang	Management Frizzell Wealth	R	17	N	Wallingford	1	Jonathan Hunt	Expert Wealth	1	113	Υ	Witney	
sha Mulford	Management Frizzell Wealth	R	14	N	Wallingford	1	Sam Monk	Management*	ı	112	N	Witney	
	Management				_		Gary Hamilton	AFH Wealth	1	92	Y	Witney	
il Anns	Anns and Grange Associates	R	26	N	Wantage	2		Management Cookham					
ison Tyne	Intelligent Pensions	1	58	Υ	Ware	2	Ady Suter	TWM Financial Planning	R	76	N	Witney	
en Whiston	Whiston Wealth	R	16	N	Ware	1	Simon Neal	Cornerstone	1	41	Υ	Witney	
ark Higgins	Management Argentis	ı	118	N	Waterlooville	2		Financial Planning					
ark Higgins atthew Porter	_	ı	86	Y	Waterlooville	2	Ben Anderson	Williamson Wealth	R	21	N	Witney	
hris Allen	Mat White Financial Services	Ī	71	Υ	Waterlooville	2	t Ctout	Management	-	270	N.		
raham McIntyre	Financial Services Argentis	ı	62	N	Waterlooville	2	Nick Swartout	Bray Wealth Management*	R	270	Υ	Woking	
aniel Humphrey	Argentis	i	46	N	Waterlooville	2	Lloyd French	Delaunay Wealth Management	I	104	Υ	Woking	
aul Ford		1	42	N	Waterlooville	1	Cain Stennett	Bigmore	ı	79	Υ	Woking	
hilippa Cowan uy Freeman	9	I I	39 37	N N	Waterlooville Waterlooville	2	Geoff Corden	Associates Bray Wealth	R	16	Υ	Woking	
uy Freeman obert Payne	Argentis	l I	37	N N	Waterlooville Waterlooville	2		Management*				_	
avid Moore	Argentis	Ī	28	N	Waterlooville	1	Jonathan Walsh	EBP Financial Planning	I	138	Υ	Wokingham	
ate Hinsley		1	23	Y	Waterlooville	1	Ray Best	UnaVida Wealth Management	I	135	Υ	Wokingham	
eoff Clark aul Jeffrey	Argentis Argentis	1	13 13	N N	Waterlooville Waterlooville	1	Jeremy Jackson	Bluesky	1	80	N	Wokingham	
aul Jeffrey aul Yossava	-	l I	13 12	N N	Waterlooville Waterlooville	1		Chartered Financial					
raham Hewitt	Argentis	ı	11	N	Waterlooville	1	Rob Starling	Planners Bluesky	ı	65	N	Wokingham	
onathan Allen		I ·	11	N	Waterlooville	1	KUD Jiai	Chartered Financial	'	0.5	N	WUKIIISIIA	
arj Heer	Logic Financial Services	I	88	N	Watlington	6		Planners					
oe Sheridan	Intelligent Pensions	I	47	Υ	Welwyn	2	Philip Mather Richard Dieppe	Velarium Wealth Succession	1	63 44	Y N	Wokingham Wokingham	
arah-Jayne Ives	SJ Wealth	I	86	Υ	West Malling	3		Wealth	1			-	
Derek Scott	Management	R	33	N	West Malling	1	Angus Willson Amelia Aitchison	Ascot Lloyd* Logic Financial	I I	376 18	Y N	Worthing Worthing	
erek Scott	Scott & Associates Financial	R	33	N	West Maning	1	Amelia Aitchison	Logic Financial Services	ı	lò	N	Wortning	
	Planning		- 12		Son	- 1		SOUTH W	VEST	ENGI	LANI	D	
ohn Haley	Planning	I	63	Υ	Westcliff-on-Sea	2	Richard Walker-Gunns	Orbit Financial Planning	I	27	Υ	Amesbury	
arren Ford	Essex Financial Planners	1	24	Υ	Westcliff-on-Sea	1	Kate Davis	Kingsmead	ı	167	Υ	Andover	
lichael Man	MKM Wealth	R	81	N	Westerham	4	Mark Bastable	Wealth	1	164	Υ	Andover	
mily Man	Management Emily Man Wealth	R	68	N	Westerham	5	Mark Dastable	Templegate Financial Planning		10-	Y	Andovei	
-	Management						Andy Pearce	Planning Duchy IFA	I	156	N	Barnstaple	
tephen Cole	Cole Financial Associates	R	45	N	Westerham	1	Stuart Brewer	AFH Wealth	İ	68	N	Barnstaple	
lichard Cox	Richard Cox Wealth	R	44	N	Westerham	4	Adam Neal	Management Advice Rooms	1	39	N	Barnstaple	
	Management	-					Rachel Henley	Fidelius*	1	222	N	Bath	
Mike Lumley	Mike Lumley Financial Solutions	R	42	N	Westerham	4	Nick Twist	Fidelius*	1	128	N	Bath	
Graham Lee		ı	65	N	Whitstable	1	Jason Knowles Chris Bence	Venture Knoll Fidelius*	I I	107 105	Y N	Bath Bath	
	Advisers						Chris Bence Craig Chapman	Fidelius* Fidelius*	1	105	N N	Bath Bath	
Tony Russell	Orange Tree Financial Services	R	88	Υ	Wickford	5	Paul Timmins	Fidelius*	i	93	N	Bath	
an Dartnell	Sygma Financial	ı	20	N	Wickford	1	David Bowman	Fidelius*	1	82 80	N	Bath	
Daniel O'Sullivan	Services Full Swing	R	16	Υ	Wickford	1	Julian Frere	The Private Office*	ı	80	Υ	Bath	
aniei U Suinva	Full Swing Financial Planning	R	16	T	WICKTUTU		Thomas Bartlett	Ascot Lloyd*	1	77	Y	Bath	
ohanna Bowcher	Clear Financial	ı	16	N	Wickford	1	Andy Strange	Fidelius*	I I	49 46	N N	Bath Bath	
)haima bowa	Advice		10	TVs	Wickioia	' ,	Nathan Lennox Dane Kerkin	Fidelius* Fidelius*		46	N	Bath Bath	
	Orchard Wealth					1	BEINIII	Filter	1	42	N	Datii	
		1	96 78	N N	Winchester	6	Paul Barker	Fidelius*	ı	42 33	N N	Bath	
Victoria Toan		I I	78	N	Winchester Winchester	6		Fidelius* Barlow and	-			Bath Bath	
Victoria Toan Daniel Whitton	VJT Wealth Management Argentis	1 1	78 52	N N	Winchester Winchester	6	Paul Barker Rupert Barlow	Fidelius* Barlow and Bartlett Wealth Management	I R	33 24	N N	Bath	
Victoria Toan Daniel Whitton	VJT Wealth Management	I	78	N	Winchester	6	Paul Barker Rupert Barlow Edward Stockwell	Fidelius* Barlow and Bartlett Wealth Management True Potential	I R	33 24 23	N N Y	Bath Beer	
Victoria Toan Daniel Whitton Fom Collins Liam Clarke	VJT Wealth Management Argentis TMC Financial Consultancy Fintuity	I I R	78 52 30	N N N	Winchester Winchester Winchester	6 1 2	Paul Barker Rupert Barlow Edward Stockwell Tony Davies	Fidelius* Barlow and Bartlett Wealth Management	I R	33 24 23 265	N N Y Y	Bath	
Victoria Toan Daniel Whitton Tom Collins Liam Clarke	VJT Wealth Management Argentis TMC Financial Consultancy Fintuity	I I R	78 52 30	N N N	Winchester Winchester Winchester	6 1 2	Paul Barker Rupert Barlow Edward Stockwell	Fidelius* Barlow and Bartlett Wealth Management True Potential F1RST Financial	I R	33 24 23	N N Y	Bath Beer	
Victoria Toan Daniel Whitton Iom Collins Liam Clarke Catriona McCarron	VIT Wealth Management Argentis TMC Financial Consultancy Fintuity Ascot Wealth Management Ascot Wealth	I I R	78 52 30	N N N	Winchester Winchester Winchester	6 1 2	Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew	Fidelius* Barlow and Bartlett Wealth Management True Potential F1RST Financial Services Pocock Rutherford & Co Pocock	I R	33 24 23 265	N N Y Y	Bath Beer Bournemouth	
Victoria Toan  Daniel Whitton  Fom Collins  Liam Clarke  Catriona McCarron  Claire Calder	VIT Wealth Management  Argentis  TMC Financial Consultancy Fintuity  Ascot Wealth Management  Ascot Wealth Management  Ascot Wealth	I I R I	78 52 30 14 297	N N N Y	Winchester Winchester Winchester Winchester Windlesham	6 1 2 1 7+	Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew Winchester	Fidelius* Barlow and Bartlett Wealth Management True Potential F1RST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co	R R R R	33 24 23 265 185	N N Y Y N	Beer Bournemouth Bournemouth Bournemouth	
Victoria Toan  Daniel Whitton  Tom Collins  Liam Clarke  Catriona McCarron  Claire Calder  Greg Armstrong	VIT Wealth Management Argentis TMC Financial Consultancy Fintuity Ascot Wealth Management Ascot Wealth Management Ascot Wealth Management	I R I I	78 52 30 14 297 94 31	N N N Y N	Winchester Winchester Winchester Winchester Windlesham Windlesham	6 1 2 1 7+ 1	Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew Winchester Mark Clinton	Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates	R R R I	33 24 23 265 185 170	N N Y Y N N	Beer Bournemouth Bournemouth Bournemouth Bournemouth	
Victoria Toan  Daniel Whitton  Tom Collins  Liam Clarke  Catriona McCarron  Claire Calder  Greg Armstrong	VIT Wealth Management  Argentis  TMC Financial Consultancy  Fintuity  Ascot Wealth Management  Ascot Wealth Management  Ascot Wealth Management  Bespoke Independent	I R I I	78 52 30 14 297	N N N Y N	Winchester Winchester Winchester Winchester Windlesham Windlesham	6 1 2 1 7+	Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew Winchester Mark Clinton  Chris Bibb	Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA	R R R R	33 24 23 265 185 170 160 84	N N Y Y N N Y	Beer Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth	
Victoria Toan  Daniel Whitton  Tom Collins  Liam Clarke  Catriona McCarron  Claire Calder  Greg Armstrong	VIT Wealth Management  Argentis  TMC Financial Consultancy Fintuity  Ascot Wealth Management  Ascot Wealth Management  Ascot Wealth Management  Bespoke	I R I I	78 52 30 14 297 94 31	N N N Y N N	Winchester Winchester Winchester Winchester Windlesham Windlesham	6 1 2 1 7+ 1	Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew Winchester Mark Clinton	Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates	R R R I	33 24 23 265 185 170	N N Y Y N N	Beer Bournemouth Bournemouth Bournemouth Bournemouth	
Victoria Toan  Daniel Whitton  Tom Collins  Liam Clarke  Catriona McCarron  Claire Calder  Greg Armstrong  David Wilson	VIT Wealth Management Argentis TMC Financial Consultancy Fintuity Ascot Wealth Management Ascot Wealth Management Bespoke Independent Financial Advisers Bespoke Independent Independent Independent Independent Independent	I R I I	78 52 30 14 297 94 31	N N N Y N	Winchester Winchester Winchester Winchester Windlesham Windlesham	6 1 2 1 7+ 1	Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew Winchester Mark Clinton  Chris Bibb Jared Brooks	Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis	R R R I I I	23 265 185 170 160 84 56	N N Y Y N N Y Y N N	Beer Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth	
Victoria Toan  Daniel Whitton  Tom Collins  Liam Clarke  Catriona McCarron  Claire Calder  Greg Armstrong  David Wilson	VIT Wealth Management  Argentis  TMC Financial Consultancy  Fintuity  Ascot Wealth Management  Ascot Wealth Management  Bespoke Independent Financial Advisers  Bespoke	I	78 52 30 14 297 94 31	N N N Y N N	Winchester Winchester Winchester Windlesham Windlesham Windlesham Windlesham	6 1 2 1 7+ 1 1	Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew Winchester Mark Clinton  Chris Bibb Jared Brooks	Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis Peter Harding Wealth	R R R I I I	23 265 185 170 160 84 56	N N Y Y N N Y Y N N	Beer Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth	
Jictoria Toan Daniel Whitton Tom Collins Liam Clarke Catriona McCarron Claire Calder Greg Armstrong David Wilson Andy Dixon	VIT Wealth Management  Argentis  TMC Financial Consultancy  Fintuity  Ascot Wealth Management  Ascot Wealth Management  Ascot Wealth Management  Ascot Wealth Management  Bespoke Independent Financial Advisers  Bespoke Independent Financial Advisers  Bespoke Independent Financial Advisers  Bespoke Independent Financial Advisers  Bespoke	I	78 52 30 14 297 94 31	N N N Y N N	Winchester Winchester Winchester Windlesham Windlesham Windlesham Windlesham	6 1 2 1 7+ 1 1	Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew Winchester Mark Clinton  Chris Bibb Jared Brooks James Suttie	Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis Peter Harding Wealth Management	R R R I I R	23 265 185 170 160 84 56	N N Y Y N N Y	Beer Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth	
Jictoria Toan Daniel Whitton Tom Collins Liam Clarke Catriona McCarron Claire Calder Greg Armstrong David Wilson Andy Dixon	VIT Wealth Management  Argentis  TMC Financial Consultancy  Fintuity  Ascot Wealth Management  Ascot Wealth Management  Ascot Wealth Management  Bespoke Independent Financial Advisers  Bespoke Independent Financial Advisers  Bespoke Independent Financial Advisers	I R I I I I I I I I I I I I I I I I I I	78 52 30 14 297 94 31 16	N N N N N N	Winchester Winchester Winchester Winchester Windlesham Windlesham Windlesham Windlesham	6 1 2 1 7+ 1 1	Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew Winchester Mark Clinton  Chris Bibb Jared Brooks James Suttie  Marta Daniel Robbie Holman	Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis Peter Harding Wealth Management Argentis Peter Harding Wealth Management	R R R I I R I I R	33 24 23 265 185 170 160 84 56 47 44 37	N N Y Y N N N N N N N N N N N N N N N N	Beer Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth	
Victoria Toan  Daniel Whitton  Fom Collins  Liam Clarke  Catriona McCarron  Claire Calder  Greg Armstrong  David Wilson  Andy Dixon	VIT Wealth Management  Argentis  TMC Financial Consultancy Fintuity  Ascot Wealth Management  Ascot Wealth Management  Bespoke Independent Financial Advisers	I R I I I I I I I I I I I I I I I I I I	78 52 30 14 297 94 31 16	N N N N N N	Winchester Winchester Winchester Winchester Windlesham Windlesham Windlesham Windlesham	6 1 2 1 7+ 1 1	Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew Winchester Mark Clinton  Chris Bibb Jared Brooks James Suttie  Marta Daniel Robbie Holman  Arron Clements	Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis Peter Harding Wealth Management Argentis Peter Harding Wealth Management Argentis	R	33 24 23 265 185 170 160 84 56 47 44 37	N N Y Y N N N N N N N N N N N N N N N N	Beer Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth	
Victoria Toan  Daniel Whitton  Fom Collins  Liam Clarke  Catriona McCarron  Claire Calder  Greg Armstrong  David Wilson  Andy Dixon	VIT Wealth Management  Argentis  TMC Financial Consultancy Fintuity  Ascot Wealth Management  Ascot Wealth Management  Bespoke Independent Financial Advisers	I I R I I I I I I I I I I I I I I I I I	78 52 30 14 297 94 31 16 14	N N N Y N N Y	Winchester Winchester Winchester Winchester Windlesham Windlesham Windlesham Windlesham Windlesham	6 1 2 1 7+ 1 1	Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew Winchester Mark Clinton  Chris Bibb Jared Brooks James Suttie  Marta Daniel Robbie Holman	Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis Peter Harding Wealth Management Argentis Peter Harding Wealth Management	R R R I I R I I R	33 24 23 265 185 170 160 84 56 47 44 37	N N Y Y N N N N N N N N N N N N N N N N	Beer Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth	
Victoria Toan  Daniel Whitton  Tom Collins  Liam Clarke  Catriona McCarron  Claire Calder  Greg Armstrong  David Wilson  Andy Dixon  Alex Kirkpatrick	VIT Wealth Management  Argentis  TMC Financial Consultancy Fintuity  Ascot Wealth Management  Ascot Wealth Management  Bespoke Independent Financial Advisers	1	78 52 30 14 297 94 31 16 14	N N N Y N N Y Y Y Y	Winchester Winchester Winchester Winchester Windlesham Windlesham Windlesham Windlesham Windlesham Windlesham	6 1 2 1 7+ 1 1 1	Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew Winchester Mark Clinton  Chris Bibb Jared Brooks James Suttie  Marta Daniel Robbie Holman  Arron Clements	Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis Peter Harding Wealth Management Argentis Peter Harding Wealth Management Argentis	R R R I I R I R I I R	33 24 23 265 185 170 160 84 56 47 44 37	N N Y Y N N N N N N N N N N N N N N N N	Beer Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth	
Victoria Toan  Daniel Whitton  Tom Collins  Liam Clarke  Catriona McCarron  Claire Calder  Greg Armstrong  David Wilson  Andy Dixon  Alex Kirkpatrick	VIT Wealth Management  Argentis  TMC Financial Consultancy Fintuity  Ascot Wealth Management  Ascot Wealth Management  Bespoke Independent Financial Advisers	I I R I I I I I I I I I I I I I I I I I	78 52 30 14 297 94 31 16 14	N N N Y N N Y	Winchester Winchester Winchester Winchester Windlesham Windlesham Windlesham Windlesham Windlesham	6 1 2 1 7+ 1 1	Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew Winchester Mark Clinton  Chris Bibb Jared Brooks James Suttie  Marta Daniel Robbie Holman  Arron Clements Mark Freeman	Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis Peter Harding Wealth Management Argentis Peter Harding Wealth Management Argentis	R	33 24 23 265 185 170 160 84 56 47 44 37	N N Y Y N N N N N N N N N N N N N N N N	Beer Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth	
Victoria Toan  Daniel Whitton  Tom Collins  Liam Clarke  Catriona McCarron  Claire Calder  Greg Armstrong  David Wilson  Andy Dixon  Alex Kirkpatrick  Jacqueline Brown  Giles Warren	VIT Wealth Management  Argentis  TMC Financial Consultancy Fintuity  Ascot Wealth Management  Ascot Wealth Management  Ascot Wealth Management  Bespoke Independent Financial Advisers  Giles Warren	1	78 52 30 14 297 94 31 16 14	N N N Y N N Y Y Y Y	Winchester Winchester Winchester Winchester Windlesham Windlesham Windlesham Windlesham Windlesham Windlesham	6 1 2 1 7+ 1 1 1	Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew Winchester Mark Clinton Chris Bibb Jared Brooks James Suttie  Marta Daniel Robbie Holman  Arron Clements Mark Freeman	Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis Peter Harding Wealth Management Argentis Peter Harding Wealth Management Argentis Peter Harding Wealth Argentis Peter Harding Wealth Argentis Peter Harding Wealth Argentis Peter Harding Wealth Argentis	R R R I I R I R	33 24 23 265 185 170 160 84 56 47 44 37 29 22	N N Y Y N N N N N N N N N N N N N N N N	Bath  Beer Bournemouth	
Victoria Toan  Daniel Whitton  Tom Collins  Liam Clarke  Catriona McCarron  Claire Calder  Greg Armstrong  David Wilson  Andy Dixon  Alex Kirkpatrick  lacqueline Brown  Giles Warren  Nicholas Hall	VIT Wealth Management  Argentis  TMC Financial Consultancy Fintuity  Ascot Wealth Management  Ascot Wealth Management  Ascot Wealth Management  Bespoke Independent Financial Advisers		78 52 30 14 297 94 31 16 14 13 13	N N N Y N N Y Y Y Y	Winchester Winchester Winchester Winchester Windlesham Windlesham Windlesham Windlesham Windlesham Windlesham Windlesham	6 1 2 1 7+ 1 1 1 1 1 3	Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew Winchester Mark Clinton  Chris Bibb Jared Brooks James Suttie  Marta Daniel Robbie Holman  Arron Clements Mark Freeman	Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis Peter Harding Wealth Management Argentis Peter Harding Wealth Management Argentis Argentis Argentis Argentis Argentis	R R R I I R I R	33 24 23 265 185 170 160 84 56 47 44 37 29 22	N N Y Y N N N N N N N N N N N N N N N N	Bath  Beer Bournemouth	
Nicola Orchard Victoria Toan  Daniel Whitton Tom Collins  Liam Clarke Catriona McCarron  Claire Calder  Greg Armstrong  David Wilson  Andy Dixon  Alex Kirkpatrick  Jacqueline Brown  Giles Warren  Nicholas Hall  Chris Dahl	VIT Wealth Management  Argentis  TMC Financial Consultancy Fintuity  Ascot Wealth Management  Ascot Wealth Management  Bespoke Independent Financial Advisers   I I R I I I I I I I I I I I I I I I I I	78 52 30 14 297 94 31 16 14 13	N N N Y N N Y Y Y Y	Winchester Winchester Winchester Winchester Windlesham Windlesham Windlesham Windlesham Windlesham Windlesham Windlesham	6 1 2 1 7+ 1 1 1	Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew Winchester Mark Clinton Chris Bibb Jared Brooks James Suttie  Marta Daniel Robbie Holman  Arron Clements Mark Freeman	Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis Peter Harding Wealth Management Argentis Peter Harding Wealth Management Argentis Argentis Argentis	R R R I I R I R I KEY	33 24 23 265 185 170 160 84 56 47 44 37 29 22	N N Y Y N N N N N N N N L N N N N N N N	Bath  Beer Bournemouth		
Victoria Toan  Daniel Whitton  Tom Collins  Liam Clarke Catriona McCarron  Claire Calder  Greg Armstrong  David Wilson  Andy Dixon  Alex Kirkpatrick  acqueline Brown  Giles Warren  Nicholas Hall  Chris Dahl	VIT Wealth Management  Argentis  TMC Financial Consultancy Fintuity  Ascot Wealth Management  Ascot Wealth Management  Ascot Wealth Management  Bespoke Independent Financial Advisers  Bryant Hall Todd Wealth Management Advies Private Clients  Bryant Hall Todd		78 52 30 14 297 94 31 16 14 13 13	N N N Y N N Y Y Y Y	Winchester Winchester Winchester Winchester Windlesham Windlesham Windlesham Windlesham Windlesham Windlesham Windlesham	6 1 2 1 7+ 1 1 1 1 1 3	Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew Winchester Mark Clinton  Chris Bibb Jared Brooks James Suttie  Marta Daniel Robbie Holman  Arron Clements Mark Freeman	Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis Peter Harding Wealth Management Argentis Peter Harding Wealth Management Argentis Argentis Argentis Argentis	R R R I I R I R I KEY	33 24 23 265 185 170 160 84 56 47 44 37 29 22	N N Y Y N N N N N N N N L N N N N N N N	Bath  Beer Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Company and the second	
Victoria Toan  Daniel Whitton  Fom Collins  Liam Clarke  Catriona McCarron  Claire Calder  Greg Armstrong  David Wilson  Andy Dixon  Alex Kirkpatrick  acqueline Brown  Giles Warren	VIT Wealth Management  Argentis  TMC Financial Consultancy Fintuity  Ascot Wealth Management  Ascot Wealth Management  Ascot Wealth Management  Bespoke Independent Financial Advisers  Giles Warren Financial  Bryant Hall Todd Wealth Management  Advise Private Clients		78 52 30 14 297 94 31 16 14 13 13 137 129	N N N Y N Y Y Y N N Y Y	Winchester Winchester Winchester Winchester Windlesham	6 1 2 1 7+ 1 1 1 1 1 3 6	Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew Winchester Mark Clinton  Chris Bibb Jared Brooks James Suttie  Marta Daniel Robbie Holman  Arron Clements Mark Freeman  FIRM  * Top Rated Firm STATUS I Independent file	Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis Peter Harding Wealth Management Argentis Argentis Argentis Argentis Argentis Argentis Argentis Argential Argentis Argentis	R R R I I R I R I KEY	33 24 23 265 185 170 160 84 56 47 44 37 29 22	N N Y Y N N N N N N N N L N N N N N N N	Bath  Beer Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Company and the second	

