

## Client Reviews

### Simon Street

Paragon Financial Services Limited



4.9 out of 5

Review from Verified Client

Surrey | September 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have been receiving advice and support from Simon for over 15 years. My initial enquiry was simply in relation to a savings product but I now receive support on a much wider range of financial services.

#### How did Simon help you?

Simon provides very pragmatic advice on investments and retirement planning. He explains his recommendations and plans very clearly. I understand what we are trying to achieve and the reasons for decisions taken.

#### Have you seen the outcome you were hoping for?

I have been very satisfied with results to date. By the nature of these these, these are long term plans

#### What could they have done better?

No real suggestions for improvement

Review from Verified Client

Oxfordshire | August 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We've been with Simon for over 20 years, so long ago that I can't remember how we were first introduced!

**How did Simon help you?**

Simon offers considered advice backed up by tremendous expertise in his subject area. My wife and I feel a lot more comfortable knowing that we're addressing issues, such as retirement and financial planning, head on.

**Have you seen the outcome you were hoping for?**

Simon and his team have helped us plan for the future, which will hopefully be more secure because of his advice and help.

**What could they have done better?**

No complaints here. Simon and his team are always welcoming, helpful and approachable.

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Review from Verified Client

Dorset | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement planning.

**How did Simon help you?**

Simon worked diligently with us on our Financial Life Plan. With his input we were able to see how our long term goals could be achieved. He gave us confidence about our financial future.

**Have you seen the outcome you were hoping for?**

With Simons expert knowledge, guidance and step by step advice, we retired early and have a healthy investment portfolio as well as a very comfortable lifestyle. Simon always gives us time outside of our yearly review if we have any concerns or worries and that means a lot to us. We very much look forward to working with him in the future. Thank you so much Simon without you we could not have achieved all we have done.

**What could they have done better?**

Can't think of anything at all.

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Review from Verified Client

Berkshire | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Family recommendation

**How did Simon help you?**

Extremely supportive and informative in his advice to make decisions towards my long term financial goals.

**Have you seen the outcome you were hoping for?**

Yes

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Review from Verified Client

Yorkshire | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Returning from working abroad we needed to be able to maximise our savings, in order to provide an income in retirement, money to pay for care if needed, and leave something for our children to inherit.

**How did Simon help you?**

Simon listened to what we needed and wanted our money to do. He has offered sensible advice and always acted on our wishes and with our best interests at heart.

**Have you seen the outcome you were hoping for?**

Indeed yes. In the 25 years or so that Simon has been advising us we have seen our savings and investments grow nicely, even with the global economic situation sometimes being against us. We have a decent retirement income and our money is working for us.

**What could they have done better?**

Within the constraints of the markets and the global economy Simon has done us very well. He acts as a human being, and as a friend. Not a money robot.

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Review from Verified Client

Oxfordshire | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Complicated Family Financial Planning Mortgage and Family Protection Pension and Savings

**How did Simon help you?**

Great understanding of the Family situation.

**Have you seen the outcome you were hoping for?**

Definitely

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Review from Verified Client

Berkshire | July 2020

★★★★★ 5 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★

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

We have been with Simon now for almost 20 years. Initially we were making plans for buying our first house and we also wanted to get our retirement plans in good order.

**How did Simon help you?**

With both long-term planning and informed decision making. Over the years we have gained a lot more knowledge and a lot more confidence with our finances.

**Have you seen the outcome you were hoping for?**

Yes, we are definitely in a better position because of Simon's help.

**What could they have done better?**

Nothing really, happy with the service.

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Review from Verified Client

Berkshire | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement plans ,and inheritance tax

**How did Simon help you?**

With both issues

**Have you seen the outcome you were hoping for?**

Yes good results

**What could they have done better?**

So far ,so good ,seems to have everything covered.

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Review from Verified Client

Berkshire | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We wanted to plan for our future and retirement and to ensure that any extra money we earned was working for us.

**How did Simon help you?**

Simon does a thorough and highly personalized financial review taking in your own goals and objectives. He has been a huge support to me as my financial situation is changing due to a divorce and been on hand to offer guidance and advice as I've needed it.

**Have you seen the outcome you were hoping for?**

Yes! Over the years, I've seen the benefit of investing wisely and broadly. We didn't invest solely in the housing market for example but invested elsewhere too which has given a greater return.

**What could they have done better?**

I've always found Simon and his team very approachable and doesn't bombard me with financial jargon. I'm very pleased with the service and have used Simon's services for well over 25 years.

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Review from Verified Client

Berkshire | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Investment advice for gifted monies

**How did Simon help you?**

Set up an portfolio for me

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

Nothing

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Review from Verified Client

Staffordshire | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Investment of gift from grandparents

**How did Simon help you?**

Established a portfolio for me

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

Nothing

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Review from Verified Client

Berkshire | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed help understanding my finances and planning our life goals

**How did Simon help you?**

Detailed explanations and a plan to address our lifetime goals and objectives

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

Nothing - he is very patient!

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Review from Verified Client

Buckinghamshire | July 2020

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had funds to be managed

**How did Simon help you?**

By explaining options and seeing choices through

**Have you seen the outcome you were hoping for?**

By and large, yes

Review from Verified Client

Berkshire | July 2020

★★★★☆ 3.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★☆☆☆

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

I originally sought Simon's advice when he worked for the Midland Bank and I inherited a complex portfolio of shares from my parents. He was most helpful, and I continued to seek his advice when he became an independent financial adviser. My own savings increased (probably partly because of his advice) and in due course I had a complex portfolio of pensions and savings myself. He gave advice, and organised, several bonds/insurances which have done well and will in due course benefit my chosen beneficiaries without having to wait for probate to be sorted out.

