

GEOFF DAY

Background report to support
inclusion in the **2022 Guide To The
UK's Top Rated Financial Advisers**



Geoff Day

Wilcox Day Wealth Management Ltd



Top Rated 2022

5.0 / 5  52 reviews

VouchedFor checks:

- FCA status: Certified by Firm
- Recent Client Reviews
- Restricted Financial Adviser
- Positive First Impressions

Services offered

- Investments and Savings
- Pensions
- Inheritance Planning
- Insurance & Protection

Qualifications listed

Geoff has not added their qualifications to VouchedFor yet. Please ask Geoff for more details.

Client Reviews

Geoff Day

Wilcox Day Wealth Management Ltd



5.0 out of 5

Review from Verified Client

Hampshire | March 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Lots of disparate products not fit for purpose, new circumstances as Business Owners, the need for financial planning.

How has Geoff helped you?

Geoff has been meticulous in getting to understand the goals of my fellow Director and I and the aims of our business as well as exploring our lifestyle requirements and Family commitments over the next 40 years. His recommendations really demonstrated not only his knowledge, but that he had listened at a deep level and had our best interests at heart. Geoff has managed multiple applications in a 'hands on' way and we have felt really supported. He really seems to go 'above and beyond' all IFA's I have previously used and is furthermore a pleasure to deal with.

Have you seen the outcome you were hoping for?

Yes. A structured view on the future and a plan for getting there. Worrying gaps in our cover well plugged.

First impression from a user who is not yet a client

March 2022

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

I have attended a few of Geoff's financial advice talks. He explains things clearly, provides real life examples and somehow makes "talking about money" less awkward and less scary.

Review from Verified Client

Surrey | March 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to look for advisor to help with the increased earnings levels experienced over last couple of years, as well help to consolidate my pensions and to also provide guidance on future investments and savings plans.

How has Geoff helped you?

Geoff was great, he helped to breakdown my financial status, looked and understood the life style requirements and based his recommendations to my circumstances instead of trying to sell me a product/ services. Geoff was very patient and always willing to listen and help anytime.

Have you seen the outcome you were hoping for?

Yes, although only recently started with the new plans it has helped me focus on the plan Geoff has recommended.

What could they have done better?

I found Geoff to be always professional and friendly, I haven't seen anything that would say his performance representing for me would require improvement at this time.

First impression from a user who is not yet a client

February 2022

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

Geoff provided professional advice and I really valued his curious and friendly approach. He

worked carefully to understand what I would find useful from our consultation and the outcomes I wanted to achieve. However, with great insight and knowledge he moved beyond this to think holistically with me regarding my financial position both now and what we would like to achieve as a family going forwards.

Review from Verified Client

Hampshire | January 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Geoff helped you since your last review?

He has reviewed our overall savings profile and help restructure this.

Review from Verified Client

Hampshire | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We had owned investment property for a number of years and used this investment vehicle instead of a pension. We sold them in 2020 and wanted someone to help us build a financial plan and review and set up our pensions.

How has Geoff helped you?

Geoff reviewed our situation and set me up a new pension, reviewed and advised on whether to consolidate or keep existing pensions and set up new unit trust investments and ISA's. He built us a forecast plan for our retirement that we can then review as time changes.

Have you seen the outcome you were hoping for?

Absolutely, we invested in the middle of a global pandemic and saw significant growth in the first year.

Review from Verified Client

Surrey | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a few pensions that I wanted to consolidate to make it easier to understand and plan

How has Geoff helped you?

He recommended that I consolidate some but leave other alone. He was able to show me projections of income well into my retirement and evidence how I could achieve some of my goals (i.e. holidays, support for our children / grand children, etc). He also provides more short term investment advice which is appropriate pre-retirement. With interest rates being so low at the moment this has been really useful.

Have you seen the outcome you were hoping for?

I haven't retired yet so can't say for sure however the projections are positive and understandable. Geoff is always on hand if I have any questions or need advice.

What could they have done better?

Can't think of anything.