Jonathan Hunt	Expert Wealth	1				
	Management*	•	113	Υ	Witney	5
Sam Monk	MKC Wealth	ı	112	N	Witney	2
Gary Hamilton	AFH Wealth Management Cookham	I	92	Υ	Witney	1
Ady Suter	TWM Financial Planning	R	76	N	Witney	4
Simon Neal	Cornerstone Financial Planning	I	41	Υ	Witney	3
Ben Anderson	Williamson Wealth Management	R	21	N	Witney	1
Nick Swartout	Bray Wealth Management*	R	270	Υ	Woking	5
Lloyd French	Delaunay Wealth Management	I	104	Υ	Woking	5
Cain Stennett	Bigmore Associates	I	79	Υ	Woking	6
Geoff Corden	Bray Wealth Management*	R	16	Υ	Woking	1
Jonathan Walsh	EBP Financial Planning	I	138	Υ	Wokingham	7+
Ray Best	UnaVida Wealth Management	I	135	Υ	Wokingham	7+
eremy Jackson	Bluesky Chartered Financial Planners	I	80	N	Wokingham	1
Rob Starling	Bluesky Chartered Financial Planners	I	65	N	Wokingham	1
Philip Mather	Velarium Wealth	I ·	63	Y	Wokingham	2
Richard Dieppe	Succession Wealth	1	44	N	Wokingham	4
Angus Willson Amelia Aitchison	Ascot Lloyd* Logic Financial	I	376 18	Y N	Worthing Worthing	7+ 1
	Services		- 1101			
Richard	SOUTH V Orbit Financial	VESI	27	ANL	Amesbury	1
Walker-Gunns Kate Davis	Planning Kingsmead		167	Υ	Andover	7+
Mark Bastable	Wealth Templegate	·	164	Y	Andover	2
Zustuste	Financial Planning	·		·	7.11.40.70.1	-
Andy Pearce Stuart Brewer	Duchy IFA AFH Wealth	1	156 68	N N	Barnstaple Barnstaple	7+ 1
	Management	•			·	
Adam Neal Rachel Henley	Advice Rooms Fidelius*	I I	39 222	N N	Barnstaple Bath	2
Nick Twist	Fidelius*	ı	128	N	Bath	2
ason Knowles	Venture Knoll	1	107	Υ	Bath	1
Chris Bence Craig Chapman	Fidelius*	I I	105 102	N N	Bath Bath	2
Paul Timmins	Fidelius*	i	93	N	Bath	2
David Bowman	Fidelius*	1	82	N	Bath	2
ulian Frere	The Private Office*	I	80	Υ	Bath	2
	Ascot Lloyd*	1	77	Υ	Bath	
Thomas Bartlett						1
Andy Strange	Fidelius*	ı	49	N	Bath	1
Andy Strange Nathan Lennox	Fidelius*	I	46	N	Bath	1
Andy Strange Nathan Lennox Dane Kerkin						1
Andy Strange Nathan Lennox Dane Kerkin Paul Barker Rupert Barlow	Fidelius* Fidelius* Fidelius* Barlow and Bartlett Wealth Management	I I I R	46 42 33 24	N N N	Bath Bath Bath Bath	1 2 2 1
Andy Strange Nathan Lennox Dane Kerkin Paul Barker Rupert Barlow Edward Stockwell	Fidelius* Fidelius* Fidelius* Barlow and Bartlett Wealth Management True Potential	I I I R	46 42 33 24	N N N N	Bath Bath Bath Bath	1 2 2 1 1
Andy Strange Nathan Lennox Dane Kerkin Paul Barker Rupert Barlow Edward Stockwell Tony Davies	Fidelius* Fidelius* Fidelius* Barlow and Bartlett Wealth Management	I I I R	46 42 33 24	N N N	Bath Bath Bath Bath	1 2 2 1
Andy Strange Nathan Lennox Dane Kerkin Paul Barker Rupert Barlow Edward Stockwell Tony Davies Matthew Dudley	Fidelius* Fidelius* Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Poccok Rutherford & Co Pocock	I I R R	46 42 33 24 23 265	N N N N	Bath Bath Bath Bath Bournemouth	1 2 2 1 1 2 4
Andy Strange Nathan Lennox Dane Kerkin Paul Barker Rupert Barlow Edward Stockwell Fony Davies Matthew Dudley Matthew Winchester	Fidelius* Fidelius* Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Clinton Kennard	I I R R	46 42 33 24 23 265 185	N N N N Y	Bath Bath Bath Beer Bournemouth	1 2 2 1 1 2 4
Andy Strange Nathan Lennox Dane Kerkin Paul Barker Rupert Barlow Edward Stockwell Tony Davies Matthew Dudley Winchester Mark Clinton	Fidelius* Fidelius* Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co	I I R R R	46 42 33 24 23 265 185	N N N N Y Y	Bath Bath Bath Beer Bournemouth Bournemouth	1 2 2 1 1 2 4 5
Andy Strange Nathan Lennox Dane Kerkin Paul Barker Rupert Barlow Edward Stockwell Fony Davies Matthew Dudley Winchester Mark Clinton Chris Bibb ared Brooks	Fidelius* Fidelius* Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis	I I R R I I I	46 42 33 24 23 265 185 170 160 84 56	N N N N N N N N N N N N N N N N N N N	Bath Bath Bath Beer Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth	1 2 2 1 1 1 5 5 5 2
Andy Strange Nathan Lennox Dane Kerkin Paul Barker Rupert Barlow Edward Stockwell Tony Davies Matthew Dudley Matthew Winchester Mark Clinton Chris Bibb	Fidelius* Fidelius* Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA	I I R R I I R	46 42 33 24 23 265 185 170 160 84	N N N N Y Y N N N	Bath Bath Bath Beer Bournemouth Bournemouth Bournemouth Bournemouth	1 2 2 1 1 1 5 5 5
Andy Strange Nathan Lennox Dane Kerkin Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley Matthew Winchester Mark Clinton  Chris Bibb Jared Brooks James Suttie	Fidelius* Fidelius* Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis Peter Harding Wealth	I I R R I I I	46 42 33 24 23 265 185 170 160 84 56	N N N N N N N N N N N N N N N N N N N	Bath Bath Bath Beer Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth	1 2 2 1 1 1 5 5 5 2
Andy Strange Nathan Lennox Dane Kerkin Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley Matthew Winchester Mark Clinton Chris Bibb Jared Brooks James Suttie	Fidelius* Fidelius* Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis Peter Harding Wealth Management	I I I R R I I R	46 42 33 24 23 265 185 170 160 84 56 47	N N N N Y Y N N N	Bath Bath Bath Bath Beer Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth Bournemouth	1 2 2 1 1 1 5 5 5 2 4
Thomas Bartlett Andy Strange Nathan Lennox Dane Kerkin Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley Matthew Winchester Mark Clinton  Chris Bibb Jared Brooks James Suttie  Marta Daniel Robbie Holman  Arron Clements Mark Freeman	Fidelius* Fidelius* Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis Peter Harding Wealth Management Argentis Peter Harding Wealth Management Argentis	I I I R R I I R	46 42 33 24 23 265 185 170 160 84 56 47	N N N N Y Y N N N N N N N N N N N N N N	Bath Bath Bath Bath Beer Bournemouth	1 2 2 1 1 1 5 5 5 2 4 2 2
Andy Strange Nathan Lennox Dane Kerkin Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley Matthew Winchester Mark Clinton  Chris Bibb lared Brooks lames Suttie  Marta Daniel Robbie Holman	Fidelius* Fidelius* Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis Peter Harding Wealth Management Argentis Peter Harding Wealth Management	I I I R R I I R I R I I I R I I I R I I I R I I I R I I I R I I I R I I I R I I I I R I I I I R I	46 42 33 24 23 265 185 170 160 84 56 47 29	N N N Y Y N N N N N N N N N N N N N N N	Bath Bath Bath Bath Bath Beer Bournemouth	1 2 2 1 1 1 5 5 1 5 5 2 4 2 3 3 2 2
Andy Strange Nathan Lennox Dane Kerkin Paul Barker Rupert Barlow  Edward Stockwell Tony Davies  Matthew Dudley  Matthew Winchester Mark Clinton  Chris Bibb Jared Brooks James Suttie  Marta Daniel Robbie Holman	Fidelius* Fidelius* Fidelius* Barlow and Bartlett Wealth Management True Potential FIRST Financial Services Pocock Rutherford & Co Clinton Kennard Associates Chris Bibb IFA Argentis Peter Harding Wealth Management Argentis Peter Harding Wealth Management Argentis	I I I R R I I R I R I I I R I I I R I I I R I I I R I I I R I I I R I I I R I I I I R I I I I R I	46 42 33 24 23 265 185 170 160 84 56 47 29	N N N Y Y N N N N N N N N N N N N N N N	Bath Bath Bath Bath Bath Beer Bournemouth	1 2 2 1 1 1 5 5 1 5 5 2 4 2 3 3 2 2