**How did Simon help you?**

See included in above paragraph. He also ensured that I was able to draw down tax free income from some of them. He also advised re raising cash in lieu of a bridging loan when I was seeking to buy another home, but i decided not to move for other reasons.

**Have you seen the outcome you were hoping for?**

Broadly, yes.

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Review from Verified Client

Berkshire | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Parental advice and example

**How did Simon help you?**

Simon has provided excellent advice throughout the last 20-30 years based on the level of risk I'm willing to accept.

**Have you seen the outcome you were hoping for?**

Yes



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Review from Verified Client

Berkshire | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Being an executor for other people convinced me that our financial affairs needed organizing to make the most of our assets.

**How did Simon help you?**

Explained and suggested how best to proceed.

**Have you seen the outcome you were hoping for?**

To a point , life is not predictable .

**What could they have done better?**

Nothing

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Review from Verified Client

Berkshire | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We have been with Simon Street for almost 30 years

**How did Simon help you?**

Simon has helped us with all aspects of our financial planning including savings, investments, pensions and mortgages

**Have you seen the outcome you were hoping for?**

We have been very happy with the returns on investments and pensions and they have always been shown in a clear and concise way

**What could they have done better?**

We have always been happy with the way Simon Street delivered advice and his team are

friendly, efficient and helpful

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Review from Verified Client

Berkshire | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We wanted some good financial advice from someone who was competent and trustworthy.

**How did Simon help you?**

Simon helped us with financial planning heading towards retirement as well as advice with mortgages and mortgage protection. Simon also helped with advice in respect of inheritance planning etc

**Have you seen the outcome you were hoping for?**

I havent retired yet by other aspects of financial advice have been really helpful. My wife had breast cancer a few years ago so Simons help and advice meant our mortgage was paid off and this remove significant stress at just the right time.

**What could they have done better?**

Nothing comes to mind.

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Review from Verified Client

Berkshire | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Inherited funds, estate and property from late parents. To streamline and make profitable inline with todays ever changing market place

**How did Simon help you?**

Sound advice from a UK based advisor with no hidden agenda unlike others I had looked at. Simon and his team helped me realise the potential and restructure my investments for

today's markets with good sight for the long term and future

**Have you seen the outcome you were hoping for?**

Yes so far, as with all things properly structured this is a long term plan

**What could they have done better?**

Nothing I can currently think of

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Review from Verified Client

Herefordshire | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We started working with Simon 15 years ago when we still had student loans and wedding debts!

**How did Simon help you?**

Simon helped us see the big picture. Early on he helped us prioritise paying off debts, increasing our pension contributions, and optimising tax-free savings.

**Have you seen the outcome you were hoping for?**

Yes, using the Voyant software we have a clear picture of what our financial future may hold and where we need to mitigate any risks.

**What could they have done better?**

It's hard to think of anything! Maybe the portal could be a bit more user-friendly?

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Review from Verified Client

Wiltshire | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Over 20 years ago we needed a personal pension

**How did Simon help you?**

Financial advice

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

I am not a Confident financial person and find that world a bit scary, however Simon gives clear understandable advice. My husband Mark has always taken the lead ( I was happy) for the past number of years, I now since retiring have been learning and understanding more about this world.

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Review from Verified Client

Berkshire | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was offered a free financial review, when I was considering taking out a private pension

**How did Simon help you?**

Simon initially provided financial planning advice resulting in me taking out a private pension, income protection and critical illness cover. Now he manages my financial portfolio, providing retirement planning advice.

**Have you seen the outcome you were hoping for?**

Yes, both in terms of the benefits of proactive management of my investments and in assessing my options for retirement

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Review from Verified Client

Berkshire | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To busy building my business to have time to concentrate on my personal financial planning

**How did Simon help you?**

He systematically went through our income and expenditure. Produced a detailed analysis and recommendations to go forward.

**Have you seen the outcome you were hoping for?**

Absolutely to the extent that I would automatically consult Simon before making any significant financial decisions

**What could they have done better?**

I can't think of anything ,you do really feel he is always working in your best interest.

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Review from Verified Client

Dumfriesshire | July 2020

★★★★☆ 3.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Thinking about the 'what ifs' once retirement age is reached. Provision for our daughter.

**How did Simon help you?**

Full root and branch review of current finances, investments, income coupled with how/whether our aspirations could be met in later life.

**Have you seen the outcome you were hoping for?**

Yes, the plan/projections are clear and the options are discussed annually.

**What could they have done better?**

In appreciating and understanding the level of detail and preparation required for annual reviews, with us both being persons that relate to 'matter of fact' information, if there was ever a way to dampen down the level of detail to a more conclusive set of updates/scenarios/options would always be welcomed.

Review from Verified Client

West Midlands | July 2020

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension planning

**How did Simon help you?**

He reviewed all our finances and advised on savings for the future. He and his team are easily contactable and always endeavour to answer any queries we have as and when they arise.

**Have you seen the outcome you were hoping for?**

Yes we see a regular(twice a year) review of how our money has been invested and managed.

**What could they have done better?**

Nothing

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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.

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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

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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

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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

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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.

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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

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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

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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.

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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.

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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

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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.

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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.

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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

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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.



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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

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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!

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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.

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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.

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