

Client Reviews

Simon Street

Paragon Financial Services Limited



4.9 out of 5

Review from Verified Client

Wiltshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Having just become self employed, in the 1990s I needed advice on setting up personal pension schemes for both my wife and I.

How did Simon help you?

Simon looked at the advice I had been offered by his predecessor and made minor adjustments to the advice I had been offered to more suit my personal needs. At the time he talked me into investing a little more than I really wanted to do, but in hindsight I believe he was very correct to do so, and I am now very grateful in my retirement that he did. We have had many discussions over the years as to how my investments were progressing and his mantra has always been that you have to look at the long term and not panic about the short term movements. We have been through a number of very difficult world wide financial periods, including the present pandemic crisis, and I still believe his view/advice on our investment strategy.

Have you seen the outcome you were hoping for?

Yes. I believe that with Simons advice my wife and I have done very well with our investments. We have now started drawing on our pension savings and have, with Simons guidance, hopefully designed a financial path to keep us comfortable into our old age.

What could they have done better?

Simon keeps us in touch with all important information/changes as and when is necessary, and we have an extended meeting once a year. I know he is constricted by the financial

regulators to explain everything in minute detail to us, but explaining the same graphs/charts/lists in the same minute detail each year I am sure could be curtailed even a little bit. Apart from that he is the most gentle, personable and friendly financial advisor you could ask for, and I would suggest incredibly knowledgeable in his field.

Review from Verified Client

Dorset | June 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

What were the circumstances that caused you to look for a financial adviser?

We were initially looking for someone to help us with our retirement planning.

How did Simon help you?

Simon initiated and continues to help us with our living financial life plan that not only included retirement planning but also right-sizing our home, consolidating our pensions and savings to build a robust portfolio of investments.

Have you seen the outcome you were hoping for?

Our expectations have been exceeded. With Simon's help we have been able to relocate to our ideal location and initiate our retirement far earlier than we had ever dreamed. We feel in control with our finances and long term goals with Simon's help and expertise and the tools he gives us for planning for the future.

What could they have done better?

Nothing comes to mind.

Review from Verified Client

Oxfordshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Marriage and house purchase

How did Simon help you?

Set up financial planning, savings, investments and mortgage from scratch

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Oxfordshire | June 2020

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

We wanted financial advice that was not tied to any financial organisation.

How did Simon help you?

He gave an overview of our options after carrying out an in depth analysis of our finances and attitude towards risk.

Have you seen the outcome you were hoping for?

Yes. We feel more confident making decisions affecting our financial position.

What could they have done better?

Briefer briefings would have been helpful but we are aware that there is a lot of information to get through. Simon is very thorough.

Review from Verified Client

Hampshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

The death of my husband who previously dealt with financial matters

How did Simon help you?

Advised on investments to provide income in addition to pensions and gifting strategy to provide for children and grandchildren in future

Have you seen the outcome you were hoping for?

Yes very satisfied

What could they have done better?

I can't think of anything

Review from Verified Client

Hampshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Having taken redundancy we planned on taking an early retirement and needed professional investment advice.

How did Simon help you?

Simon listened to our needs helped us to invest money that would suit our requirements, which he has successfully achieved.

Have you seen the outcome you were hoping for?

Yes definitely. Simon always listens and gives professional advice.

What could they have done better?

We have found investing to be a complicated process but Simon has patiently talked through each step with us putting our minds at ease.

Review from Verified Client

Yorkshire | June 2020

★★★★★ 4.7 out of 5

Value: ★★★★★

Advice: ★★★★★

Service: ★★★★★☆

What were the circumstances that caused you to look for a financial adviser?

Overseas earnings required investment

How did Simon help you?

He provided advice that has proved over many years to be very much to our benefit

Have you seen the outcome you were hoping for?

This has been considerably exceeded

What could they have done better?

It is a pity that we moved away from Simon's home base area as I much preferred his face to face advice rather than on line

Review from Verified Client

Oxfordshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Widowed, with life insurance to invest

How did Simon help you?

Helped me to understand how I could make my money work for me as.

Have you seen the outcome you were hoping for?

So far yes, I am yet to use the investments as a pension.

Review from Verified Client

Berkshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Originally my husband used Paragon to advise on pensions and investments when he left university and entered his first job

How did Simon help you?

Simon always advises us clearly and with careful consideration. We have had advice on wills, investments, income protection and pensions

Have you seen the outcome you were hoping for?

We have been using Voyant to give us an idea of projected finances as we head towards

retirement so this is ongoing. Simon has advised on investments which have increased our savings.

What could they have done better?

We have been completely satisfied. I cannot think of any improvements he could have made. Thankyou, Simon

Review from Verified Client

Essex | June 2020

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Inheritance

How did Simon help you?

Set up investment portfolio and set lifetime goals

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

N/A

Review from Verified Client

Surrey | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

An increasing net wealth position and the need to obtain objective and independent financial planning to meet retirement goals, and indeed beyond retirement into the realm of inheritance planning.

How did Simon help you?

Simon fulfilled what we were looking for in a FA in spades. Ultimately, he made it an easy

decision for me to retire several years earlier than I might otherwise have done. He has a calm and reassuring ability to explain complex issues, and he never takes for granted that we have understood the points being made. We have confidence in his advice and he is a great person to chat through financial concerns with.

Have you seen the outcome you were hoping for?

As said, he made my decision to retire early an easy one and this was because I (& my wife) had a clear understanding of and a confidence in the likely financial position we would face in our retirement years. We still have work to do together as this relates to inheritance planning.

What could they have done better?

Double our wealth! More seriously, Simon and I have adapted to a way of working that meets my needs. I am a financial person, but I need and welcome independent and objective assessment and appropriate prompting where that is needed, and Simon meets this need.