	JALUIN II.	111 <u>2</u>		STTI,																
VOUCHE	DFOR'S TOP R SOUTH W				AL ADVISERS		Charles Homer	Cross Border Financial Planning	I	18	N	Chippenham	1	Abigail Stidworthy	Strategic Solutions Financial Services	I	122	N	Newton Abbot	1
=	_	SOL	REVIEWS	. Long.	LOCATION	YEARS Qualified	Philip Teague	Cross Border Financial Planning	I	14	N	Chippenham	1	Vanessa Taylor	Strategic Solutions Financial Services	I	80	N	Newton Abbot	1
Richard French	Apex CB Financial	- STATUS	 11	Y EE	Bournemouth	1	Christine Jarvis	Eight Wealth Management	R	93	N	Christchurch	2	Paul Drake	Opal Financial Management	I	48	Υ	Newton Abbot	1
Dan Alder	Planning The Private	ı	50	Υ	Bradford-on-Avon	3	Damon Goodey	2plan Wealth Management	I	60	Y	Christchurch	1	Craig Gahagan	Molyneux Associates	I	19	Υ	Newton Abbot	1
Stuart Rossiter	Office* Rossiter Wealth	ı	57	N	Bridgwater	1	Huw Jones	Proposito Financial	I	31	Υ	Cirencester	2	Louise Worden	Concise Wealth Management	1	26	Υ	Paignton	1
Daniel Blandford	Management The Private Office*	I	233	Υ	Bristol	6	Tom Britton	Planning Ballantine Wealth Management	R	79	N	Clevedon	4	James Saulsbury	Saulsbury Independent Financial	1	116	Υ	Perranporth	7+
Peter Godsell	Crystal Wealth Management	I	191	N	Bristol	5	James Cridland	Coleridge Wealth Management	R	48	N	Clevedon	4	Andy Burton	Planning TFA - Trusted	1	55	Υ	Plymouth	5
Jamie Jacobs	Ifamax Wealth Management	ı	140	N	Bristol	5	Matthew Dixon	Hartsfield	I ·	141	N	Corsham	3	Megan Sutton	Financial Advice Clarity Wealth	1	54	Υ	Plymouth	2
Matthew Rich	Argentis	I	131	N	Bristol	2	John White Joseph Stephenson	Hartsfield Ballantine Wealth	R	81 80	N N	Corsham Crewkerne	3	Martyn Burgess	Management Coast Financial	ı	21	N	Plymouth	1
Anil Badhan	Assured Wealth Management	I	96	Υ	Bristol	5	Karen Cooper	Management Chadwick	I	146	N	Dartmouth	7+	Andy Parsons	Eight Wealth Management	R	106	N	Poole	4
Tom Buss George Cooksley	Finura Partners Argentis	1	86 80	Y N	Bristol Bristol	6		Financial Management						Iain Murray	True Potential	R	99	Y	Poole	7+
Michael Blair	Hartsfield	ı	80	Υ	Bristol	6	Callum Pye	Chadwick Financial Management	1	47	N	Dartmouth	2	Andrew Milligan Emily Turgoose	Forvis Mazars* Life Matters	ı	67 65	N Y	Poole Poole	1
Steve Pine	The Aspire Partnership	I	80	N	Bristol	3	Luke Hill	Probert Financial	I	49	Υ	Dawlish	2		Financial Planning					
Ken Hall	The Aspire Partnership	1	75	N	Bristol	3	Tim Gallego	Poundbury Wealth Management	R	86	N	Dorchester	4	Rich Powell	Powell & Associates Financial	R	76	N	Portishead	3
Adrian Kidd Naomi Keith	Ovation Finance* The Aspire	ı	70 69	N N	Bristol Bristol	3	James Dalgleish	Premier Financial Planning	I	119	Υ	Exeter	7+	Alex Alton	Planning Alton Wealth	R	74	N	Portishead	4
Adrian Wilkins	Partnership Aevum Wealth	ı	59	N	Bristol	2	Craig Walker	Westminster Wealth	I	95	Υ	Exeter	2	Nathan Steele	Management Heritage Financial	R	221	N	Radstock	6
Ian Larthe de	Management* The Aspire	I	51	N	Bristol	3	Chloe Illman	Management* Lifetime IFA	I	81	γ	Exeter	4	Paul Grey	Consultancy TFA – Trusted	ı	284	Υ	Redruth	7+
Langladure Ben Sloggett	Partnership Intelligent	ı	47	Υ	Bristol	2	Martin Waistell	Strategic Solutions	I	72	N	Exeter	1	Liam Thomas	Financial Advice TFA – Trusted	1	81	N	Redruth	1
Tom Morris	Pensions Ovation Finance*	ı	44	N	Bristol	1	Vasilis Panteli	Financial Services Succession		58	N	Exeter	5	Stewart	Financial Advice Lonsdale Wealth		92	N	Ringwood	5
Melanie Dolphin	Hartsfield	ı	43	Υ	Bristol	3	Tasha Pullen	Wealth	r R		N	Exeter	2	Sims-Handcock William Stagg	Management True Potential	R	91	N	Salisbury	4
Damien Hopkins	OPW Chartered Financial Planners	I	39	N	Bristol	3	Tastia Fulleti	Financial Planning	ĸ	33	N	Exeter	2	Callum Warner	Argentis	ı	61	N	Salisbury	2
Tori Passmore	OPW Chartered Financial Planners	I	39	N	Bristol	3	Anna Gidman	Anna Gidman Wealth	1	24	N	Exeter	1	Richard Odell  Peter Harding	Premier Financial Planning Peter Harding	I R	95 86	N N	Shaftesbury Shaftesbury	6
Paul McMullan	Succession	1	32	Υ	Bristol	3	Mark Welsh Alex Pearce	Prydis Wealth RBC Brewin	R	20 18	N Y	Exeter Exeter	2	3	Wealth Management				,	
Andrew Finn	Wealth Just Wealth	R	23	Υ	Bristol	1	Barry Martin	Dolphin JBM Wealth	ı	87	Υ	Exmouth	5	James Craw  David Ellicott	True Potential Strategy	R	75 31	Y Y	Sherborne St Austell	6 1
Tom Foley	Cooper Associates Wealth	R	20	N	Bristol	1	Adam Field	Management William Highbourne	I	59	Υ	Exmouth	1	Marcus Dunk	Wealth UK Price Financial	R	10	N	Stroud	1
Joe Tucci	Management Cooper	R	16	Υ	Bristol	1		Wealth Management						Ross Clifford	Planning Clifford Wealth	R	161	Υ	Swindon	3
,	Associates Wealth Management						Ian Crook	Avocet Wealth Partnership William	R		N	Exmouth	2	Dave Southby	Management  Dave Southby  Financial	R	35	N	Swindon	3
Tom Brown	Bybrook Wealth Management	R	15	N	Bristol	1	Pieter Burger	Highbourne Wealth Management	•	32	Υ	Exmouth	1	Phillip Kerley	Planning Hawkeye Financial	I	32	Υ	Swindon	1
Jin Hira	Succession Wealth	ı	12	N	Bristol	1	David Medland	2plan Wealth Management	R	103	N	Falmouth	5	Stephen Dixon	AFH Wealth	1	32	Υ	Swindon	3
Kimberley Sare Elliott Rice	Guided Financial Succession	I	12 11	Y N	Bristol Bristol	1	Jonathan Kavanagh	Ascot Lloyd*	I	82	Υ	Ferndown	2	Simon Cutler	Management Blackdown	ı	200	N	Taunton	7+
Toby Evans	Wealth Greenfields	ı	100	Υ	Broadstone	3	Karl Ward	True Potential	R	69	Υ	Ferndown	4	Jack Cooper	Financial Cooper	R	197	N	Taunton	2
David Sheppard	Financial Management Eight Wealth	R	84	N	Broadstone	2	Barbara Smith-Galer Samuel Dearnley	Argentis Iona Beesly	1	55 112	N N	Ferndown Gloucester	5		Associates Wealth Management					
Alex Turco	Management Positive Wealth		140	Y	Burnham-on-Sea			Associates		100	N			Merryn Collins	Premier Financial Planning	ı	116	Υ	Taunton	2
	Creation*			-			Akbar Patel Martyn Norris	BBT Group Fidelius*	ı	99	N	Gloucester Gloucester	2	Jason Challis	Cooper Associates Wealth	R	98	N	Taunton	2
Stephen Elvin	Stephen Elvin Wealth Management	'	115	N	Burnham-on-Sea	7+	Ian Croxall Daniel Morris	Fidelius* Prosser Knowles	I I	90 69	N N	Gloucester Gloucester	2	Christo Nation	Management Cooper	R	80	Υ	Taunton	2
Ian Williams	Integrity Pensions & Investments	I	26	Υ	Calne	2	Duncan Smitton	Associates Smitton Wealth	· I	57	N	Gloucester	5	Cilisto Nation	Associates Wealth Management	ĸ	80	•	Taunton	2
Mark Manning	Safehands IFA	I	164	Υ	Cheltenham	2	Mike LeGassick	Solutions Manning and	I	234	N	lvybridge	7+	Kate Ward	Cooper Associates	R	66	N	Taunton	2
Robin Etherington Ben Burgess	Amber River HDA Cheltenham IFA*	l I	155 132	Y N	Cheltenham Cheltenham	2	Mike Rosevear	One Four Nine	I	16	N	lvybridge	1		Wealth Management					
Madeleine Hollands	Cheltenham IFA*	I	111	N	Cheltenham	5	Charlie Brown	Wealth* South Devon	I	91	N	Kingsbridge	4	Richard Davies	Peter Harding Wealth	R	64	N	Taunton	2
Tara Wood	Cheltenham IFA*	I	89	N	Cheltenham	1		Financial Planning						Tim Groenewald	Management Cooper	R	64	N	Taunton	2
Andrew Mansion Ben Parker	Cheltenham IFA* Parker Financial	I	56 54	N N	Cheltenham Cheltenham	2	Paul Chidley	Kernow Financial Planning		69	Υ	Launceston	2		Associates Wealth Management					
Ben Sheward	Advice Attivo	I	53	Υ	Cheltenham	2	Peter Dart	Dart Wealth Management	1		Υ	Launceston	3	Neil Rossiter	Blackdown Financial	I	48	N	Taunton	1
Lee Grimshaw	Fidelius*	I	51	N	Cheltenham	2	Jack Basford	InTime Financial Planning	I	12	Υ	Launceston	1	Jamie Wheeler	Cooper Associates	R	37	N	Taunton	2
Rob Tiffin	Altior Asset Management	!	47	N	Cheltenham	2	David Boyce	Bright Future Financial	ı	83	N	Lyme Regis	7+		Wealth Management					
Nicholas Evans Daniel Ames	Attivo Amber River HDA	I	45 40	Y N	Cheltenham Cheltenham	2	Mark Norton	Peter Harding Wealth Management	R	23	N	Malmesbury	1	Craig Viljoen	Cooper Associates Wealth	R	14	N	Taunton	1
Stuart Hutton	William Highbourne Wealth	I	39	Υ	Cheltenham	1	Jim Knights	Perspective	ı	29	N	Marlborough	1		Management					
Jack Manser	Management	1	20	٧	Cheltenham	2	Ross Perry Jade Soutter-	Perspective AFH Wealth	I I	26 38	N N	Marlborough Mitcheldean	1 3			KEY	,			
Ryan Wright	Attivo Attivo	I	38 33	Y	Cheltenham	2	Davies	Management						FIRM						
Vanessa Coates	Prosser Knowles Associates	I	31	N	Cheltenham	1	Matthew Gibbons Tristan Borkowski	St. James's Place TAB Financial	R R	34 23	N Y	New Milton New Milton	1	1					ed Firms). More or	1 p30
Bradley Laborero Matthew Kirkham	Attivo William	I I	25 17	N Y	Cheltenham Cheltenham	1	Mark Ridgment	Planning Cornwall Finance & Investment	I	92	Υ	Newquay	2	STATUS I Independent fi R Restricted fina	nancial adviser		S QUAL ecutive		as a Top Rated Ad	lviser
	Highbourne Wealth Management						Will Clarke	Services Towan IFA	I	84	N	Newquay	5	FEES PUBLISHE	)				v	
Jonathan Hull	Eleven Six Financial Planning	R	38	N	Chippenham	3	James Williamson	Cornwall Finance & Investment Services	T	18	N	Newquay	1						on VouchedFor.co.u	