Review from Verified Client

Hampshire | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Geoff helped you since your last review?

Geoff has been very proactive and has offered some valuable advice during the past few months as my financial position has changed again.

Review from Verified Client

Kent | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Geoff helped you since your last review?

Review of current circumstances and resultant actions

First impression from a user who is not yet a client

September 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

Geoff adapted to my needs for the duration of the session. I'm not really in a position to start moving towards any big financial targets but it was still an important facet of my future thinking. My session with Geoff allowed me to appropriately prioritise for the near term and put the important things in to perspective. I felt he really had my interests in mind and was genuinely trying to help me make good choices or thinking about things in a way that is best for me. I got a good vibe from Geoff and look forward to working with him in the future.

Review from Verified Client

Hampshire | September 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed to move to Fleet for family reasons but due to COVID in 2020 we struggled to sell our house on time. We therefore made the decision to rent our family home and remortgage in order to move. We therefore found ourselves in a situation which was unfamiliar to us and to be honest, quite alarming.

How has Geoff helped you?

Although we looked into different options ourselves, we were still uncertain about our

forward planning. Geoff was recommended to us, for which we are very grateful, as he was able to show us future possibilities which outlined various options. This in turn has enabled us to make an informed decision and has given us peace of mind.

Have you seen the outcome you were hoping for?

We now have a plan and know the direction we hope to take. We cannot finalise anything until our tenancy agreement ends next year but we now feel confident that we have got the best advice. We are also confident that should the situation change, then Geoff will have the answer!

What could they have done better?

I can't think of anything, just wish we had heard about Geoff sooner because our worries would have been eased earlier.

First impression from a user who is not yet a client

July 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

Geoff has been patient at explaining how pensions work and how best we can use them in planning for our retirement, Geoff also spent time in finding out about our future plans and goals in terms of family and life style and although he did not have the full information he was able to give some very useful advice on what we can consider that would help in our future plans. Every time we have spoken with Geoff we have felt re-assured that he understands what we may need and how best to utilise our pension and savings to help with our future plans. Although it is early in our relationship of working with Geoff, we already feel assured that he has our best interest at heart and we look forward to hearing his advice once he has had all the information he needs to give us a plan for the future.

First impression from a user who is not yet a client

June 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

I found Geoff after searching for a financial advisor because I am trying to move home to be mortgage free and it's all been going horribly wrong with estate agents, price dropping, poor customer service etc. so I was beginning to lose sight of what I was actually doing and how my finances were going to be affected if the move did go ahead. Geoff is telepathic because he called me almost as instantaneously as I pressed the "send" button! I had two conversations with Geoff, the first was a bit of a get to know you and he listened attentively to my situation and plight and "got it" straightaway. We scheduled another meeting and I filled in some financial forms in the meantime. Again on the second meeting today, Geoff completely understood my situation. He gave me some different options and scenarios that I could do based on (a) my current circumstances, and (b) what my finances might look like in the future taking into account my pension forecast. Because I haven't moved yet (this is still in the balance if it's actually going to go ahead), assuming it does happen, I now have a better idea of what to do following the move. Geoff made it clear that a mortgage of some sort will still be inevitable when I move due to the costings involved, but suggested a debt consolidation would leave me better off financially. After having this conversation I feel so much lighter and better, and the stress has been taken off me concerning finances and this impending move. So at the moment it's been left for me to make the move, and when I have I will be back in touch with Geoff with my renewed income and expenditure and we can then look at getting a mortgage/ debt consolidation going. Amazing service from Geoff and I am looking forward to speaking to him again in the not too distant future. Gave 9 stars for recommendation only because we are still yet to do the practical side of the business! Thanks to Geoff I feel so much better.

