

# ANDREW NELIGAN

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Background report to support  
inclusion in the **2019 Guide To The  
UK's Top Rated Financial Advisers**



## Andrew Neligan

Neligan Financial



Top Rated 2019

4.7 / 5  60 reviews

### VouchedFor checks:

 Recent Client Reviews







 Independent Financial Adviser

 Qualifications Uploaded

 Transparent Fees

 Positive First Impressions

### Services offered

-  Insurance & Protection
-  Pensions
-  Retirement income (annuities, drawdown)
-  Investments and Savings
-  Occupational Pension Transfers
-  Inheritance Planning

### Qualifications listed

**Standard Qualifications: 5 Qualifications**

CISI - Chartered Wealth Manager

CII - Pension Planning (AF3)

CII - Advanced Diploma in Financial Planning

IFP - Certified Financial Planner

CII - Chartered Financial Planner

[view more at the profile link below](#)

## Client Reviews

### Andrew Neligan

Neligan Financial



4.7 out of 5

Review from Verified Client

Devon | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were looking for advice with regard to taking income in retirement.

#### How did Andrew help you?

Andrew listened to our situation and then provided a report that detailed an effective strategy going forward.

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

Yes. Andrew helped us evaluate our situation and came up with a suitable plan. We were both impressed with his financial knowledge and professionalism. He has a easy approachable manner.

#### What could they have done better?

I cannot think of anything with regard to this piece of work.

Review from Verified Client

Lancashire | November 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Help with Investments and Retirement Planning

**How did Andrew help you?**

Andrew helped me prioritise my investment portfolio and reinforced my retirement planning options. I was extremely impressed by his knowledge and advice which overall lead to him providing excellent financial clarity. I would recommend him to anyone who is looking for sound advice and great service overall - thank you.

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

Yes so far so good. Hopefully long term investments will come good.

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Review from Verified Client

Surrey | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I invest in ISAs and also have a Self Invested Pension Plan but needed advice what funds to invest in.

**How did Andrew help you?**

Andrew suggested a very helpful approach to our combined finances where he draws up a financial forecast of my husband and my finances, then takes into account our life and financial objectives. He also manages our ISAs and my SIPP in a "wrapper" that allows investment across a number of funds and he undertakes rebalancing when needed.

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

This approach helps us think through our financial and life goals. Andrew encouraged my husband to take the plunge and retire and I'm now working through what we'd need to do for me to slow down work-wise in the next five years

**What could they have done better?**

Can't think of much for Andrew to improve on. We've known him for about ten years and are very happy with his service.

Review from Verified Client

Hertfordshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were releasing cash from a property and wanted to take some advice on the long term use of that cash

**How did Andrew help you?**

He helped us see our financial situation in the wider context of our life and to plan how best to use our money for our goals

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

Yes

**What could they have done better?**

The financial services sector is so complex and heavily regulated it is often very difficult to get through jargon and well meant informative notes to what you really need to understand.

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Review from Verified Client

Wiltshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Andrew has been our adviser for a number of years. He has helped my wife and I get clear on what we need to do with our money so we can retire when we want to and pay off the mortgage early. He is available throughout the year should we have questions and always provides helpful advice that is in our best interest rather than his.

**How did Andrew help you?**

Andrew helped simplify what had become a complex pensions landscape for us (multiple pensions from multiple jobs with multiple providers) - he helped us understand where we were vs where we wanted to be. He then found the right places for our money that would maximise growth whilst minimising charges.

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

Yes. We now expect to be able to pay off 85% of our mortgage in the next year and our plan for semi-retirement at 55 is well on track.

**What could they have done better?**

Honestly - nothing. he has listened to our issues, challenged where he felt appropriate and then acted quickly.

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Review from Verified Client

Middlesex | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Need

**How did Andrew help you?**

Got me a great price for the product.

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

yes

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Review from Verified Client

Lancashire | November 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Looking for advice with retirement planning.

**How did Andrew help you?**

Andrew provided us with excellent retirement planning advice, explaining things very clearly. His knowledge and advice were both excellent and honest and gave us the peace of mind we were looking for. He was very professional and personal and we now feel our retirement plans are under control.

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

Hopefully in the long term.

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Review from Verified Client

Lancashire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My husband and I wanted to invest and take the appropriate risks to ensure financial stability in our retirement.

### How did Andrew help you?

Andrews financial advice has given me the peace of mind that comes from knowing we are financially secure and that we have someone we can trust to look after our money.