Abigail Stidworthy	Strategic Solutions	I	122	N	Newton Abbot	1
Vanessa Taylor	Financial Services Strategic	ı	80	N	Newton Abbot	1
	Solutions Financial Services					
Paul Drake	Opal Financial Management	I	48	Υ	Newton Abbot	1
Craig Gahagan	Molyneux Associates	I	19	Υ	Newton Abbot	1
Louise Worden	Concise Wealth Management	I	26	Υ	Paignton	1
James Saulsbury	Saulsbury Independent Financial Planning	I	116	Υ	Perranporth	7+
Andy Burton	TFA - Trusted Financial Advice	I	55	Υ	Plymouth	5
Megan Sutton	Clarity Wealth Management	I	54	Υ	Plymouth	2
Martyn Burgess	Coast Financial	I	21	N	Plymouth	1
Andy Parsons	Eight Wealth Management	R	106	N	Poole	4
lain Murray	True Potential	R	99	Υ	Poole	7+
Andrew Milligan	Forvis Mazars*	1	67	N	Poole	1
Emily Turgoose	Life Matters Financial Planning	I	65	Υ	Poole	2
Rich Powell	Powell & Associates Financial Planning	R	76	N	Portishead	3
Alex Alton	Alton Wealth Management	R	74	N	Portishead	4
Nathan Steele	Heritage Financial Consultancy	R	221	N	Radstock	6
Paul Grey	TFA – Trusted Financial Advice	I	284	Υ	Redruth	7+
Liam Thomas	TFA – Trusted Financial Advice	I	81	N	Redruth	1
Stewart Sims-Handcock	Lonsdale Wealth Management	I	92	N	Ringwood	5
William Stagg	True Potential	R	91	N	Salisbury	4
Callum Warner	Argentis	1	61	N	Salisbury	2
Richard Odell	Premier Financial Planning	I	95	N	Shaftesbury	6
Peter Harding	Peter Harding Wealth Management	R	86	N	Shaftesbury	6
James Craw	True Potential	R	75	Υ	Sherborne	6
David Ellicott	Strategy Wealth UK	ı	31	Υ	St Austell	1
Marcus Dunk	Price Financial Planning	R	10	N	Stroud	1
Ross Clifford	Clifford Wealth Management	R	161	Υ	Swindon	3
Dave Southby	Dave Southby Financial Planning	R	35	N	Swindon	3
Phillip Kerley	Hawkeye Financial	I	32	Υ	Swindon	1
Stephen Dixon	AFH Wealth Management	I	32	Υ	Swindon	3
Simon Cutler	Blackdown Financial	I	200	N	Taunton	7+
Jack Cooper	Cooper Associates Wealth Management	R	197	N	Taunton	2
Merryn Collins	Premier Financial Planning	I	116	Υ	Taunton	2
Jason Challis	Cooper Associates Wealth Management	R	98	N	Taunton	2
Christo Nation	Cooper Associates Wealth Management	R	80	Υ	Taunton	2
Kate Ward	Cooper Associates Wealth Management	R	66	N	Taunton	2
Richard Davies	Peter Harding Wealth Management	R	64	N	Taunton	2
Tim Groenewald	Cooper Associates Wealth Management	R	64	N	Taunton	2
Neil Rossiter	Blackdown Financial	I	48	N	Taunton	1

Robyn Caffell	Intelligent Pensions	I	56	Υ	Tavistock	2
Karl Lehmann	Lehmann Financial Management	R	75	N	Teignmouth	1
Anne Hester	Philip James IFA*	1	63	Υ	Tetbury	4
Andy Harris	AFH Wealth Management Cookham	I	19	N	Tetbury	2
Jonathan Bissett	Prosser Knowles Associates	I	42	N	Tewkesbury	2
Rich Atkins	Theocsbury Financial	R	32	N	Tewkesbury	1
Dan McGuigan	Vantage Wealth Management	R	25	N	Tewkesbury	2
Stephen Wales	Ripley Wales Financial Planning	R	107	Υ	Torquay	6
Steven Cliff	Sandringham Financial Partners*	1	78	Υ	Torquay	6
Jason Mountjoy	Clarity Wealth Management	I	124	N	Totnes	7+
Owen Williams	Clarity Wealth Management	I	15	Υ	Totnes	1
Darren Bilkey	TFA – Trusted Financial Advice	I	175	Υ	Truro	7+
Jeremy Squibb	Saulsbury Independent Financial Planning	I	81	Υ	Truro	1
Allan Cruse	Strategic Solutions Financial Services	I	157	Υ	Wareham	7+
Jason Lewis	Lewis Financial	1	73	Υ	Wareham	1
Gavin Park	Premier Financial Planning	I	149	Υ	Warminster	7+
Jeremy Coltman	Jeremy Coltman Wealth Management	R	90	N	Warminster	4
Daphne Ashford-Smith	Peter Harding Wealth Management	R	28	N	Warminster	1
Matthew Colman	Fidelius*	1	19	Υ	Wellington	1
Greg Charlton	True Potential	R	217	N	Weston- super-Mare	5
Weyshen Chiang	Aureus Wealth Management	I	74	N	Weston- super-Mare	3
Ian Sparks	Sparks & Co Financial Services	1	288	N	Wimborne	7+
Bodie Dove	Lester Brunt Wealth Management	R	90	N	Wimborne	4
Amy Sparks	Sparks & Co Financial Services	I	19	N	Wimborne	1
Sam Thorne	Northseam	1	153	N	Yeovil	7+
Simon Dawes	Cooper Associates Wealth Management	R	96	N	Yeovil	2
David Savage	True Potential	R	66	N	Yeovil	2
		VALE	S			
Dr Josh Lewis	Wealth Doctor Financial Planning	I	103	N	Abergavenny	6

Laurence Murphy	Planning	'	131	Y	Ammantord	7+
Ben Owen	Green Castle Financial Planning	I	30	Υ	Ammanford	2
Connor Mason	Fearndale Wealth Management	R	16	N	Bangor	1
Scott Reynolds	Summit Financial Advisors	R	11	Υ	Barry	1
Andy Parry	IWM Wealth Management	R	84	N	Blackwood	4
Lewis Parry	IWM Wealth Management	R	65	N	Blackwood	4
Josie Herdman	How Money Matters*	I	53	Υ	Builth Wells	2
Paul Taylor	True Potential	R	82	Υ	Caldicot	3
James Gill	Abacus Associates	I	230	N	Cardiff	5
Daniel Ross	Hartley Ross	1	111	Υ	Cardiff	7+
Tom Palmer	NTM Financial Services	I	105	Υ	Cardiff	1
Minaz Kasmani	Life & Legacy Wealth Management	R	67	N	Cardiff	4
Sam Ormond	Fidelius*	1	66	N	Cardiff	2
Ed Peach	Niche Private Clients	1	64	Υ	Cardiff	5
Tom Waldock	Attivo	1	57	Υ	Cardiff	2
Andrew Goman	Hartley Ross	1	51	N	Cardiff	3
Andrew Varley	Andrew Varley Financial Planning	R	48	N	Cardiff	4
Suzanne Ward	Bloom Financial Planning	R	36	N	Cardiff	3
Sam Parry	Attivo	1	30	Υ	Cardiff	1
Nicholas Hill	NTM Financial Services	I	29	N	Cardiff	1
Chris Woods	EST Wealth	1	26	N	Cardiff	1
David Reid	DL Reid Wealth & Finance	R	26	N	Cardiff	1
Grant Sheppard	Attivo	1	21	Υ	Cardiff	1
Kate Shaw	Financial Life Planning	1	19	Υ	Cardiff	1
Richard Jones	R J Financial Planning	R	231	N	Cardigan	4
Rhys Young	Affinity Financial Management	ı	141	N	Carmarthen	3
Rachel Barnby	RWG Financial Planning	R	20	N	Chepstow	2
Paul Boulton	Boulton Financial Services	1	183	N	Conwy	4
Paul Davies	Hoyl Independent Advisers	ı	65	Υ	Llanelli	5
Andrew Williams	AMW Wealth	R	39	N	Llanelli	3
Tanya Topping	Arian Financial Planning	ı	19	N	Llanelli	1
Gareth Channon	GCFC	R	62	N	Merthyr Tydfil	5
Paul Morris	JM Wealth Planning*	1	121	N	Neath	2
Kelly East	Pure Wealth Management	1	161	Υ	Newport	7+
Alex Palmer						

7+	Alistair Cummings	Rogerstone IFA*	1	108	Υ	Newport	3
2	Simon Trainor	Ascent Wealth Management	R	78	N	Newport	2
	Ryan Caisley	Niche Private Clients	ı	74	Υ	Newport	4
1	James Hawkins	Isca Wealth Management	I	67	N	Newport	6
1	Arron Sharkey	DS Howell Financial Services	I	51	N	Newport	2
4	James Baker	Abacus Associates	I	49	Υ	Newport	5
4	Paul Morgan	Kymin Financial Services*	I	32	N	Newport	1
2	Mark Redman	Perspective	1	31	N	Newport	1
3	Charlotte Lewis-Merry	Vital Financial Planning*	I	29	N	Newport	2
5	Christopher Taylor	Kymin Financial Services*	I	26	N	Newport	1
7+ 1	Simon Aston	Kymin Financial Services*	I	22	N	Newport	1
4	Emily Jones	Ascent Wealth Management	R	10	Υ	Newport	1
	Steven Jones	Kymin Financial Services*	I	10	N	Newport	1
2	Marcus Rees	Romilly Financial*	1	168	Υ	Penarth	3
5	David Stealey	Romilly Financial*	1	136	Υ	Penarth	2
2	Dinesh Bharwani	Quilter Financial Advisers	R	77	N	Penarth	4
3	Owen Morgan	Romilly Financial*	1	20	Υ	Penarth	1
4	Tony Thomas	TT Wealth	1	192	Υ	Pontyclun	7+
3	Melanie Scott	MJS Financial Services	1	75	N	Pontyclun	3
1	Joseph Nash	Vale Independent Financial Advisers	I	30	Υ	Pontyclun	2
1	Stephen Davies	Diligent Wealth	I	154	Υ	Pontypridd	1
1	Ian Campbell	Ian D Campbell	I	111	Υ	Pontypridd	5
1	Danni Watts-Jones	DWJ Wealth Management	R	58	N	Port Talbot	4
1	Lorna Anne Barrett	Seven Financial Group	I	11	N	Port Talbot	1
4	Brooke Cameron-James	Abacus Associates	I	52	N	Porth	3
3	Paul Williams	Commodore Finance	I	241	N	Prestatyn	6
2	Lewys Richards	Vital Financial Planning*	I	149	N	Swansea	5
4	Kath Atkin- Bowdler	Kath Atkin-Bowdler Financial Services	I	101	N	Swansea	5
5	Tony Stevens	Secure For Life Wealth	I	62	Υ	Swansea	1
1		Management	_				
	Tom Parmiter	Harken Financial		78	Υ	Wrexham	5
5	Dan Tudor-Owen	Chester Financial Wealth Management	I	34	Y	Wrexham	3
7+	Gerry Cummins	Cummins Financial	ı	29	N	Wrexham	1
1		Advisers					
,							

# **Top Rated Mortgage Advisers**

These advisers received the highest volume of positive 2024 client reviews on VouchedFor.co.uk. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have the necessary permissions to practise from the Financial Conduct Authority, and also undergo several other checks and ongoing monitoring.

### **VOUCHEDFOR'S TOP RATED MORTGAGE ADVISERS**

CENTRAL ENGLAND							
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS Qualified	
Murray Scholefield	Evolve Financial Services	L	33	N	Alcester	2	
Manu John	Lilac Financial	1	45	Υ	Alfreton	1	
Ranveer Khatkar	Whateley Wealth Management	I	11	N	Bromsgrove	1	
Sella De Silva	BVS Mortgages & Financial Services	L	114	Υ	Burton-on-Trent	2	
Daniel Jones	The Mortgage World	I	55	Υ	Coleshill	1	
Narcisz Sweeney	The Mortgage Compass	L	22	N	Corby	1	
Mark Laban	My Finance Friend	I	386	Υ	Derby	7+	
Jo Mezzone	Whiteoak Mortgages	I	107	N	Droitwich	6	

- 1							
	Steve Mezzone	Whiteoak Mortgages	I	66	N	Droitwich	6
	Ellis Turner	Jane Newman Financial Planning	I	23	Υ	Droitwich	2
	Mark Mackin	Monument Financial Solutions	I	69	Υ	Grantham	2
	Peter Hunt	Moneywatch Finance	1	202	Υ	Halesowen	7+
	Daniel Jones	Hayden Kilkelly IFA	I	23	N	Kingswinford	2
	Rumi Miah	Rumi Mortgages	1	232	Υ	Leicester	1
	Andy Sheasby	Integrity Mortgage Solutions	I	220	Υ	Leicester	5
	Scott Taylor-Barr	Barnsdale Financial Management	L	216	Υ	Leicester	7+
	Rabinder Rai	Venture Mortgages and Protection	I	58	Υ	Leicester	1
	Meral Kendrick	Good Life Mortgage	1	70	Υ	Lincoln	4
	Pauline Johnson	All Kinds of Mortgages	1	15	Υ	Montgomery	1
	Eldho Paul	Just Mortgages	1	56	N	Newcastle	2
	Marzena Zenczakowska	Grand Union Financial	I	79	N	Northampton	1
	Graeme Kendell	Just Mortgages	L	50	N	Nottingham	2
	Bel Ufodike	Medjay Empire	L	158	N	Nuneaton	5
	Jill Stanley	GHL Direct	L	127	N	Pershore	4

I .						
Sophie Collett	Sophie Collett Mortgage Adviser	I	134	Υ	Redditch	5
Angie Smith	Miller Financial Planning	I	368	Υ	Rugby	5
Leanne Charnley	C D Financial	L	16	N	Shifnal	1
Mark Valentine	MV Mortgage	1	138	N	Shrewsbury	5
Will Mason	Masons IFA	1	91	N	Shrewsbury	1
Nick Spolton	Spolton Mortgages	L	318	Υ	Sleaford	6
Christopher Taylor	Four-Nations Mortgages	L	190	N	Sleaford	7+
Aidan Brown	Ernest Grant Mortgages	I	24	Υ	Solihull	1

KE	Y
FIRM * Top Rated Firm (includes trading name	mes of Top Rated Firms). More on p3
STATUS I Independent mortgage adviser L Limited mortgage adviser	YEARS QUALIFIED  Consecutive years as a Top Rated Adviser