First impression from a user who is not yet a client

June 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

I called Geoff with a very technical issue on a pension that he has never been involved in historically. It was refreshing, there was no immediate questions trying to 'qualify' if I am worth his time - i.e. how big is the pension/how much do you earn? The questions instead focussed on 'intent'. What was I hoping to achieve? Post this, he started to raise things that I had not thought about, i.e. what happened if we said no to the offer on the commercial property and that meant we lost the renters? Could this result in a void of rent? Given the

age profile, is there a risk of increased drawings? So we have the homework initially to consider our exposure to uncertainty but at no point was this about his interest. The approach seemed to be more about, what do we want and what do we need to consider before any advice can be given. He has also offered to have a similar discussion with the other trustees to make sure that decisions are made from considering options.

First impression from a user who is not yet a client

May 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

Geoff is an Excellent advisor, Clear, structured with deep knowledge on all investments and pensions . No hesitation to work again with Geoff again.

Review from Verified Client

Hampshire | May 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Geoff helped you since your last review?

Geoff has continued to provide regular financial support. We moved house recently and he supported with my mortgage. In addition his advice on pensions has saved me thousands of pounds in tax.

First impression from a user who is not yet a client

May 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

Knowledgeable and friendly service. Would highly recommend.

First impression from a user who is not yet a client

March 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

Geoff is very transparent and clearly has my best interest at heart. He is very knowledgeable and I look forward to continuing working with him.

First impression from a user who is not yet a client

March 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

Coming up towards retirement, Geoff helped me think about pensions, ISA's and other investments but very much starting from the perspective of what I hoped to achieve over the coming years. I would certainly go to Geoff again as and when the need presented, indeed, his counsel restored my faith after a not so great experience in the past. I would recommend Geoff to others for wise, sensible and thought provoking advice

Review from Verified Client

London | March 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was actually not seeking out an adviser but he presented at the company I was with and afterwards my husband and I decided to reach out for an initial consultation. Since then, he

has been helping us create a long-term retirement plan.

How has Geoff helped you?

As mentioned above, we've decided to engage with Geoff to understand how we could invest part of our savings. Geoff initially developed a plan for us but after some work changes/promotions, my husband I thought about a plan which would allow us to retire early. So, we discussed a new plan with Geoff. This was very much quite a considerable change to the original plan, bu Geoff was there to rework everything fo us, even that was not a small task by all means To be honest, they were big curve balls and Geoff actually seemed to enjoy the challenge to see if he could make it work :)

Have you seen the outcome you were hoping for?

It is early days but hes been a sounding board and helped us make some key decisions around important things. The main thing is he has been extremely proactive, always there when we needed him and very generous with his time. Thank you, Geoff!

Review from Verified Client

Surrey | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Geoff helped you since your last review?

Geoff is constantly scanning the trends in the market to consider how they apply to me and my personal situation. Geoff always acts with my best interests at heart and he always takes the time to explain the thinking behind his choices which enables me to make an informed decision about my finances. I am confident that with Goeff acting as steward for my finances that my finances are in good hands.

Review from Verified Client

Wiltshire | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were preparing for supporting a close relative and needed to consolidate a number of financial products, property and LPA. We also needed to look forward with our own financial planning. I was introduced to Geoff by our accountant.

How has Geoff helped you?

Geoff took our outline of what was wanted, provided options and introduced people that could assist us realise those options. This included realistic expectations and outcomes, particularly in a complex situation with restrictions that were not foreseen before contact with Geoff.

Have you seen the outcome you were hoping for?

The outcomes have changed due to personal circumstances. Geoff has been flexible as the demand has changed, this has been complicated by my having to work in Europe during coronavirus restrictions resulting in having to use a number of means of communication. Geoff has risen to the challenges and helped us realise the short term goals. We will continue to seek Geoff's services as we plan further toward retirement.

What could they have done better?

We are entirely satisfied with the service Geoff has provided.

Review from Verified Client

Hampshire | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to transfer out of my Defined Benefits Pensions, initially to release some tax-free cash in order to pay off my mortgage and other debts, and then to have control over the future investment decisions and drawdown arrangements from my retirement pot.

How has Geoff helped you?