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

Absolutely, I have no worries regarding the investment we made even during periods of uncertainty in the financial markets.

### What could they have done better?

I still feel a little uneasy when using computer systems. Printed copies of reports would be preferred.

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Review from Verified Client

Lancashire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I retired early after taking a voluntary redundancy package. I looked to Andrew to provide the necessary financial advice to safeguard my financial future.

### How did Andrew help you?

Andrew has been managing my investment portfolio for a number of years now. His

approach to investing has enabled me to reduce the fees I am paying and with less exposure to the UK. He also keeps in regular contact throughout the year. I have complete faith in the job Andrew is doing for me.

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

Yes. My portfolio has seen steady growth in line with the risks I indicated I wanted to take.

**What could they have done better?**

Nothing so far. I am happy with the way my portfolio is reported, the frequency of reporting, the formats and the technology used.

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Review from Verified Client

Cheshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking for investments

**How did Andrew help you?**

Andrew really took the time to understand my ambitions, so he could devise a financial approach to achieve what me and my family value. Andrew keeps in regular contact and is always on hand to offer advice around savings, investment, pensions and life in general! I would recommend Andrew to my family and friends.

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

So far

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Review from Verified Client

Hertfordshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My husband and I wanted to plan for our family's future to ensure we have the financial



stability and security we need.

### How did Andrew help you?

Andrew helped us focus on our priorities in the short, medium and long term. He never rushed us but asked useful questions and provided great insights to guide our thinking. He then provided us with a holistic investment plan and a suggestion for various insurances that I am confident will set us up excellently for a secure future. He also took time to help us understand how we can ensure our investments not only meet our financial needs but also are aligned with our ethical goals too. He never pushed us in a particular direction but listened carefully and did some additional research to answer our questions.

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

I feel incredibly reassured that we have taken the time now to think of our future and have a clear plan in place. Andrew is patient, a great listener and also very knowledgeable. My husband and I are confident that our ongoing relationship with Andrew will ensure regular review to keep us on track.

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Review from Verified Client

Devon | August 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a small deferred protected benefit pension and realised it would be more useful to me personally if I transferred it to a flexible scheme, taking advantage of current high transfer values.

### How did Andrew help you?

He preferred not to transfer initially, so was very honest. After a couple of discussions he accepted the reality of my particular circumstances and assumptions for the future; he agreed a transfer might be favourable (using an industry standard forecasting tool). He discouraged my wife a similar notion, thereby precluding a potential second fee.

### What is your current situation? Have you seen the outcome you were hoping for?

Yes.

### What could they have done better?

Nothing springs to mind. I spoke to several advisers before choosing Andrew and he came

across as knowledgeable and fair rather than opportunistic and exploitative.

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Review from Verified Client

Devon | May 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Post divorce settlement for our elderly father-in-law.

**How did Andrew help you?**

He met with us, guided us through the forms and clearly answered questions for us and Father.

**What is your current situation? Have you seen the outcome you were hoping for?**

Yes and delivered in a very timely manner.

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Review from Verified Client

Devon | March 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I sought Andrew's advice having retired early following redundancy. Andrew skilfully assessed our resources, expectations and propensity for investment risk. Based on this, he made recommendations and suggested our options for the future. Consequently I am entering this new phase of my life with confidence. Andrew is truly impartial.

**How did Andrew help you?**

He got to know me and my wife, assessed our situation and wishes and advised on the options moving forward. We didn't need to commit to using his services until we really knew what we would be getting. I am also on the mailing list for his newsletters and guides which are very helpful and interesting. His advice to young people embarking on their careers was well received by my grown up children.

**What is your current situation? Have you seen the outcome you were hoping for?**

Absolutely. Andrew met with us at the end of the assessment to go through his report and to make sure that we understood both the way it was worked out and our options moving forward. I know that he would continue to provide advice.

**What could they have done better?**

This isn't the first time I have had professional advice and having had a really good experience before so my expectations are high and Andrew didn't disappoint. His services aren't cheap but he provided great value for money.

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Review from Verified Client

Devon | December 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

A previous advisor had retired and we were looking for an overall review of our finances and development of a plan for our years ahead.

**How did Andrew help you?**

Helped us to look at our life goals and how we could then achieve them. Other previous advisors have focussed on the money without really looking at what it is needed for.

**What is your current situation? Have you seen the outcome you were hoping for?**

We are at the start of the journey and so far so good!.

**What could they have done better?**

He could have come to meetings with champagne and caviar. Apart from that, nothing so far!