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

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

VOUCHE	DFOR'S TOP R	ATE	о мо	RTG <i>E</i>	AGE ADVISERS		Joshua Smith	Lindon-Travers Associates	L	79	Υ	Cobham	2	Amber Crosby-Craig	Mortgage Advice Bureau	I	296	Υ	Congleton
	CENTR	AL E	NGLA	AND			Daniel Ford	JML (Financial) Associates	I	57	N	Cobham	2	Christine Parkin	Durham Mortgage Solutions	L	291	Υ	Durham
NAME	E	STATUS	REVIEWS	EES PUB.	OCATION	YEARS QUALIFIED	Kishorlal Nakrani	Red Rock Mortgages	I	31	N	Colindale	1	Michael Bond Lyndsay Fairhurst	Foster Denovo Midavlyn			N N	Durham Glossop
Lisa Jackson	Integrity	- ST	202	 Y		# 공 7+	Dinesh De Silva	BVS Mortgages & Financial Services	I	19	N	Colindale	1		Mortgages				Holmes Chapel
<b>,</b>	Mortgage Solutions						Jean Carlo Gonzales	The Right Broker	I	276	N	Croydon	5	Paul Kozyra Naomi Robinson	Naomi Financial			N Y	Huddersfield
Karl Lawton Carl Elsby	GHL Direct Elsby Associates	L	852 140	Y Y	Stoke-on-Trent Stoke-on-Trent	7+ 2	Matt Hurren	Novum Mortgage Services	L	130	Υ	Dartford	4	Vinod Malayil Trish Green	Vsure Financial  AFH Wealth		89 45	Y N	Huddersfield Hull
Steven Lyons	The Mortgage	1	134	Y	Stoke-on-Trent	7+	Danish Kamran	Kings Group	L	158	N	Enfield	4		Management				
James Myatt	Pride Embrace	1	116	Υ	Stone	3	Calum Lawson	Ablestoke	L	23	N	Farringdon	2	Hannie Mason	Mortgages with Hannie & Co			Υ	Keighley
Jane Jackson	Financial Services Jane Jackson	ı	47	Υ	Stone	2	Adam Jolles Sonia Owen	Acacia Mortgage, Loan &	I	32 26	Y N	Finchley Fitzrovia	1	Belinda Kemplay	Bee Mortgage Solutions		73	N	Keighley
H. dB'deed	Financial Solutions		41.4	.,	Startford	-	Malana (Mal	Equity Release Shop		0.4	v	F	-	Simon Horsfall	Management			Υ	Leeds
Lloyd Richards	LPR Mortgage Services		414	Y	Stratford- upon-Avon	7+	Mohammed Miah James Dennett	Investa Finance A S Financial	I I	84 222	Y	Forest Gate Gray's Inn	7+ 4	Andrew Quinn	Response Mortgage Services	1	208	Υ	Leeds
Chris Hazell	Chris Hazell Mortgages		33	Y	Stratford- upon-Avon	1	Martin Seewoonarain	A S Financial	I	133	N	Gray's Inn	3	lan Gartside	Just Mortgages			Y	Liverpool
Samantha Hendry	Four Oaks Financial Services	L	100	Υ	Sutton Coldfield	5	Jim Brough	A S Financial	I	115	N	Gray's Inn	4	Matthew Moralee Andrew Brierley	First Mortgage Right Mortgage		71 137	N Y	Newcastle Otley
Tandi Fellows	Probity Mortgage Services	1	203	Υ	Telford	7+	Sarah Howard Asher Kenton	A S Financial  A S Financial	1	97 91	N N	Gray's Inn Gray's Inn	4	Adele Forbes	West Yorkshire			N	Pontefract
Nigel Morray	Robert Nicholas Financial	1	35	N	Telford	1	Tony Silver	White House	ı	11	Y	Grays	1	Emma Hutchinson	Money West Yorkshire	I	111	N	Pontefract
Pam Stockdale	Advisers Zeal Mortgages	1	237	Υ	Uttoxeter	7+	Yemisi Osu	Mortgages Tokumbo Osu	I	13	N	Greenhithe	1	Siobhan Martin	Money CH Mortgages	I	181	N	Prenton
	& Protection Services						Jon-Joseph Coops	LJC Mortgages	1	59	N	Hammersmith	1	Liam Coker	NW LTC Mortgages		388	N	Prescot
Ian Butcher	Anytime Mortgages	I	137	Υ	Wellingborough	6	Mitul Patel	Lemon Tree Financial*	1	212	γ	Harrow	2	Chris Melling	We Like Mortgages		35	Y	Prescot
Peter Simpson	MME FS	1	13	N	Wigston	1	Jiten Varsani Abdul Karimjee	FortyOne Money  My Local	1	142 85	N Y	Harrow Harrow	3	Adele Archer	Admarsh	ı	16	N	Preston
Sally Evans	Integrity Mortgage Solutions	ı	55	Υ	Wolverhampton	4	Hamal Patel	Mortgage Advisor  Crystal Financial		19	N	Harrow	1	Cilla Shackleton	Mortgages White Rose	I	85	N	Retford
Joe Tumelty	Kind Wealth	I	13	N	Worcester	1		Solutions	1		•			Jen Knowlson	Finance Property Link	ı	82	Υ	Ripon
	EAST	ENG	LAN	D			Joshua Brown	Westminster Wealth Management*	ı	62	N	High Holborn	1	Carol Smith	Homes Carol Smith	L	114	N	Runcorn
Alex Phillips Mohamed	AP Mortgages Just Mortgages	L L	41 40	N N	Billericay Cambridge	2	Bradley Moore	Connect	I	55	N	Hornchurch	2	Caror Sillicii	Mortgage Services	_	114	N	Kullcolli
Khalafalla					-		Kim Spires	Mortgages Connect	I	21	N	Hornchurch	1	Ben Horsfield	Suttons Independent	I	278	Υ	Sale
Jobin Jacob Peter Burke	Sterling Street Easyswitch	L I	151 110	N Y	Chelmsford Chelmsford	5	Niall Hebron	Mortgages Connect	1	18	N	Hornchurch	1		Financial Advisers*				
Louise Selvage	Mortgages One Financial	1	55	Υ	Chelmsford	4		Mortgages						Jagadish Shanmugam	Dream Bricks Financial	L	65	Υ	Sale
Neil Barsby	Solutions* Asquith Financial	ı	99	Υ	Colchester	5	Paul Collinson	Brick2Brick Mortgage Solutions	I	82	γ	Hoxton	4	Andy Jones	Irlam Estates Financial Services	L	100	Υ	Salford
Billy Dexter	Services Hoyl Independent	1	16	N	Cromer	1	Helen Williams	SWFS	L	14	N	Knightsbridge	1	Matthew Jones	Stratton Wealth Management	I	38	N	Salford
Mark Horsfall	Advisers Jigsaw Money	1	155	Υ	Epping	1	Roshan Vitharanage	BVS Mortgages & Financial Services	L	647	Υ	Mill Hill	5	Richard Effio	Right Choice	L	37	N	Salford
Stephen Alger	Management  Mortgage Advice		112	ν	Great Yarmouth	2	Vincent Corcoran	Gordon Blair Financial Services	I	318	N	Morden	6	Dean Bedson	Mortgages Bedson Financial	I	62	Υ	Sandbach
	Bureau			·			Robin Thomas	RS Financial	l		Y Y	Northwood	4 7+	Bob Riach	Solutions Riach Financial	L	409	Υ	Scunthorpe
Stephen Robinson	Mortgage Advice Bureau	!	97	N	Great Yarmouth	2	Jo Jingree	Mortgage Confidence	'	138	ı	Penge		Brian Beech	Futures Assured		273	N	Sheffield
David Houchell	Houchell Mortgages	ı	177	Υ	Ipswich	7+	Sapna Malde	KVM Mortgages UK	1	74	N	Pinner	1	Ian Christlo	Mortgageline Services	I	208	Υ	Sheffield
Farida Rouane Jackie Bowles	Upside Finance Mortgage Advice	1	61 188	N N	lpswich Lowestoft	2	Sekkappan Alagu Beulah Antonin	Nachu Finance Charterhouse	I I	209 74	Y N	Queensbury Regent's Park	7+ 4	Ravinda Ranchagodage	BVS Mortgages & Financial Services	L	88	N	St Helens
Laura Gilligan	Bureau Just Mortgages	ı	79	Υ	Newmarket	5		Mortgages & Protection						Don Ben Shirtliff	Banks Lane	i	195	N	Stockport
Simon Ward	Mortgage Advice Bureau	1	285	Υ	Norwich	5	Shahinul Islam Charlie Wade	Simply Mortgages Wade Wealth	L I	111 416	Y Y	Romford South Bank	2 7÷		Finance				·
Andrew Connolly	Signpost Mortgages	I	202	Υ	Norwich	5		Partners						Keeley Macaulay Emma Wood	Mortgage 1st Exclusive		145 44	Y	Stockton-on-Tees Sutton-in-Craven
Tom Margitson	Mortgage Advice Bureau	1	173	Υ	Norwich	3	Jess Daniels	Wade Wealth Partners	'	15	Υ	South Bank	1		Mortgage Advice Services				
Jonathan Kemp	Mortgage Advice	ı	144	Υ	Norwich	2	Kellye Pilgrim	Pilgrim Mortgages and Protection	ı	17	Υ	Thames Ditton	1	Matthew Penszor	White Rose Finance			N	Ulceby
Paul Farrant	Mortgage Advice	1	139	N	Norwich	2	Errol Hall		L	100	N	Waltham Cross	2	Chris Law	Chris Law Mortgages	ı	229	Υ	Wakefield
Oliver Dack	Bureau Mortgage Advice	ı	134	N	Norwich	2	Chris Layzell	Bigmore Associates	I	109	Υ	Walton-on- Thames	6	Daniel Hindmarsh  David Glass	Muuvin Newcastle		137 17	Y N	Wallsend Wallsend
Caren	Agentis Financial	1	95	N	Peterborough	5	Ellie Macdonald	S & J Mortgage	I	87	Υ	Watford	7+		Financial Advisers*				
Palmer-Welch	& Mortgage Solutions	_					Danielle Larrieu	Services King Property	ı	63	Υ	West Byfleet	1	Steven Thomas Tanya Cilia	Just Mortgages Mortgages			N Y	Warrington Wigan
Julian Smith	Tailor Made Mortgages	L	45	Υ	Peterborough	1	Carmen Green	Finance  Xpress Mortgages	ı	40	Υ	West Byfleet	2		Explained				_
Jake Guymer	The Mortgage Merchant	L	43	N	Peterborough	2	Warren Pesch	Mortgage Lolly	ı	15	N	Wimbledon	1	Stephen Byfield	, ,			N	Wigan
Robert Leonard	The Home Partnership	1	24	Υ	Southminster	1	Josif Galev Wilson F. da Silva	JVA Mortgages Nest Finance	I I	73 42	N Y	Worcester Park Worcester Park	4	Laura Lewis	NORTHE The Mortgage			N ND	Belfast
Estelle Cameron	Premier Plus	1	233	Y Y	St Neots	5	Wilson F. da Silva	London		42	'	worcester Fark	3	Helmut Elstner	Clinic The Mortgage	i	189	Y	Belfast
Steve Farrell	Personal Mortgage Solutions	1	188	Ť	Stamford	1		NORTI						Filip Klimek	Clinic The Mortgage			Υ	Belfast
Josh Slade	Miller Financial Planning	I	81	Υ	Stamford	2	Sarah Ward-Novak	Identity Financial Solutions		58	Y	Alderley Edge	4	Caolan Coyle	Clinic The Mortgage			Y	
	GREAT	ERL	OND	ON_			Stefan Stimpson	Bespoke Mortgage Solutions	I	304	N	Altrincham	7+	-	Clinic			-	Dungannon
Matthew Fretwell	A S Financial	I	161	N	Aldwych	3	James Foster	JF Financial	I	165	Υ	Altrincham	7+	Sheena Campbell	Campbell Financial			Υ	Hillsborough
Farhat Hanif	David James Wealth*	I	41	Υ	Aldwych	2	Gerard Potts	Solutions Elite Financial	L	118	Υ	Altrincham	5	Kamil Mularczyk	Pro Financial Group	L	121	N	Newry
Jamie Chapman	CMG Advisers	1	627	Υ	Bank	7+		Planning Consultants							SC	OTLA	ND		
Charles Chambers	Virtus Financial Planning	L	25	N	Bank	2	Gemma Bedford	Just Mortgages	L	35	N v	Barnsley	2	Andrew Steinbach	JLM Mortgage Services	I	45	N	Aberdeen
Nouran Moustafa	Kalon Financial	L	22	N Y	Bank Bromley	1	Sharif Muhashash	Green Door Mortgages		99	Y	Chester	7+	Anthony Wilson	Exchange	I	135	Υ	Edinburgh
Richard Latteman Rachel Lummis	True Potential  Xpress Mortgages	I	91 49	Y	Bromley Byfleet	2	Abigail Denman	Rosewood Wealth Management*	I	13	N	Chesterfield	1	Bede Pratt		I	108	Υ	Edinburgh
Kemmy Lawson	Eminent Financial		100	N	Canary Wharf	1	Rachel Ramsay	Ramsay Financial	I	71	Υ	Chorley	2	Will Townsend	Broker Mortgage Force	I	92	Υ	Edinburgh
Olayinka Cole Michelle Ford	JML (Financial)	I I	65 137	N Y	Canary Wharf Cobham	6	Hannah Worthington	Worthy Mortgages	I	64	N	Chorley	4	Dan Galstaun	Next Chapter Mortgages		59	N	Falkirk
	Associates					'									0 0				

Beth Ste
Ross Mc
Aaron R Christin
Michael
James B
Deborah Willough Graham
Emma B
Alasdair
Rhys Fo
Ian Coff
Ian Butt
Joanne (
Stephan
Angelo E
Jijo Jose Dave Ell
Philip Ba
James M
Sam Mc
Simon B
Jack Nea
Siobhan
Lisa Hov
Elaine C
Elliot Be
Amy Edv
Michelle Debra C
Philip He
Graham
Liam Wa
Cynthia
David Ti
Nadia V
Zahaan
Richard
Michelle
David H
Russell ' Jenny W
Tom Atle
Andrew McCross Sally He
Wije Kai
Samant
Bobi Wh