Geoff took the time to understand my goals and my overall financial situation. He explained the pros and cons of transferring out of a final salary scheme, and once we were both clear that this was the right solution for me, he made it happen with the support of a pensions transfer specialist from St. James' Place. Since then Geoff has kept in regular contact and has given me some valuable advice regarding my retirement investments and how best to navigate the triple dangers we have faced in 2020, namely Brexit, Covid-19 and the US

Election.

Have you seen the outcome you were hoping for?

I'm pleased to say that the investment strategy has been a success so far, something that I could not have achieved without Geoff's expert advice!

What could they have done better?

Nothing at all!

Review from Verified Client

East Sussex | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Impending retirement and concern about pensions.

How has Geoff helped you?

By reviewing my situation in detail and recommending options

Have you seen the outcome you were hoping for?

Yes - so far so good and a viable plan is in place

What could they have done better?

Difficult to recommend anything, really!

Review from Verified Client

Middlesex | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had recently changed jobs and like many others had pensions spread around the place. I felt the timing was right to make a plan and feel more in control.

How has Geoff helped you?

We consolidated pensions and put together a plan. Geoff also took the time to look at our legacy life insurance and when he found out it was not in trust from a previous adviser, he helped get this in to help protect the family.

Have you seen the outcome you were hoping for?

Absolutely, I feel more a lot more in control. Like many I know I need to do more but it is the juggling act of kids, family, life, house renovations, etc. The cash flow modelling was helpful to see where we are vs where we want to be. It's a relief to have a longer term view of where my investments are going.

What could they have done better?

At the moment I feel Geoff is right at the top of his game, so nothing that I can suggest right now.

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 actually was not looking, I already had one in place. I attended a business owner session in Fleet run by Geoff and found it helpful Geoff highlighted some key issues that I need to be actively considering I found Geoff's knowledge and expertise to be first class. We then engaged in discussions about my business and personal finance which led me to take the decision to engage Geoff as my Financial Advisor.

How has Geoff helped you?

Geoff was able to connect the dots between my past working history and my goals as an entrepreneur. We reviewed old pensions, made sure we had the right cover in place and built a plan for my future. As the pandemic arrived, everything changed in respect of my business and Geoff was there both as a sounding board and more than happy to adjust and flex the plan as my situation and requirements changed. Geoff's advice is practical and client centric and he always has your best interests at heart - to the point where he has advised me against doing anything rash at his own expense.

Have you seen the outcome you were hoping for?

In a recent review, Geoff carried out some cash flow modelling. It was so helpful, and re-

assuring, to understand that I did not need to save a fortune to have the retirement income I would like. I feel more reassured through the review meetings with Geoff and how he approaches my financial requirements. This planning was extremely useful as Geoff was able to model different scenarios, i.e retiring earlier and the impact that this would have on my pension income.

What could they have done better?

I genuinely do not have anything to say here.

First impression from a user who is not yet a client

August 2020

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

A very useful and insightful discussion with Geoff. I work in employee benefits and have worked for pensions companies, so I know a lot about things like insurance and pensions but when you have to focus on your own finances its a easy subject to avoid! Geoff did a really good job of moving it from the conceptual to making it very real. It helped us aligning finances to goals and where we are vs where we want to be. It was easy to discuss with him as well because although we want to take action, we are not ready now due to other financial priorities (like a renovation). Geoff was no pressure and just offered to help when the time is right. I would highly recommend Geoff to anyone who needs practical, realistic and sensible financial advice.

First impression from a user who is not yet a client

August 2020

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

Geoff did a presentation about money at my company. He then offered a follow up via Zoom. Geoff was generous with his time and offered his views I had on pensions vs savings vs mortgages for long term saving. He talked about things I could actually do myself rather than

trying to sell me his services and has inspired me to do more research before considering paying for financial advice in the future.

First impression from a user who is not yet a client

July 2020

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

I attended a presentation my company put on about the investment markets. Post this, I wanted to ask Geoff a few questions. We had a 30 minute Zoom call and discussed my priorities. Geoff gave me a clear steer on what I should be thinking about in the near future and all of it I can do myself. I have a few ideas and actions and I was not 'sold' about using any of his services. In fact, all suggestions were things I could do myself. I found it helpful to ensure I was on the right track. Geoff was also incredibly friendly, easy to talk to and had a good sense of humour which really helped. I would highly recommend Geoff to anyone considering getting any financial advice.