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Review from Verified Client

Devon | June 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed formal advice regarding a (significant) transfer out from a Defined Benefits pension scheme.

**How did Andrew help you?**

I started out very much thinking this was simply a regulatory hurdle to jump, but Andrew approached the process with demonstrable professionalism: he captured the detail behind a very complex situation, helping me to consider the alternatives with rational clarity. I found his surfacing of risk and alternatives very useful indeed, and he demonstrated a very high ability to listen and pick out key facts and details of relevance.

**What is your current situation? Have you seen the outcome you were hoping for?**

Yes, and in a better way: I had been looking for someone to sign a piece of paper for me; I found someone who helped me action a very significant decision with confidence that I really did know what I was doing, that I understood the risks I was taking, and that I was acting properly within the context of my personal life objectives rather than simply meeting a discrete financial objective. Also worth noting is his respectful attitude to his clients: I was clear that I did not at this stage want someone to manage my pension fund, and he was willing to work in an advisory role - a number of IFA's I approached still appeared to want their ongoing percentage, and insisted on linking their initial advice service with a tied management commitment, at inflated cost.

**What could they have done better?**

Nothing to add

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Review from Verified Client

Devon | April 2017

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I contacted Andrew because I wanted a review of my pensions and investments, including Defined Benefit pensions I have. What I received was much more than this.

**How did Andrew help you?**

We now have the peace of mind that my wife and I are financially secure for our eventual retirement. On top of that Andrew opened our eyes to simple but effective ways to structure

our money that will save significant money in our lifetime and on our death. We found Andrew to be an attentive listener who took time to understand us. He also offered clear explanations of the more complicated financial aspects. We don't feel that we need an ongoing relationship at this time but we are confident Andrew will be the right person to assist us when that time comes.

**What is your current situation? Have you seen the outcome you were hoping for?**

Yes, the review from Andrew covered all the aspects we wanted, although we have opted to manage our own investment portfolio.

**What could they have done better?**

Andrew provided a very comprehensive report with accompanying documentation in multiple pdf format. Our preference would have been to receive this as a printed report for ease of reading and reference”.

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Review from Verified Client

Somerset | December 2016

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a number of private pension policies that required reviewing and simplifying. Andrew has packaged them so my investment strategy can easily be modified in the future subject to his advice, my wishes and market circumstances.

**How did Andrew help you?**

My main priority was finding an IFA with the highest possible level of personal integrity and honesty. Andrew carefully evaluated my circumstances and long term objectives. He took time to understand my perspective and has offered solutions to meet my needs.

**What is your current situation? Have you seen the outcome you were hoping for?**

This will be a long term relationship, but I have every confidence that I have made a good choice in selecting Andrew to advise me.

**What could they have done better?**

I am completely satisfied at this stage.

Review from Verified Client

Bedfordshire | November 2016

★★★★★ 4.7 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★☆

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

I had some capital to invest and as I approach retirement I was looking for the most effective way to invest it.

#### How did Andrew help you?

He spent a lot of time discussing my individual circumstances, goals and my attitude to money which really helped me clarify my thinking as well. He then illustrated how the investments I made could help me realise those goals. He explained everything very thoroughly and emphasised that I should ask him at any point if anything was unclear. The most valuable aspect was being able to speak to someone who didn't know me personally but understood where I was coming from. He has great listening skills.

#### What is your current situation? Have you seen the outcome you were hoping for?

It's early days yet but it has definitely given me peace of mind to take some decisions which I have been putting off for some time. I now feel as though my finances are under control and I have a plan which can be reviewed regularly. I'm also pleased to be able to access all the documentation relating to the products in one place.

#### What could they have done better?

Nothing

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Review from Verified Client

West Yorkshire | October 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Following a house sale I had funds from the equity available to invest. I wanted to insure that I invested these funds appropriately to my attitude to risk, and to support my long term lifestyle and retirement goals.

#### How did Andrew help you?

Andrew took the time to fully understand my current financial position, my financial and life aspirations, and any other factors which could influence my financial planing. Having collected this information through conversations and financial questionnaire, Andrew arranged a video conference at a time convenient to me, and carefully went through his recommendations, making clear how they would enable me to achieve my goals, and highlighting any areas - such as Income Protection - which I hadn't considered, but which he suggested warranted further consideration.