Beth Stevenson	The Glasgow Mortgage Company	I	338	Υ	Glasgow	7+	Carol Brown	First Choice Mortgage Company
Ross McMillan	Blue Fish Mortgage Solutions	I	156	N	Glasgow	4	Michael Pitt Gavin Carley	Just Mortgages The Residential Mortgage Hub
Aaron Reilly	Stockingbridge	L	38	N	Glasgow	1	Shaun Nicholson	Nicholson Brown
Christine Paton	Christine Paton Mortgage Solutions	L	33	N	Glasgow		James Best	Best Financial Planning
lichael Hughes	Mortgage Advice Partnership	I	72	Υ	Hamilton	2	Alexander Peters-Bean	Ox and Hart Financial Service
ames Brown	James Alexander Brown	L	53	N	Hamilton	2	Kevin Hampton	Hampton Home Finance
)eborah	James Alexander	L	33	N	Hamilton	2	Matthew Lay	Compound
Villoughby Graham J McComb	Brown Money Advice	1	116	N	Livingston	7+	Lewis Chapman	Wealth Planning Mortgage
iranam j wccomb	& Planning				_		·	Services 4u
mma Baird Scott Wyllie	Amber River C&M Money Advice	1	100	N N	Lossiemouth Renfrew	1	Phil Randall	LRG Financial Services
	& Planning						Lahiri Hettiarachchi	BVS Mortgages & Financial Service
llasdair Devine	Property Investment Finance	ı	139	Υ	Stirling	7+	Alan Finch	MortgagesToGo
thys Forrest	Forrest & Co.	1	45	Υ	Tranent	2	Darren Cronin	Kent Financial Consultants
	Mortgages & Protection						Paul Steggle	Foxgrove Associates
an Coffey	JLM Mortgage Services	I	22	N	Westhill	1	James Wingate	James Wingate
	SOUTH E	AST	NGI	AND			Peter Baldacchino	High Street Mortgages
an Butt	Prospect Tree	ı	194	Υ	Ashford	7+	Sheena Young	Encore Mortgage
oanne Osborne	Mortgages Scarlett Financial	,	173	Υ	Ashford	7+	Michael Nicholls	DFS Financial Services
	Services				Asilioiu		Lukasz Zurek	Confidence In Finance
tephanie Miles	Viva Retirement Solutions	1	86	Υ	Aylesbury	4	Jayne Gray	Topaz Financial
Ingelo Burkey	BVS Mortgages & Financial Services	L	83	Υ	Aylesbury	2	Robert Freeman	Planning Hitchell Financial
ijo Joseph	Sterling Street	L	93	N	Basildon	5		Planning
ave Ellis	Fresh Financial Services	I	108	Υ	Bexhill-on-Sea	2	Dominic Brierley	The Money Guardian
hilip Ball	Omni Finance	1	22	N	Bexhill-on-Sea	1	Oliver Bailey	Just Mortgages
Colin Warburton	The Finance House	I	60	Υ	Brighton	1	Darryl Kiy	DK Financial Services
ames McDermott	Mortgage Advice	1	172	Υ	Camberley	1	Chirag Patel	CKN Mortgages
am McDermott	For Everyone Mortgage Advice	ı	11	N	Camberley	1	Toby Wheeler	Custom Mortgages
iman Bridgland	For Everyone	ı	105	Υ	-	4	Dohan Cohaction	& Finance Sterling Street
imon Bridgland ack Neale	Release Freedom MyMny	L	85	Y	Canterbury	1	Boban Sebastian	
ucy Watts	Heart and Home	L	176	N	Crawley	6	lau Hamiaan	SOUTH
iobhan Heard	Mortgages Keevelia Mortgage	L	58	N	Dover	3	Joy Harrison Keegan Grippo	Hoskin Financial Planning Fidelius*
isa Howes	Solutions Tipping and Webb	1	51	N	Dover	1	Robert Wilson	Top Dog Mortgage
shley Hollom	True Advice	ī	133	Υ	East Grinstead	2		Company
laine Child	Financial Services Money Sprite	1	40	N	East Grinstead	2	James Thorne	Premier Financia Planning
Aaria Atherden	Complete Financial	I.	278	Υ	Eastbourne	6	Darren Spragg	Legacy Financial Services
	Planning						Mark Davis	XL Financial Services
Illiot Beesley	Upperton Advice		13	Y	Eastbourne	1	Samuel Whittlesea	Whittlesea
Imy Edwards	Just Mortgages	L .	24	Y	Eastleigh	1	James Coghlan	Mortgages Ellis James
Michelle Lawson	Lawson Financial	1	222 87	Y	Fareham	2		Financial
Philip Henden	Y3S Henden Financial	1	172	N N	Fareham	6	Adam Wells	Bristol Rose Mortgages
Fraham Gibson	Fortis Financial	L	194	Y	Guildford	5	Paul Waterfall	WR Ethical
iam Warrilow	Planning Alban Financial	L	59	Υ	Harpenden	1	Martin Strong	Strong Mortgage Solutions
iaiii waiiiiow	Services	-	37	ı	narpenden	'	Tom Gledhill	Retirement Solutions
Cynthia Cary	CC Mortgage Services*	L	105	Υ	Hartfield	2	Ashley Knight	WR Ethical
avid Tickner	Knight Shaw	1	127	Υ	Henfield	5	Justin Travers	Greenfields Financial
ladia Vorokhib	Finance New World	ı	166	N	High Wycombe	2	Russell Birtles	Management View Finance
	Finance						Mark Walker	B Mortgage Services
ahaan Hussain	Smith and Wardle Financial Planning*	ı	21	Υ	Hitchin	1	Oliver McGeown	Cooper Associates Mortgages
Richard Hellery	Mortgage Business	I	149	N	Hockley	6	Kirsty Dudek	Lavender
	Financial Advisers						Miles Robinson	Mortgages Home Group
lichelle Sharpe	Pear Tree Mortgages	I	81	Υ	Hungerford	6	Joshua Abbott	NxtGen Mortgages
avid Howlett	Knight Shaw Finance	I	91	N	Lyndhurst	4	Sam Hyslop	NxtGen
tussell Tilbury	Savvy Mortgages	1	142	N	Maidenhead	1	Linda Cleaves	Mortgages Thompson Jenner
enny Whyte	Roseacre Mortgages	I	114	N	Maidstone	5	Sue Gill	Financial Service
om Atley	Moneysprite	I	79	Υ	Maidstone	2		Avocet Wealth Partnership
Indrew	Equity Life UK	I	70	Y	Maidstone	1	Thomas Glendinning	Kernow Financial Planning
AcCrossan Sally Heath	Marlow	I	41	N	Marlow	2	Douglas Honey	Kernow Financial Planning
	Mortgage Co						Greg West	Your Ideal
Vije Kanattege	BVS Mortgages & Financial Services	L	67	Υ	Milton Keynes	2	Barrie Evans	Mortgage Your Ideal
amantha Brittain	Odyssey Wealth Management	I	52	Υ	Milton Keynes	1	Gemma Collins	Mortgage Your Ideal
Bobi White	Collective Financial	L	35	Υ	Milton Keynes	3	Jason Whitehead	Mortgage Vitality
	Financial Planning						jason wintenead	Mortgages

Carol Brown	First Choice Mortgage	I	373	Υ	Newbury	7+	Lisa Haines-C
Michael Pitt	Company Just Mortgages	L	65	N	Olney	2	Kerry Woodco
Gavin Carley	The Residential Mortgage Hub	Ī	116	Υ	Oxford	6	James Lewis
Shaun Nicholson	Nicholson Brown*	ı	104	N	Oxford	6	Dan McCarth
ames Best	Best Financial Planning	I	86	Υ	Oxford	1	Simon Muirhe
lexander eters-Bean	Ox and Hart Financial Services	L	75	N	Oxford	6	Adam Nanson
evin Hampton	Hampton Home Finance	1	21	Υ	Polegate	1	Adam Trewh
latthew Lay	Compound Wealth Planning	L	22	N	Portsmouth	2	Darren Crock
ewis Chapman	Mortgage Services 4u	1	321	Υ	Ramsgate	7+	Gary Price
hil Randall	LRG Financial Services	I	64	Υ	Reading	4	Sian Hewson
ahiri Iettiarachchi	BVS Mortgages & Financial Services	L	14	N	Rochford	1	Chelsea Hard
Alan Finch	MortgagesToGo	I	23	N	Sandown	1	Daniel White
arren Cronin	Kent Financial Consultants	ı	29	Υ	Sandwich	1	Emma Hamil
Paul Steggle	Foxgrove Associates	I	134	N	Sevenoaks	7+	
ames Wingate	James Wingate	1	141	Υ	Shoreham-by-Sea	6	Julie Callun
eter Baldacchino	High Street Mortgages	L	100	Υ	Slough	7+	Terri Hodge
heena Young Aichael Nicholls	Encore Mortgages DFS Financial	1	70 69	N N	Snodland Southend-on-Sea	7+ 4	
ukasz Zurek	Services	· 1		Y			Paul Bruford
	Confidence In Finance		125		St Leonards- on-Sea	1	Graham Davi
ayne Gray	Topaz Financial Planning	ı	79	N	Stanford-le-Hope	1	
Robert Freeman	Hitchell Financial Planning	I	76	Υ	Tunbridge Wells	4	Carla Wells-I
Dominic Brierley	The Money Guardian	I	78	Υ	Twyford	1	John Harris
Oliver Bailey	Just Mortgages	L	40	N	Welwyn Garden City	1	
Darryl Kiy	DK Financial Services	I	84	Υ	Winchester	4	Will Newnes
Chirag Patel	CKN Mortgages	L	115	Υ	Windsor	5	Oliver Strong
Toby Wheeler	Custom Mortgages & Finance	I	57	N	Windsor	2	
Boban Sebastian	Sterling Street	L	144	N	Woking	5	James Regan
	SOUTH W	EST	ENGL	AND			_ ,
oy Harrison	Hoskin Financial Planning	I	12	Υ	Barnstaple	1	Samuel Miller
Keegan Grippo	Fidelius*	ı	42	N	Bath	2	Conner Mcka
Robert Wilson	Top Dog Mortgage Company	1	22	N	Bath	1	Michaela Coo
ames Thorne	Premier Financial Planning	I	120	N	Blandford Forum	7+	Catherine Co
Darren Spragg	Legacy Financial Services	1	85	N	Bodmin	1	
Mark Davis	XL Financial Services	I	294	Υ	Bridgwater	7+	Bleddyn Davi
Samuel Whittlesea	Whittlesea	I	244	Υ	Bridgwater	7+	Lucy Gulwell James
ames Coghlan	Mortgages Ellis James	ı	182	Υ	Bristol	_	
Adam Wells	Financial Bristol Rose	L	169		DIISTOI	5	
Paul Waterfall	Mortgages WR Ethical			Υ			Lisa Price
Paul Waterfall Martin Strong	WIN EUIICAI	1			Bristol	6	
Tom Gledhill	Strong Mortgage	I L	131	Y Y Y			Leah Creame
	Solutions Retirement		131	Υ	Bristol Bristol	6	Leah Creame
Ashley Knight	Solutions Retirement Solutions	L I	131 76 59	Y Y Y	Bristol Bristol Bristol	6 4 2	Leah Creame Oliver Huntle James Ryan
	Solutions Retirement Solutions WR Ethical Greenfields	L	131 76	Y Y	Bristol Bristol Bristol	6 4 2	Leah Creame Oliver Huntle James Ryan Lisa Fletcher
ustin Travers	Retirement Solutions WR Ethical Greenfields Financial Management	L I I	131 76 59 58 23	Y Y Y N	Bristol Bristol Bristol Bristol Bristol Bristol Broadstone	6 4 2 1 2 1	Leah Creame Oliver Huntle James Ryan Lisa Fletcher Liam Schewi
ustin Travers Russell Birtles	Solutions Retirement Solutions WR Ethical Greenfields Financial Management View Finance	L I	131 76 59 58	Y Y Y	Bristol Bristol Bristol Bristol	6 4 2 1	Leah Creame Oliver Huntle James Ryan Lisa Fletcher Liam Schewi Ajith Samarawick
ustin Travers Russell Birtles Mark Walker	Solutions Retirement Solutions WR Ethical Greenfields Financial Management View Finance B Mortgage Services	L I I I	131 76 59 58 23 167 158	Y Y Y Y N	Bristol Bristol Bristol Bristol Bristol Broadstone Bude Cheltenham	6 4 2 1 2 1 5 4	Leah Creame Oliver Huntle James Ryan Lisa Fletcher Liam Schewin
ustin Travers Russell Birtles Mark Walker	Solutions Retirement Solutions WR Ethical Greenfields Financial Management View Finance B Mortgage	L I I I	131 76 59 58 23	Y Y Y N N	Bristol Bristol Bristol Bristol Bristol Broadstone	6 4 2 1 2 1	Leah Creame Oliver Huntle James Ryan Lisa Fletcher Liam Schewi Ajith Samarawicki Jennifer Blox Sasha Grant Matthew Wil
ustin Travers Russell Birtles Mark Walker Dliver McGeown	Solutions Retirement Solutions WR Ethical Greenfields Financial Management View Finance B Mortgage Services Cooper Associates	L I I I	131 76 59 58 23 167 158	Y Y Y Y N	Bristol Bristol Bristol Bristol Bristol Broadstone Bude Cheltenham	6 4 2 1 2 1 5 4	Leah Creame Oliver Huntle James Ryan Lisa Fletcher Liam Schewi Ajith Samarawicki Jennifer Blox Sasha Grant Matthew Wil
ustin Travers Russell Birtles Mark Walker Dliver McGeown Kirsty Dudek	Solutions Retirement Solutions WR Ethical Greenfields Financial Management View Finance B Mortgage Services Cooper Associates Mortgages Lavender Mortgages Home Group	L 1 1 1	131 76 59 58 23 167 158	Y Y Y N N N N	Bristol Bristol Bristol Bristol Bristol Broadstone Bude Cheltenham Cheltenham	6 4 2 1 2 1 5 4	Leah Creame Oliver Huntle James Ryan Lisa Fletcher Liam Schewi Ajith Samarawick Jennifer Blox Sasha Grant Matthew Wil
ustin Travers Russell Birtles Mark Walker Dliver McGeown Kirsty Dudek Miles Robinson	Solutions Retirement Solutions WR Ethical Greenfields Financial Management View Finance B Mortgage Services Cooper Associates Mortgages Lavender Mortgages Home Group Financial NxtGen	L I I I I I I I I I I I I I I I I I I I	131 76 59 58 23 167 158 99	Y Y Y N N N Y N	Bristol Bristol Bristol Bristol Bristol Broadstone  Bude Cheltenham Cheltenham	6 4 2 1 2 1 5 4 4	Leah Creame Oliver Huntle James Ryan Lisa Fletcher Liam Schewi Ajith Samarawick Jennifer Blox Sasha Grant Matthew Wil
ustin Travers Russell Birtles Mark Walker Dliver McGeown Kirsty Dudek Miles Robinson oshua Abbott	Solutions Retirement Solutions WR Ethical Greenfields Financial Management View Finance B Mortgage Services Cooper Associates Mortgages Lavender Mortgages Home Group Financial NxtGen Mortgages NxtGen		131 76 59 58 23 167 158 99 48	Y Y Y N N N Y N N	Bristol Bristol Bristol Bristol Bristol Broadstone  Bude Cheltenham Cheltenham Cheltenham	6 4 2 1 2 1 5 4 4 2 2	Leah Creame Oliver Huntle James Ryan Lisa Fletcher Liam Schewin Ajith Samarawickr Jennifer Blox
ustin Travers  Russell Birtles  Mark Walker  Dliver McGeown  Kirsty Dudek  Miles Robinson  oshua Abbott  Sam Hyslop	Solutions Retirement Solutions WR Ethical Greenfields Financial Management View Finance B Mortgage Services Cooper Associates Mortgages Lavender Mortgages Home Group Financial NxtGen Mortgages NxtGen Mortgages Thompson Jenner		131 76 59 58 23 167 158 99 48 62 31	Y Y Y N N N N N N N N N N N N N N N N N	Bristol Bristol Bristol Bristol Bristol Broadstone  Bude Cheltenham Cheltenham Cheltenham Corsham Dawlish	6 4 2 1 1 5 4 4 2 2 1 1	Leah Creame Oliver Huntle James Ryan Lisa Fletcher Liam Schewi Ajith Samarawicki Jennifer Blox Sasha Grant Matthew Will Shaun Sturge
Russell Birtles Mark Walker  Oliver McGeown  Kirsty Dudek  Miles Robinson  Joshua Abbott  Sam Hyslop  Linda Cleaves	Solutions Retirement Solutions WR Ethical Greenfields Financial Management View Finance B Mortgage Services Cooper Associates Mortgages Lavender Mortgages Home Group Financial NxtGen Mortgages NxtGen Mortgages		131 76 59 58 23 167 158 99 48 62 31	Y Y Y N N N Y N N Y N Y N N Y N N Y N N N N Y N	Bristol Bristol Bristol Bristol Bristol Broadstone  Bude Cheltenham Cheltenham Corsham Dawlish Exeter	6 4 2 1 2 1 5 4 4 2 1 5 5 5 5 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Leah Creame Oliver Huntle James Ryan Lisa Fletcher Liam Schewi Ajith Samarawicki Jennifer Blox Sasha Grant Matthew Will Shaun Sturge
ustin Travers  Russell Birtles  Mark Walker  Dliver McGeown  Kirsty Dudek  Miles Robinson  oshua Abbott  Sam Hyslop  Linda Cleaves	Solutions Retirement Solutions WR Ethical Greenfields Financial Management View Finance B Mortgage Services Cooper Associates Mortgages Lavender Mortgages Home Group Financial NxtGen Mortgages NxtGen Mortgages Thompson Jenner Financial Services Avocet Wealth Partnership		131 76 59 58 23 167 158 99 48 62 31 140 18 48	Y Y Y N N N Y N N N N N N N N N N N N N	Bristol Bristol Bristol Bristol Bristol Bristol Broadstone  Bude Cheltenham Cheltenham Corsham Dawlish Exeter Exeter	6 4 2 1 2 1 5 4 4 2 1 5 1 5 1 4	Leah Creame Oliver Huntle James Ryan Lisa Fletcher Liam Schewi Ajith Samarawicki Jennifer Blox Sasha Grant Matthew Will Shaun Sturge
Russell Birtles Mark Walker  Dliver McGeown  Kirsty Dudek  Miles Robinson  oshua Abbott  Sam Hyslop  Linda Cleaves  Sue Gill  Thomas  Glendinning	Solutions Retirement Solutions WR Ethical Greenfields Financial Management View Finance B Mortgage Services Cooper Associates Mortgages Lavender Mortgages Home Group Financial NxtGen Mortgages NxtGen Mortgages Thompson Jenner Financial Services Avocet Wealth Partnership Kernow Financial Planning		131 76 59 58 23 167 158 99 48 62 31 140 18 48 64	Y Y Y N N Y N N Y N N Y N N Y N N Y N N Y N N Y N N N Y	Bristol Bristol Bristol Bristol Bristol Bristol Broadstone  Bude Cheltenham Cheltenham Corsham Dawlish Exeter Exeter Exmouth Launceston	6 4 2 1 2 1 5 4 4 2 1 5 1 4 2	Leah Creame Oliver Huntle James Ryan Lisa Fletcher Liam Schewin Ajith Samarawickr Jennifer Blox: Sasha Grant Matthew Will Shaun Sturge Dean Vaugha  FIRM * Top Rate STATUS I Independ
Russell Birtles Mark Walker  Dliver McGeown  Kirsty Dudek  Miles Robinson  Joshua Abbott  Sam Hyslop  Linda Cleaves  Sue Gill  Thomas  Glendinning  Douglas Honey	Solutions Retirement Solutions WR Ethical Greenfields Financial Management View Finance B Mortgage Services Cooper Associates Mortgages Lavender Mortgages Lavender Mortgages Home Group Financial NxtGen Mortgages NxtGen Mortgages Avcet Wealth Partnership Kernow Financial Planning Kernow Financial Planning		131 76 59 58 23 167 158 99 48 62 31 140 18 48 64 37	Y Y Y N N N Y N N Y N N Y Y Y Y Y Y Y Y	Bristol Bristol Bristol Bristol Bristol Bristol Broadstone  Bude Cheltenham Cheltenham Corsham Dawlish Exeter Exeter Exeter Exmouth Launceston	6 4 2 1 2 1 5 4 4 2 1 5 1 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Leah Creame Oliver Huntle James Ryan Lisa Fletcher Liam Schewi Ajith Samarawick Jennifer Blox Sasha Grant Matthew Wil Shaun Sturge Dean Vaugha  FIRM * Top Rate STATUS I Indepen L Limited
Ashley Knight Justin Travers  Russell Birtles Mark Walker  Oliver McGeown  Kirsty Dudek  Miles Robinson Joshua Abbott  Sam Hyslop  Linda Cleaves  Sue Gill  Thomas Glendinning Douglas Honey  Greg West	Solutions Retirement Solutions WR Ethical Greenfields Financial Management View Finance B Mortgage Services Cooper Associates Mortgages Lavender Mortgages Lavender Mortgages Home Group Financial NxtGen Mortgages NxtGen Mortgages Avocet Wealth Partnership Kernow Financial Financial Kernow Financial Kernow Financial		131 76 59 58 23 167 158 99 48 62 31 140 18 48 64	Y Y Y N N Y N N Y N N Y Y Y Y Y Y Y Y	Bristol Bristol Bristol Bristol Bristol Bristol Broadstone  Bude Cheltenham Cheltenham Corsham Dawlish Exeter Exeter Exmouth Launceston	6 4 2 1 2 1 5 4 4 2 1 5 1 4 2	Leah Creame Oliver Huntle James Ryan Lisa Fletcher Liam Schewi Ajith Samarawicki Jennifer Blox Sasha Grant Matthew Will Shaun Sturge Dean Vaugha  FIRM * Top Rate STATUS I Indepen L Limited FEES PUB
Justin Travers Russell Birtles Mark Walker Oliver McGeown Kirsty Dudek Miles Robinson Joshua Abbott Sam Hyslop Linda Cleaves Sue Gill Thomas Glendinning Douglas Honey	Solutions Retirement Solutions WR Ethical Greenfields Financial Management View Finance B Mortgage Services Cooper Associates Mortgages Lavender Mortgages Home Group Financial NxtGen Mortgages NxtGen Mortgages Thompson Jenner Financial Services Avocet Wealth Partnership Kernow Financial Planning Kernow Financial		131 76 59 58 23 167 158 99 48 62 31 140 18 48 64 37	Y Y Y N N N Y N N Y N N Y Y Y Y Y Y Y Y	Bristol Bristol Bristol Bristol Bristol Bristol Broadstone  Bude Cheltenham Cheltenham Corsham Dawlish Exeter Exeter Exeter Exmouth Launceston	6 4 2 1 2 1 5 4 4 2 1 5 1 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Leah Creame Oliver Huntle James Ryan Lisa Fletcher Liam Schewin Ajith Samarawickr Jennifer Blox: Sasha Grant Matthew Will Shaun Sturge Dean Vaugha