Review from Verified Client

West Midlands | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I heard about Geoff from my accountant and I wanted to discuss a range of financial aspect.

How has Geoff helped you?

Geoff came to meet me, and we spent time discussing what I was aiming to achieve. The plan was simple, and I also did not want to over commit to anything because of Brexit. Geoff understood that and put together a plan offering some flexibility in medium- and long-term savings with a tax efficient way to protect my family. Overall, he made it about me and started me on a savings journey. He is always there and approachable when I have questions.

Have you seen the outcome you were hoping for?

Yes, I'd like to do more, but Brexit and other priorities keep me from doing that.

What could they have done better?

Be a bit more local. In fairness Geoff has made a lot of effort to keep me updated and is always available to discuss any questions.

First impression from a user who is not yet a client

June 2020

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

I first met up with Geoff a year ago to discuss my personal finances. At the time, I decided not to proceed as it was not the right time for me for a number of reasons. As a business owner, Geoff invited me to his business owner seminars which were very helpful. I then recently had a change in personal circumstances and contacted Geoff to ask for a bit of insight into who could help me locally. Geoff then went above and beyond by calling lawyers that could help. He explained my situation, identified if they could help and then came back to me with a shortlist. I have gone with one he introduced to me. He did not have to, he did not need to, I am not even a client! He has not even raised the fact that I chose not to proceed with him last year for as it was not the right time. Given my personal circumstances it remains 'not the right time', however, when I am ready, I know who I will be contacting.

First impression from a user who is not yet a client

June 2020

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

I was introduced to Geoff through a Lawyer I know. I had come into an inheritance and needed to consider my options. Geoff spent the time with me and actually encouraged me to put the money into NS&I premium bonds for now. This was refreshing as I could do this direct, I did not have to pay any fees to him, etc. It was evidence to me he was not trying to sell me something. I have a plan what to do with the money and when the time is right, I will

re-engage him but for now he has taken an approach that has my best interests at heart.

First impression from a user who is not yet a client

June 2020

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

My wife and I met Geoff. Geoff was able to help my wife with a couple things. I have not yet become a client and mainly because my businesses and subsequently my income were due to undergo some real changes. However, although I have not become a client of Geoff's yet, I have regularly used him as a sounding board to ask all sorts of financial related questions. He's always responsive and happy to help. It never seems to be a bother and when the time is right, I will look to engage with him.

First impression from a user who is not yet a client

June 2020

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

I've been going through a divorce. I decided to have a discussion with an adviser as with a couple young kids, I want to ensure I am making choices for them and us as my personal situation has changed. The sessions with Geoff were all over Zoom given the current climate. It was interesting as the initial meeting was spent all about what was important to me. It was not Geoff trying to figure out 'how much I had', which was refreshing. He now understands me and what is important, and he was clear, any action we agree will relate back to my goals. At this point, Geoff is still in the investigation phase before we take any action. The goal planning session in its own right was valuable and I look forward to seeing what he comes back with after his analysis as I know I have not kept on top of some of my old pensions. Looking forward to what comes next!

First impression from a user who is not yet a client

May 2020

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

A great introduction by Geoff on the services and potential options open to me

Review from Verified Client

Hampshire | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to access my pension and some of the cash available. I did see an initial adviser first and went quite far down the process but decided he was not for me. I contacted Geoff as we had met in a local networking event.

How has Geoff helped you?

Time was against us but Geoff suggested we do a couple things to put pressure on the provider to get the information he needed to complete the analysis. He was upfront that if we could not get the information, he would not be able to advise me as he wanted to get full information to ensure I did not lose out on anything.

Have you seen the outcome you were hoping for?

We managed to get it all done just in time before I was moving and we succeeded in achieving the outcome we wanted

What could they have done better?