**What is your current situation? Have you seen the outcome you were hoping for?**

I only made my investment recently, and my plans are long term, so the financial outcome is not yet clear. The outcome of engaging an IFA to support me in my Financial Planning, though, has been a positive one, and I feel confident that my financial goals have been understood and the recommendations and actions taken will help me to achieve them.

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Review from Verified Client

West Sussex | December 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to understand whether my finances (and my husband's) would be sufficient to cover an early retirement or whether I would need to keep on working for another few years.

**How did Andrew help you?**

Andrew was able to demonstrate that the savings we had made throughout our lives together with our pension provisions were substantial enough to allow for early retirement - which was an amazing feeling and has allowed us to follow our dream and go travelling whilst we still have our health. Andrew gave us advice on pensions. I was very negative when I started the process as I thought that a pension was not a good thing - that "my" money that I had worked hard for was going to be tied up and not available for me to spend as I wanted to. The changes to pensions that came in this year have worked in our favour and Andrew took time to explain the benefits and negatives of all the new options. Before I received his advice I wanted to take out as much money as I could and invest it in property, which I felt I understood and could control, however thanks to Andrew's patience it became clear that although I could have done this, it was much more sensible to opt for the SIPS type of pension scheme and that money is available whenever it is needed, but if not it continues to

earn money.

**What is your current situation? Have you seen the outcome you were hoping for?**

Yes. Better than I could ever have expected.

**What could they have done better?**

The only thing I could say that I was unhappy with was the speed at which we progressed - I think it would have been good to manage expectations that the process was not going to be quick - in all it took 12 months.

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Review from Verified Client

Berkshire | October 2015

★★★★☆ 4.3 out of 5

Advice: ★★★★★☆

Service: ★★★★★

Value: ★★★★★☆

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

nearing retirement age and seeking a thorough review of my intended plans.

**How did Andrew help you?**

Thorough review provided in helpful way.

**What is your current situation? Have you seen the outcome you were hoping for?**

Implementing.

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Review from Verified Client

Berkshire | August 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Making choices and have greater control over income flexibility in retirement This is a complicated strategy and requires an expert help from independent Financial adviser.

**How did Andrew help you?**

He listens.He was clear and concise.



**What is your current situation? Have you seen the outcome you were hoping for?**

We are very happy with the outcome and his report. We would have no hesitation recommending to others.

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Review from Verified Client

Surrey | April 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Andrew is an expert who listens carefully and is able to construct tailored advice which is both helpful and money-saving! I can recommend him highly.

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Review from Verified Client

Surrey | March 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

We found Andrew to be friendly and approachable. Although we had money to invest he pointed out that given our circumstances we didn't necessarily need to do so if we wanted to avoid risk. There was no sell hard or otherwise of products or investments obviously a big advantage of paying for advice rather than commission based sales. The lifetime financial plan we paid for is a very useful document well worth doing. We have a clear understanding of our financial situation now and for the future.

**What could they have done better?**

Honestly I can think of nothing that needs changing.

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Review from Verified Client

Surrey | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Andrew has looked after our investments exceptionally well for a number of years, and has always been quick to reply with sound advice to any queries raised. He never tries to 'pass the buck', and always makes himself available to speak with you which is exactly what I think is essential with a business relationship. His advice has proven reliable, down to earth and unbiased, and he does not procrastinate which is important. In addition to his efficiency and expertise, he has a very pleasant personality. We would not hesitate to recommend him.

**What could they have done better?**

It would be hard to find a constructive suggestion for him to improve his job, which he already does exceptionally well overall.

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Review from Verified Client

London | January 2015

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

Andrew completely 'got' me, my situation and goals. He is happy to spend the time, never rushed, always fully focused. Always responsive on email and to queries. I had little time to do the essential early background work that only I could do and he had endless patience, and just the right approach, on this and had a good way of prompting, without being pushy. He's a nice person too which makes such a difference!

**What could they have done better?**

I didn't challenge him on many things (everything seemed to make a lot of sense) so I don't know the extent of his technical knowledge when tested. We haven't got to the stage of reviews yet, so nothing to comment on there.

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Review from Verified Client

Surrey | December 2014

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★☆

Very much appreciated the 'up front' cost for the advice. As it happened we did not change our investments, so there was no hard sell of products just to make some commission. The

computer-based tool was very flexible, easy to follow and we could tweak assumptions as much as we wanted. Andrew answered our questions in a language we could follow and was patient throughout. End result was peace of mind for us.

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Review from Verified Client

Oxfordshire | December 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Andrew is extremely courteous and very professional. He understands peoples problems and concerns and will always help and advise.