	Mortgages					
Kerry Woodcock	Horizon Mortgages and Protection	I	57	Υ	Par	
James Lewis	PFM Associates	ı	38	N	Poole	
Dan McCarthy	GHL Direct	L	156	Υ	Radstock	
Simon Muirhead	Premier Financial Planning	I	92	Υ	Saint Columb	
Adam Nanson	Your Mortgage Expert	1	102	N	Salisbury	
Adam Trewhella	Simon Karande	I	10	Υ	St Columb	
Darren Crocker	International	1	79	N	Stoke-sub-	
Gary Price	Property Finance Gary Price Mortgages	I	127	Υ	Hamdon Swindon	
Sian Hewson	Future Planning Mortgages	I	112	N	Swindon	
Chelsea Hardie	Chelsea Hardie Mortgage Solutions	L	57	N	Swindon	
Daniel White	White Financial Services	I	223	Υ	Taunton	
Emma Hamilton	Blackdown Financial	I	94	N	Taunton	
Julie Callun	Cooper Associates Mortgages	I	49	N	Taunton	
Terri Hodge	Cooper Associates Mortgages	L	45	N	Taunton	
Paul Bruford	Cooper Associates Mortgages	I	41	N	Taunton	
Graham Davidson	Cooper Associates Mortgages	I	40	Υ	Taunton	
Carla Wells-Burr	Cooper Associates Mortgages	I	39	N	Taunton	
John Harris	Cooper Associates Mortgages	ı	39	Y	Taunton	
Will Newnes	Cooper Associates Mortgages	I	39	N	Taunton	
Oliver Strong	Cooper Associates Mortgages	L	31	N	Taunton	
James Regan	Cooper Associates Wealth Management	I	13	N	Taunton	
Samuel Miller	Pia Financial Solutions	I	77	N	Totnes	
Conner Mckay	Heritage Financial Consultancy	L	141	N	Trowbridge	
Michaela Cooch	Mortgage Saving Expert	1	107	Y	Trowbridge	
Catherine Collar	Collar Mortgage Services	I	61	Υ	Weston- super-Mare	
	V	VALI	ES			
Bleddyn Davies	Quay Financial Services	I	183	Y	Aberaeron	
Lucy Gulwell James	Creating Mortgage Solutions	I	230	Υ	Barry	
Lisa Price	Lisa Price Financial Services	I	197	Υ	Blackwood	
Leah Creamer	Moore Turner Associates	I	13	N	Brecon	
Oliver Huntley	Elite Independent Mortgages	1	229	Y	Bridgend	
James Ryan Lisa Fletcher	True Potential BPR Protect	L	15 264	Y	Bridgend Cardiff	
Liam Schewitz	Lima Money	I	72	Υ	Cardiff	
Ajith Samarawickrama	BVS Mortgages & Financial Services	L	35	N	Cardiff	
Jennifer Bloxsome	Ramsay & White	I	14	N	Cardiff	
Sasha Grant	The Right Mortgage	I	21	N	Llanelli	
Matthew Williams	Mortgage Hartley Ross	ı	94	N	Penarth	
Shaun Sturgess	Sturgess Mortgage Solutions	I	154	Y	Swansea	
Dean Vaughan	Sturgess Mortgage Solutions	I	37	N	Swansea	

ted Firm (includes trading names of Top Rated Firms). More on p30

ndent mortgage adviser d mortgage adviser

YEARS QUALIFIED Consecutive years as a Top Rated Adviser

#### BLISHED

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

# **Top Rated Protection Advisers**

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

VOUCHEDFOR'S TOP RATED PROTECTION ADVISERS	
CENTRAL ENGLAND	

	CENTRA	42 -1	GLA	NP.		
NAME	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS Qualified
Sivasenthuran Rasaiya	Owl Financial	L	165	N/A	Corby	5
Felben Pujanes	Lilac Financial	L	98	N/A	Corby	5
Pirasath Kanesiah	Owl Financial	L	82	N/A	Coventry	1
Salga Peter	Owl Financial	L	46	N/A	Derby	1
Vasile Bec	Owl Financial	L	29	N/A	Northampton	1
Shine Puttumannil	Owl Financial	WoM	12	N/A	Northampton	1
Mihai Nechifor	Owl Financial	L	108	N/A	Pershore	1
Maria (Paz) Bermudez	Owl Financial	WoM	37	N/A	Rugby	1
Mariel Gonzales	Owl Financial	L	22	N/A	Rugby	1
Sergiu Albeanu	Owl Financial	L	15	N/A	Tamworth	1

EAST ENGLAND								
Helen Colbrook	Hoyl Independent Advisers	L	17	N/A	Cromer	1		
Jennifer Arguelles	Owl Financial	L	75	N/A	Harlow	3		

Jennifer Arguelles	Owl Financial	L	75	N/A	Harlow	3
	GREAT	ER L	ONDC	N		
Martyn Ruckley	Fortura Financial Partners	L	22	N/A	Bank	1
Aleksandar Kasabov	Kalon Financial	L	106	N/A	Brompton	1
Edward Adu-Boahen	Owl Financial	L	104	N/A	Hoddesdon	3
Ben Burgess	LifeSearch	WoM	67	N/A	Hoxton	1
Orianne Williamson	LifeSearch	WoM	63	N/A	Hoxton	1
Lewis King	LifeSearch	L	47	N/A	Hoxton	1
Jack Hare	LifeSearch	WoM	45	N/A	Hoxton	2
Billy Drayan	LifeSearch	WoM	35	N/A	Hoxton	1
Ryan Robson	LifeSearch	WoM	31	N/A	Hoxton	1
Joe Dunn	LifeSearch	WoM	22	N/A	Hoxton	1
Kavita Kang	LifeSearch	WoM	16	N/A	Hoxton	1
Tobi Adedulu	LifeSearch	WoM	16	N/A	Hoxton	1
Joshua Ellis	LifeSearch	WoM	13	N/A	Hoxton	1
Evangelina Wilson	Owl Financial	L	20	N/A	Shacklewell	1
George Thengumtharayil	Owl Financial	L	47	N/A	South Croydon	3

George Thengumtharayil	Owl Financial	L	47	N/A	South Croydon	3			
NORTH ENGLAND									
Hayley Towlson	Armstrong Watson	WoM	33	N/A	Carlisle	2			
Tom Needham	LifeSearch	WoM	39	N/A	Chesterfield	2			
Charles Parker-Smith	LifeSearch	WoM	308	N/A	Leeds	3			
Fenn Settle	LifeSearch	WoM	118	N/A	Leeds	2			
Lewis Gill	LifeSearch	WoM	51	N/A	Leeds	1			
Firas Khan	LifeSearch	WoM	48	N/A	Leeds	1			
Faith Conroy	LifeSearch	WoM	45	N/A	Leeds	1			
Mohammed Ali	LifeSearch	WoM	42	N/A	Leeds	1			
Barbara Stanley	LifeSearch	L	41	N/A	Leeds	1			
Chris Banks	LifeSearch	WoM	41	N/A	Leeds	1			
Qulzam Qader	LifeSearch	WoM	39	N/A	Leeds	2			
Daniel Vieira	LifeSearch	WoM	37	N/A	Leeds	1			
Sam Emery	LifeSearch	WoM	37	N/A	Leeds	1			
Matthew Lee	LifeSearch	WoM	33	N/A	Leeds	1			

Jack Magee	LifeSearch	WoM	32	N/A	Leeds	1
Sarah Lockwood	LifeSearch	WoM	31	N/A	Leeds	2
James Masterson	LifeSearch	WoM	30	N/A	Leeds	1
Daniel Benson	LifeSearch	WoM	28	N/A	Leeds	1
Justine Shaw	LifeSearch	WoM	27	N/A	Leeds	1
Olivia Brill	LifeSearch	WoM	27	N/A	Leeds	1
Callum Nelson	LifeSearch	WoM	26	N/A	Leeds	1
Gareth Owens	LifeSearch	WoM	24	N/A	Leeds	1
Dylan Stranney	LifeSearch	WoM	23	N/A	Leeds	1
Edward Knowles	LifeSearch	WoM	23	N/A	Leeds	1
Joe Hemingway	LifeSearch	L	23	N/A	Leeds	1
Emeric Pickard	LifeSearch	WoM	22	N/A	Leeds	1
Garry Lennon	LifeSearch	WoM	21	N/A	Leeds	1
Luke Cook	LifeSearch	WoM	20	N/A	Leeds	1
Adam Battensby	LifeSearch	WoM	19	N/A	Leeds	1
Steven Robb	LifeSearch	WoM	19	N/A	Leeds	1
Luke Stephenson	LifeSearch	WoM	18	N/A	Leeds	1
Nathan Dewhirst	LifeSearch	WoM	17	N/A	Leeds	1
Ahsan Khan	LifeSearch	WoM	15	N/A	Leeds	1
Steven Waite	LifeSearch	WoM	15	N/A	Leeds	1
John Calvert	LifeSearch	L	14	N/A	Leeds	1
Liam Rowland	LifeSearch	L	14	N/A	Leeds	1
Luke Seisay	LifeSearch	WoM	14	N/A	Leeds	1
Reece Stranney	LifeSearch	WoM	14	N/A	Leeds	1
Caroline Henningsson	LifeSearch	WoM	12	N/A	Leeds	1
Matt Suddards	LifeSearch	WoM	12	N/A	Leeds	1
Mohammad Imran Ali	LifeSearch	WoM	12	N/A	Leeds	1
Neal Glover	LifeSearch	L	12	N/A	Leeds	1
Alfredo Laurio	Supreme Financial Solutions	L	122	N/A	Prescot	5
Siju Raju Varghese	Owl Financial	L	32	N/A	Wakefield	1
Egija Rochna	Owl Financial	L	49	N/A	York	1
	NORTH	RN L	RELA	ND_		

NORTHERN IRELAND								
Danuta-Dorota Konieczna	Owl Financial	L	132	N/A	Belfast	4		
	SOUTH	EAST	ENGL	.AND	)			

	COLUMN					
	SOUTH E	AST	ENGL	.AND		
Godfrey Nii Buckle	Kalon Financial	WoM	13	N/A	Basildon	1
Kandeepan Shanmuganathan	Lilac Financial	L	173	N/A	Bedford	5
Tom Filipczak	LifeSearch	WoM	63	N/A	Bedford	2
Ben Fearon	LifeSearch	WoM	44	N/A	Bedford	2
Matt Clifford	LifeSearch	WoM	31	N/A	Bedford	2
Catherine Roberts	The Right Broker	WoM	90	N/A	Camberley	3
Luke Comerford	Engage Wealth Management	WoM	10	N/A	Hove	1
Veerah Sswamy	Lilac Financial	L	273	N/A	Luton	5
Mahesh Chandrarathna	Owl Financial	L	231	N/A	Maidstone	5
Godwin Bassey	Owl Financial	L	82	N/A	Maidstone	4
Dinendra Senavirathna	Owl Financial	L	21	N/A	Maidstone	1
Matthew Moore	LifeSearch	WoM	156	N/A	Milton Keynes	3
Daniel Kellegher	LifeSearch	WoM	87	N/A	Milton Keynes	1
John Hurd	LifeSearch	WoM	87	N/A	Milton Keynes	3
Gemma Lawrence	LifeSearch	WoM	82	N/A	Milton Keynes	2
Alex Craven	LifeSearch	WoM	75	N/A	Milton Keynes	1
Anthony Andreoli	LifeSearch	WoM	75	N/A	Milton Keynes	2
Duncan Nash	LifeSearch	WoM	65	N/A	Milton Keynes	1