Geoff was absolutely excellent, totally professional and superb to deal with. He is extremely knowledgeable and I would highly recommend his services.

Review from Verified Client

Surrey | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension management and long term investment planning

How has Geoff helped you?

Advice and Pensions pot consolidation. He also advised me on financial planning and long term investment.

Have you seen the outcome you were hoping for?

I am happy with the progress so far but it is an on-going situation.

What could they have done better?

So far to good; I'm happy with the relationship.

Review from Verified Client

London | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Geoff presented a session on pensions to the employees at the firm I work at. There was an offer of a 1:1 for those that were interested, which I took up. We discussed goals and plans and agreed to look at a couple aspects of my finances, as this was something I'd be considering for a long time

How has Geoff helped you?

The financial education session was really helpful to set the scene. The 1:1 was good to do some goal planning. We then reviewed a pension. We have also had some other financial considerations that we needed to deal with personally, but I have been able to use Geoff as a sounding board throughout these and he has been more than happy to help. We are in regular contact, even though we are not regularly transacting any business.

Have you seen the outcome you were hoping for?

Its early days but he yes he has helped me achieve my initial objective if optimising my

pension portfolio

First impression from a user who is not yet a client

April 2020

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Geoff

Great experience. Went over a few of my options and felt he was a great listener and the info and responses back to my queries and comments were not standard ones but pertinent to the question asked. Also, there was great transparency in everything he was saying. There were no claims of 'get rich quick' and I always felt like I was in full control of any decisions that I would make in the future... he simply suggested some options.

Review from Verified Client

Hertfordshire | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have used the same Financial Adviser to manage my pension for 7 years and am now closer to retirement than I'd like to admit :)I'd raised concerns with them about performance on a number of occasions which we summarily dismissed and at one point more was being taken out in fees on a monthly basis than growth for a number of months. The advice I got from them was patchy at best and only ever focused on the pension and the reviews were pretty much the same every year, so I was referred to Geoff by some contacts.

How has Geoff helped you?

Geoff took a different approach to my pension - he didn't look at just the pension, he looked at everything to give me an overall picture of how things would look when I hit retirement as this is my main area of concern at the moment. When he looked at my existing pension he did a full analysis and provided me a very comprehensive report and comparison of performance with their existing recommended pension investment and whilst the usual caveat of performance applies I could see that my current pension was under-

performing. Unlike my previous advisers he also looked at my two other pensions and came up with specific recommendations for them.

Have you seen the outcome you were hoping for?

Absolutely. I'm more comfortable about the overall health of my pension but more importantly know that if I have any concerns Geoff is at the end of the phone or an email away. He is very responsive to questions and always provides a thorough response.

What could they have done better?

At this point I can't think of anything that he could have done better - I am more than happy with everything !

Review from Verified Client

London | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My increase in earning capacity since 2018 required professional planning

How has Geoff helped you?

he provided a full review and sense check of my income and saving strategy as means of advising me how to achieve my personal financial ambitions

Have you seen the outcome you were hoping for?

Yes. We are still working together and I am looking forward to the moving to the next steps in my personal plan

What could they have done better?

Nothing. He has been fantastic and put me in touch with colleagues from SJP who are currently helping me with my first mortgage. Great service and network links!

Review from Verified Client

Hampshire | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to consolidate my pensions and find an easy and efficient to do this ensuring I wasn't impacting the overall funds.

How has Geoff helped you?

He reviewed all my pensions and advised which made sense to transfer and facilitate the transferrable pensions into one scheme.

Have you seen the outcome you were hoping for?

Yes all my pensions are consolidated

What could they have done better?

Nothing I can think of

Review from Verified Client

Surrey | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Recently I set up my own business after working in Corporates for 20+ years before. This meant that I had pensions and savings in a few places but had not consolidated them. I met Geoff through a business owners group and decided to take him up on his offer for a review. I was also wanting to get a handle on where I was and where I was going based on a big change in my income and benefits. As a new business, without Geoff's encouragement, I would not have sat down with an adviser but I am glad I did.