Review from Verified Client

Oxfordshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Simon Street has looked after our/my finances for 25 years possibly more. Although I have only ticked a couple of areas of finance that have been of importance to me I am sure over the years most of the areas of financial planning were sought and advice given. My husband although ably qualified to look after our every day living expenses and savings he understood the value and importance of long term planning for the future. I do not know if he looked for a financial advisor or whether Simon Street was recommended by a friend. My husband sadly died in 2005 and since then Simon has continued to advise me.

How did Simon help you?

Simon Street advised us on all areas of financial planning that families face. Through his working life my husband experienced redundancy, self employment and change of employment, all of which needed advice. Most notably Simon Street advised on life assurance and when a few years later my husband had cause to apply for it, helped him over the hurdles of proving he qualified which was not straightforward.

Have you seen the outcome you were hoping for?

Having become a widow the answer is no as the planning was based on two of us being alive to enjoy our retirement. The financial position I enjoy is because my husband believed it important to plan for the future and I have in Simon Street a financial advisor who cares about his clients and works to produce the best outcome. As a widow I have to consider my own future but sound advice over the years has enabled me to have choices and not worries about finance.

What could they have done better?

Everything to do with finance is difficult. The language, forms, wording and presentation are what advisors have to interpret for the majority of clients like me. I can look back over the years of our personal path through the ever changing world of finance and life changes and be always grateful for all that Simon has done in the past and continues to do for me in the future. I believe he has always done his best.

Review from Verified Client

Buckinghamshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Planning long term

How did Simon help you?

Presented various options we had not been aware of

Have you seen the outcome you were hoping for?

yes

What could they have done better?

The possibility of meeting more frequently if necessary

Review from Verified Client

Berkshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Many years ago now It became clear to us that our existing pension investments, isa investments and increasing incomes required review and specialist planning with regard to taxation and inheritance. In particular, as we moved closer to retirement, it became obvious that we should, therefore, seek a long term engagement with an independant financial advisor.

How did Simon help you?

Simon established a very detailed baseline understanding of our finances and ambitions from the outset and clearly proposed a fundamental approach to ongoing regular reviews and resultant action proposals. In particular, he very clearly communicated the taxation implications and potential pitfalls that exist and how these are constantly complicated by the vagaries of 'here today, gone tomorrow' politicians.

Have you seen the outcome you were hoping for?

Yes, over the years of the relationship the numerous actions proposed along the way by Simon, and taken by us, have never given us any disappointment and a later view that a different proposal should have been made.

What could they have done better?

Nothing from our perspective.

Review from Verified Client

Hampshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

My late husbands wishes.

How did Simon help you?

Good advice.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Nothing.

Review from Verified Client

Oxfordshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

We wanted advice on how to invest some money which had been acquired through selling the agency.

How did Simon help you?

By giving all round sound advice.

Have you seen the outcome you were hoping for?

Yes, although due to recent world circumstances things are not perhaps as good as they have been.

What could they have done better?

Couldn't really comment.

Review from Verified Client

Berkshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

We needed mortgage advice. We have also had help with savings and my husbands pension. Our parents have also benefitted from inheritance planning.

How did Simon help you?

By his expertise, listening to us, and gathering the information needed to help us plan for our future goals. When diagnosed with cancer I received a very quick response from the critical

illness policy. The team are also proactive in calling us when our review is due.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

I can't think of anything to improve on the service and so have recommended friends

Review from Verified Client

Berkshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

To successfully combine at least 3 pensions. To develop strategies for long term investment.

How did Simon help you?

Simon fulfilled the above needs exceptionally well. He also gave me very good tax advice I would never have known possible thanks to his up to the minute knowledge.

Have you seen the outcome you were hoping for?

Yes, without doubt.

What could they have done better?

In my considered view he dealt with all our needs. He is trustworthy and does what he says.

Review from Verified Client

Yorkshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

An inheritance sum

How did Simon help you?

He arranged a portfolio based on my needs and attitude to risk, including diversification. He

advised against buying property for various reasons, and I'm glad I followed the advice.

Have you seen the outcome you were hoping for?

Yes, although I am early in my financial planning so it's not been too complicated yet!

What could they have done better?

Nothing

Review from Verified Client

Berkshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

We had bits and pieces all over the place and needed to bring them all together in order to make sound choices

How did Simon help you?

He has worked with us for 25 years - adaption advice as our situation has changed - he has helped us with everything from mortgages to investments and pensions and wills and critical illness cover.

Have you seen the outcome you were hoping for?

Yes - our finances are super organised - we know where we are and also have vision of where we are hopefully going to end up. We have peace of mind because we trust them. They also have a string personal side and really try to understand us and what we want or need - its not always about money

What could they have done better?

Nothing!

Review from Verified Client

Oxfordshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Initially advice was sought for a trust fund for an inheritance

How did Simon help you?

Initially through managing and advising on my portfolio of investments, but also through mortgage advice and insurance related to that property purchase. Simon was very thorough with the information provided and made a concerted effort to explain everything I needed to know.

Have you seen the outcome you were hoping for?

Yes my investments have grown steadily long term and have outperformed the market as a whole. I completed on my property quickly and easily. I cannot really comment on the insurance side as I have not had cause to claim.

Review from Verified Client

Hertfordshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Simon is a very professional and skilled advisor, my wife & I will be eternally grateful for his early advice over many years, which has resulted in a well managed portfolio and a secure plan now for our retirement.

How did Simon help you?

Consolidating our investments, many years of sound advice.

Have you seen the outcome you were hoping for?

Yes and more

What could they have done better?

From our point of view nothing, as all his advice/suggestions/counselling we have listened to.