Mark Ashworth	LifeSearch	WoM	57	N/A	Milton Keynes	1
Sajan Khinda	LifeSearch	WoM	50	N/A	Milton Keynes	1
David Deacon	LifeSearch	WoM	48	N/A	Milton Keynes	1
Jamal Benhaddou	LifeSearch	WoM	46	N/A	Milton Keynes	1
Shaun Adegbaju	LifeSearch	WoM	46	N/A	Milton Keynes	2
Laura Haynes	LifeSearch	WoM	44	N/A	Milton Keynes	1
Tawanda Nyambo	LifeSearch	WoM	43	N/A	Milton Keynes	1
Chelsea White	LifeSearch	WoM	42	N/A	Milton Keynes	1
ohn Hambridge	LifeSearch	WoM	36	N/A	Milton Keynes	1
Roger King	LifeSearch	WoM	35	N/A	Milton Keynes	2
Aaron Heer	LifeSearch	WoM	31	N/A	Milton Keynes	1
Ben Morley	LifeSearch	WoM	30	N/A	Milton Keynes	1
Warren Lewis	LifeSearch	WoM	28	N/A	Milton Keynes	1
Bryan Campbell	LifeSearch	WoM	24	N/A	Milton Keynes	1
ack Norman	LifeSearch	WoM	21	N/A	Milton Keynes	1
Atdhe Berisha	LifeSearch	L	19	N/A	Milton Keynes	1
Emily Hunt	LifeSearch	WoM	17	N/A	Milton Keynes	1
aya Price	LifeSearch	WoM	17	N/A	Milton Keynes	1
Carla Pollard	LifeSearch	WoM	17	N/A	Milton Keynes	1
Kiri Baskaran	LifeSearch	WoM	15	N/A	Milton Keynes	1
loward Endersby	LifeSearch	L	14	N/A	Milton Keynes	1
Kevin Parker	LifeSearch	L	13	N/A	Milton Keynes	1
Nick Rixon	LifeSearch	WoM	11	N/A	Milton Keynes	1
	SOUTH \	WEST	ENGL	.AND		
Michael Mark Dalauidao	Owl Financial	L	73	N/A	Swindon	2
Arsie De Luna Gonzales	Owl Financial	L	42	N/A	Swindon	1
Fabiano Sales-Feruszewski	Owl Financial	L	25	N/A	Swindon	2
liby Jose	Owl Financial	WoM	16	N/A	Swindon	1
Shine Jose	Sterling Street	WoM	24	N/A	Torpoint	1
		WALE	S			
Jordan Liddle	Vita	WoM	118	N/A	Cardiff	2
Steve Pengelly	Vita	WoM	101	N/A	Cardiff	2
Philip Roberts	Vita	WoM	97	N/A	Cardiff	2
Corey Greenway	Vita	WoM	64	N/A	Cardiff	2
						-





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

\* Top Rated Firm (includes trading names of Top Rated Firms). More on p30

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

WoM Whole of market protection adviser

YEARS OUALIFIED

# **Top Rated Equity Release Advisers**

These advisers received the highest volume of positive 2024 client reviews on VouchedFor.co.uk. Each is a fully verified member of VouchedFor, as well as being endorsed by more than ten clients. They have the necessary permissions to practise from the Financial Conduct Authority, and also undergo several other checks and ongoing monitoring.

VOUCHEDF	OR'S TOP RAT	ED E	TIUÇ	Y RE	LEASE ADVIS	ERS
	CENTR	AL EN	IGL <i>A</i>	ND		
NAM E	FIRM	STATUS	REVIEWS	FEES PUB.	LOCATION	YEARS
Prab Singh	55 Plus	WoM	57	Υ	Birmingham	3
Roy Tozer	Viva Retirement Solutions	WoM	18	N	Kenilworth	1
Robyn Moss	Aviva Equity Release Advice	L	28	N	Kettering	2
Daniel Sellwood	55Plus Equity Release	WoM	63	Υ	Loughborough	4
David Grasham	Viva Retirement Solutions	WoM	78	Υ	Rothley	5
Dave Hulin	Viva Retirement Solutions	WoM	65	Υ	Sutton Coldfield	5
	EAS	ΓENG	LAN	D		
Shaun Tillver	Viva Retirement	WoM	64	٧	Chelmsford	5

	NORT	H EN	GLAN	ND		
Kerry Quirke	Viva Retirement Solutions	WoM	60	Υ	Blackpool	3
David Griffin	Release My Equity	WoM	80	N	Bolton	4
Simon Chalk	Laterliving now!	WoM	155	N	Chesterfield	5
Sonya Shaw	Smart Choice Equity Release	WoM	13	N	Huddersfield	1
Dawn Evans	Viva Retirement Solutions	WoM	124	Υ	Leeds	5
Christopher South	Laterliving now!	WoM	78	N	Leeds	4
David Cole	Viva Retirement Solutions	WoM	75	Υ	Leyland	3
Richard Lloyd	Aviva Equity Release Advice	L	36	N	Lytham St Annes	2
Robert Walsh	Viva Retirement Solutions	WoM	97	Υ	Manchester	5
Catherine Evans	Aviva Equity Release Advice	L	39	N	Prescot	2
George Shaw Knowles	The Equity Release Experts	WoM	50	N	Scunthorpe	3
Alison Walker	Aviva Equity Release Advice	L	50	N	Stalybridge	2
Beverley Ager	Aviva Equity Release Advice	L	64	N	Wylam	2
	SC	OTLA	ND			
Struan Mackenzie	Aviva Equity Release Advice	L	36	N	Edinburgh	2

Ken Cadman	The Equity Release Experts	WoM	41	N	Glasgow	4
	SOUTH E	AST	ENGL	.AND		
Russell Coneron	Viva Retirement Solutions	WoM	105	Υ	Aylesbury	5
Kevin Woods	Smart Choice Equity Release	WoM	39	N	Fareham	2
Gerard Hucker	Viva Retirement Solutions	WoM	47	Υ	Godalming	4
Nick Dutton	Laterliving now!	WoM	51	N	Hook	2
Rob Polworth	Viva Retirement Solutions	WoM	58	Υ	Leigh-on-Sea	5
Susan Williams	Viva Retirement Solutions	WoM	120	Υ	Reigate	5
Paul Saroya	Viva Retirement Solutions	WoM	84	Υ	St Albans	5
Katie Wilkinson	Viva Retirement Solutions	WoM	117	Υ	St Leonards- on-Sea	2
Liz Murley	Viva Retirement Solutions	WoM	70	Υ	Bournemouth	5
Matthew Hayward	Aviva Equity Release Advice	L	40	N	Bournemouth	2
Nick Craddock	Viva Retirement Solutions	WoM	57	Υ	Gloucester	5
Matthew White	Aviva Equity Release Advice	L	33	N	Salisbury	2
	<u> </u>	WALE	S			
Gerald Evans	Aviva Equity Release Advice	L	57	N	Aberdare	2
Gerald Evans	Aviva Equity			N	Aberdare	2

# **Top Rated Financial Coaches**

2024 client reviews on VouchedFor.co.uk. Each is a fully verified member of VouchedFor and endorsed by more than ten clients. They have all necessary permissions to practise. See VouchedFor.co.uk for a complete list of the services these coaches can provide.

VOUCHEDFOR'S TOP RATED FINANCIAL COACHES
CENTRAL ENGLAND

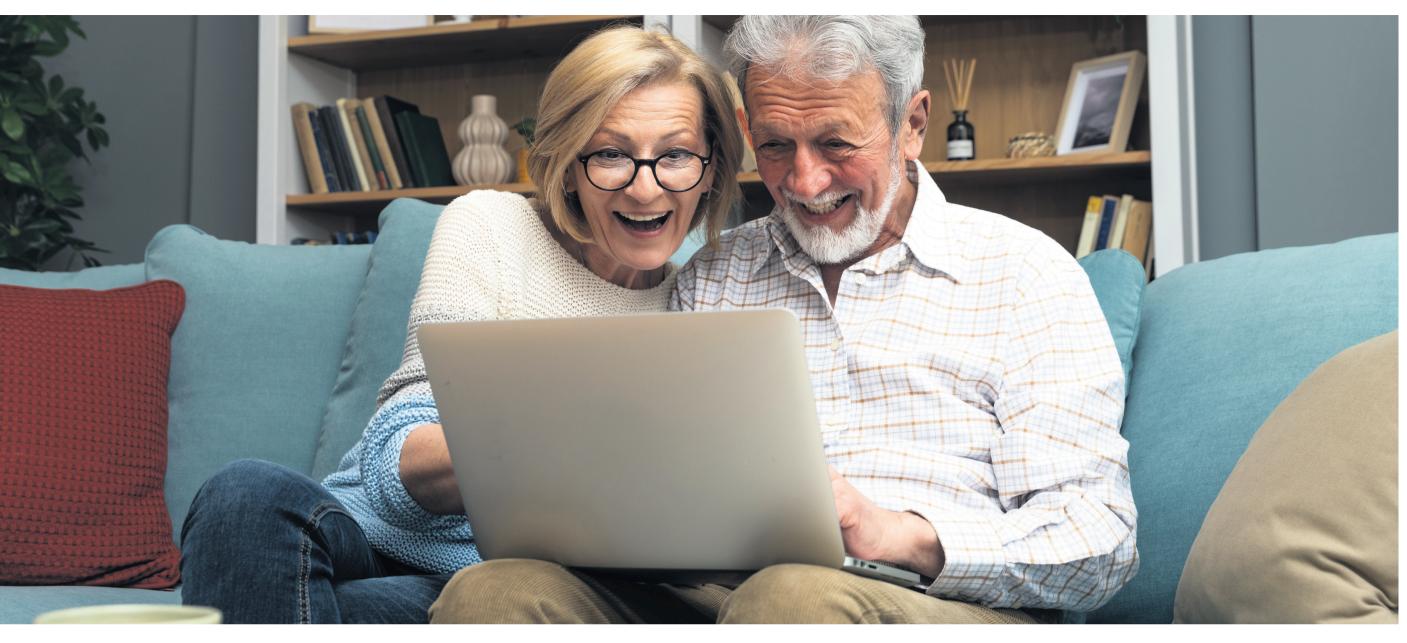
MAM	FIRM	REVIE	FEES	LOCA	YEAR
Sharon Sandhu	Octopus Money	47	N	Coventry	2
	EAST E	NGLAN	D		
Colin Clark- Maynard	Octopus Money	85	Υ	Dunmow	3
a. a.					_

	GREATE	R LOND	ON		
Samie Dorgham	Octopus Money	24	Υ	Maryland	2
Sarah Hayes	Sarah Hayes Financial Coaching	36	N	Waltham Abbey	3
Hiren Panchal	Wensons Legacy	43	N	West Drayton	4
	SCO.	TLAND			
Graham Wells	GroWiser Financial Coaching	41	Υ	Haddington	4
	SOUTH EAS	ST ENGL	.ANI		
Alastair Ford	Meaningful Coaching	85	Υ	Arlesey	3
Justine O'Connell	Octopus Money	49	N	Eastbourne	2
	W/	ALES			
Alec Carpenter	Octopus Money	152	Υ	Prestatyn	3

KEY
Key refers to Financial Coaches and Equity Release Advisers
FIRM  * Top Rated Firm (includes trading names of Top Rated Firms). More on page 1.
YEARS QUALIFIED Consecutive years as a Top Rated Adviser
FEES PUBLISHED  N No, this adviser does not display whether they charge a fee for advice on VouchedFor.co.uk  Y Yes, this adviser clearly displays whether they charge a fee for advice on VouchedFor.co.uk. If they do charge a fee, they have included their fee structure







# **VouchedFor's Top Rated Firms 2025**

Excellent reviews and industry-leading service put these 131 companies ahead of the pack

ach year, a select number of financial advice companies of varying sizes qualify as VouchedFor's Top Rated Firms. These firms invited their clients to review them on VouchedFor (and agreed to being audited by VouchedFor to evidence that). They

received high response levels and excellent ratings. The firms also used VouchedFor's Elevation system to monitor and improve their client they performed well against industry benchmarks in

areas such as client

advocacy and

regulatory risk.

4.7 Minimum average rating out of 5

Both VouchedFor and Elevation memberships involve a low monthly cost. Advice firms that use them share a monitoring and acting on client feedback is key to delivering consistently excellent client service.

As James Reiss, CEO of David James Wealth (a Top Rated Firm since 2023), says: "We're always pleased to receive genuine and honest feedback

from our clients, to make sure we're doing a good job. We have a responsibility to understand our clients, to ensure service we deliver and to understand the areas that we can improve."

In total, more than

500 firms applied for

Top Rated Firm status, 68,000 Total number of reviews for Top Rated

with only 131 meeting the 2025 criteria.

This year's list features firms that Rated Firm status for six consecutive include Philip James Independent Financial Advice, One Financial Solutions. The Private Office and

Sandringham Financial Partners. Several others appear for the third or fourth year running. Perhaps the best way to

understand the work these firms are doing for their clients is to read their client feedback on VouchedFor. It features accounts by people who were able to retire early, secure their dream home or protect their family thanks to the financial advice they received.

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

#### 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

Firm name	Reviews	Advisers	Rating	Location
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)**

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, King's 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 East 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

Firm name	Reviews	Advisers	Rating	Location
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 Cro
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 We
Lifeplan Financial Management	309	2	4.8	Newcastle
Vizion Wealth Chartered Financial Planners	271	2	4.9	Stony Stratford
Brace Financial Wellbeing	259	2	4.9	Northampto Warwick
Insight Wealth Financial Advisers	247	2	4.9	Northampto
Stonegate Wealth Management	236	2	4.9	Stone, Staffordshire
DBL Asset Management	205	2	4.9	Wilmslow
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	Northampto
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

Firm name	Reviews	Advisers	Rating	Location
Independent Women	52	2	4.9	Edinburgh
Forgue Financial Services	41	2	4.9	Aberdeen
Britannic Place Financial Management	194	2	4.9	Worcester
DW Wealth Management	20	2	4.9	Newcastle
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
Wilkinson Financial Management	214	1	4.9	Stockport

Firm name	Reviews	Advisers	Rating	Location
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

Firm name	Reviews	Advisers	Rating	Location
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	lvybridge
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

Marketing material.

# MyLife.

Whatever the plan, our ready-made funds make investing for it simpler.

MyMap. Ready when you are.

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 amound originally invested.



BlackRock.

Issued by BlackRock Advisors (UK) Limited, which is authorised and regulated by the Financial Conduct Authority. Registered office: 12 Throgmorton Avenue, London, EC2N 2DL, Tel: +44 (0)20 7743 3000. Registered in England and Wales No. 00796793. For your protection, calls are usually recorded. Please refer to the Financial Conduct Authority website for a list of authorised activities conducted by BlackRock. © 2025 BlackRock, Inc. All Rights Reserved. MKTG3563169