How has Geoff helped you?

The conversation was friendly, Geoff was interested and spent a lot of time on me before we delved into my finances. This was nice because it was apparent, he is interested in me as an individual and I am not just a sign. We then identified priorities and developed a plan. What has really surprised me is that Geoff is not just trying to advise me on my money, he's looking to see if he can help me grow my business. He doesn't need to but is interested. Interestingly, because of the approach I want to help him grow his. So it feels we are in it together.

Have you seen the outcome you were hoping for?

Definitely. All my pensions are in one place and my partner is covered in case something happens to me when running my business. I have a sounding board regarding finances,

business and introducers. Overall, its been a great start and couldnt fault it and would recommend Geoff to anyone.

What could they have done better?

Nothing, Geoff is a consummate professional - knowledgeable, engaging and a good listener.

Review from Verified Client

Essex | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I run a business and wanted to ensure I had a sound financial plan for the future. My pensions needed a review and my wider protection did as well. I had a financial adviser but did not trust them anymore so wanted a fresh pair of eyes and hence finding Geoff. He came recommended through an accountant I know.

How has Geoff helped you?

The initial meeting was all about identifying priorities. Geoff broke it down into family, career, lifestyle and property. There was one thing that was really important to me to get and it was not easy for personal reasons. Geoff spoke with underwriters and was able to get me it which took a huge weight off my mind. He also saved me money on my life insurance by structuring it through the company and also getting the company to pay my pension premiums.

Have you seen the outcome you were hoping for?

Yes. He set things up in a more tax efficient way saving me money. He got an insurance that I really wanted but was unable to get in the past. Hes proactive and really seems to care.

What could they have done better?

Be based closer to where I live as we meet when we can juggle my work requirements and travel back for kids. It works though.

Review from Verified Client

Hampshire | January 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I am approaching retirement and had several pension pots, including both final salary and defined contribution schemes, that I wanted to consolidate. I wanted to release tax-free cash from my pensions to enable me to clear all my debts and thus reduce the pressure to find work in an increasingly difficult market for contractors like myself.

How has Geoff helped you?

Firstly, Geoff visited me at home and spent quite a lot of time to understand my aims. He then clearly explained the pensions transfers process, and in particular how St. James' Place carefully consider all requests for transferring out from final salary schemes, and only agreeing to proceed when the circumstances are right for the client. My expectations were further managed in respect of the time it would take to complete the transfers. Geoff enlisted the help of a pension transfers specialist from his professional network which was particularly re-assuring to me as it signified a high degree of care and attention to detail. Since the transfers have gone through, we have had numerous discussions (f-2-f and via email) in respect of my pension investments; these have been educational and all based on my attitude to risk, so it feels like a really personal service. We have also discussed wider topics such as wills, trusts and IHT - and Geoff has been able to help me through introductions to other specialists in his network where appropriate.

Have you seen the outcome you were hoping for?

Yes, and more. I have worked in Financial Services for 38 years, yet I would suggest that everyone needs the advice of a trusted professional such as Geoff as the stakes are too high to DIY.

What could they have done better?

I honestly cannot think of anything that could have been done better.

Review from Verified Client

Staffordshire | September 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I asked my accountant if they knew someone that could help and they put me in touch with Geoff. My wife and I had an initial discussion with Geoff. He then took away everything and constructed a financial plan that was focused on what was important to us. We were given opportunities to input and ask questions. We have done pensions, investments, protection and more recently had an urgent mortgage need. Geoff and his partners sorted this out and managed to get us a new mortgage without triggering our Early Redemption Charge which was a huge savings at a time we needed our money to go further.

How has Geoff helped you?

1. In our first meeting, we spent time discussing what was important to us. 2. Geoff then constructed a plan and recommended solutions. 3. We broke it into bite size chunks and rather than feeling like we needed to do everything in one meeting. 4. Geoff has taken the time with us, when needed. It has been supportive, educational and not rushed or pressured on anything. We feel more in control regarding our finances, are able to move into the right catchment area for schools and have protection in place should something happen.

Have you seen the outcome you were hoping for?

We feel much more in control and aware of our finances and that we are now doing the things we should be doing.

Review from Verified Client

London | June 2019

★★★★☆ 3.7 out of 5

Value: ★★★★★

Service: ★★★★★

Advice: ★★★★★

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

IT Contactor looking to save for the future in a more considered and informed way. I wanted to start getting some advice

How has Geoff helped you?

Geoff explained how my current pension was performing against the funds he offered (via StJamesPlace) He explained approaches to risk and took onboard my main priorities for the future; IHT Planning, Trusts and making sure that in the event of something unfortunate happening that my life cover would be sufficient to look after my mortgage and loved ones.

Have you seen the outcome you were hoping for?

Yes. My pension, trust and life insurance have all been setup, alongside the online access I need to keep tabs on their performance.

What could they have done better?

In future I'd like to shift investments into greener portfolios - we discussed these and have decided to prioritise getting things set up and running over finding the perfect funds/products from the start.

Review from Verified Client

Middlesex | June 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having only taken haphazard advice over the years and with a number of disparate financial products (legacy and existing) in play, I was conscious that I needed to take financial planning more seriously. A further driver was my family situation and the fact that I was moving home and changing jobs in a short space of time. All these moving parts needed some gluing together.

How has Geoff helped you?

Geoff was helpful in explaining the overall benefits in taking control of my finances. After assessing my existing investments and liabilities he helped show me the value of existing assets, and how by consolidating and moving these I could draw a lot more benefit and make these investments work a lot more efficiently.

Have you seen the outcome you were hoping for?

We're already 6 months in, and I can say Geoff has been very helpful, in a very non-pushy, consultative way. We check in once a quarter and the tools that he's put at my disposal make me feel like I have a lot more visibility and control. Geoff's also been helpful in mapping out what could be possible with my pension and other investments as more new job role evolves.

What could they have done better?

Nothing that I can think of.

Review from Verified Client

Gloucestershire | June 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to understand my options in respect of a mortgage and spoke to my accountant, who suggested I speak with Geoff. We started discussing mortgages and then decided to carry out a review of wider pensions so I knew where I was on track for retirement. I decided to move one of my smaller pensions and invest it through Geoff with St James Place.

How has Geoff helped you?

we explored all the mortgage options and it was best to approach my bank direct. Which I was able to do and raise the funds I needed. In respect of the pension review, we then wrote out to all my past pension providers and I now have a much better handle of my planned retirement income. We moved one pension, kept my final salary schemes where they were and are now considering wider pension payments in line with wider financial priorities

Have you seen the outcome you were hoping for?

To this point yes, I have been working with Geoff for 8 months so early days but I am very happy with the mortgage advice he gave and pension investments performance so far.

What could they have done better?

We have only been working together a short period and honestly I think the way Geoff works is excellent, he explains quite complicated data in layman's terms which helps a lot.

Review from Verified Client

Buckinghamshire | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Im self employed

How has Geoff helped you?

He gave superb advice after a few meetings. The meetings were a mix of calls and face to face which, in my view, adds real value as you get that connection in the goals youre trying

to achieve.

Have you seen the outcome you were hoping for?

So far...absolutely.

What could they have done better?

From me....nothing at all.

Review from Verified Client

Middlesex | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have three young children and realised it was important to make sure we were putting the foundations in place to secure our and their futures.

How has Geoff helped you?

Geoff was excellent. He talked me through a number of investment and tax efficiency options almost instantly saving me and making me quite a bit of money.

Have you seen the outcome you were hoping for?

Yes absolutely. By reworking my pension investment Geoff saved me over 3k and also the investment vehicles he recommended are performing very well.

Review from Verified Client

Essex | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Our finances hadn't been through a review for over 5 years so we felt it was time to do this.

How has Geoff helped you?

He considered all our existing solutions to compare them against current offerings and advised on those that should be switched.

Have you seen the outcome you were hoping for?

Yes

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