**What could they have done better?**

Keep doing what you are doing

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Review from Verified Client

Avon | December 2014

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★☆

I am very happy with my choice of Informed Choice! I feel I can ask Andrew a direct question about something I'm unclear or concerned about and be listened to and receive a straight, plain English, considered answer. He's is positively helpful! I don't feel pressurised or bamboozled, I just feel like I have choices. For me, it's this clear personal interaction that will provide value for money - being in a conversation that I can understand and act confidently upon. And just to explain the 4 stars...we've only just set out on this journey so much of the definition for 'Excellent' I simply haven't yet experienced. I have no reason to believe it will be otherwise based on my experience to date. And on Value for Money, all financial advice feels costly to me in more ways than one - I speak as someone jaded by previous experience, hence seeking a new Advisor - Informed Choice. Informed Choice are competitive in the independent advice marketplace and have been nothing but helpful to date.

**What could they have done better?**

I haven't come across anything to date that Informed Choice could do better. Where do they

win? By writing and having conversations in plain English!!

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Review from Verified Client

East Sussex | November 2014

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

He listens very well and takes our concerns on board. He gives us plenty of time and never makes us feel that he has to be somewhere else! His advice is clearly tailored to our needs.

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Review from Verified Client

Surrey | November 2014

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

Andrew has done a great job of helping us financially plan our future and meet our financial goals. This has included detailed scenario planning and forecasting of our future wealth based on potential life decisions and events such as retiring early, private education, etc. Andrew has also ensured we keep a balanced level of risk in our investment portfolio to ensure we maximise our hard earned savings without over exposure to unnecessary risk.

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Review from Verified Client

Berkshire | November 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Andrew took time to make sure he fully understood my situation and objectives, in fact, I was a lot clearer on what I was trying to achieve by the end of our time together as a result of him asking the right questions. Andrew is extremely personable and very easy to get along with so it was a pleasure to work with him on something as important as my long term

pension and investment planning.

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Review from Verified Client

Devon | November 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Andrew has helped me out with advice at both ends of the spectrum - junior ISAs and pensions. He has always taken the time to find out exactly what my circumstances require and has provided prompt, clear advice that I have been able to understand and act on. I would do definitely use him again.

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Review from Verified Client

Surrey | November 2014

★★★★☆ 3.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Listens to my needs and fulfills my requirements!

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Review from Verified Client

Lancashire | November 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Andrew is an extremely professional and well rounded advisor who took time to understand my needs. He has a strong appetite to provide excellent service by gaining insight to my personal circumstances, priorities, goals and objectives. He delivered his advice in a clear and concise manner and I was reassured and confident that he had my best interests at heart. Overall, a very personable guy who was great value for money and I will leverage his extensive experience again in the future.

**What could they have done better?**

Honestly cannot think of anything - his service has been excellent, better than any other advisor I have used.

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Review from Verified Client

Hertfordshire | November 2014

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Clearly explains options and provides helpful guidance.

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Review from Verified Client

Essex | November 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I have held both an investment ISA and SIPP with Andrew at Informed Choice for a number of years and from the outset I have found the service, communication and advice exemplary. I have also been very happy with the return on investment and also, as a diversified portfolio was recommended, its ability to hold strong if there are shocks in the market. This gives me the sense of security that my savings and investments are in the right places. If I have queries Andrew comes back to me within 24 hours and he has an excellent understanding of my attitude to risk. Overall I am very happy with the products and service from Andrew and can recommend him as an excellent example of a professional within his field.

**What could they have done better?**

NA

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Review from Verified Client

West Sussex | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Andrew is punctual, polite and very professional but at the same time friendly and warm . He listens well, gives us good advice and produces a very thorough report a few days after our meetings. Andrew also brings a touch of humour to the proceedings which is sometimes most welcome when dealing with stocks and shares and the like. We really couldn't wish for a better financial advisor and have no hesitation in highly recommending him.

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Review from Verified Client

Lancashire | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Andrew ensures that our portfolio matches the risks we are prepared to take and explains the changes he is advising us to make, always explaining the current financial climate and the direction the market may take in the near to mid future.

#### **What could they have done better?**

We currently receive annual and six monthly progress reports relating to our investments from the companies we are investing with. It would be very useful to receive a consolidated report on a six monthly basis.

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Review from Verified Client

West Yorkshire | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Took the time to understand my priorities, attitude to risk and circumstances , and then explained the options in a clear and concise way. Thereafter, management of my account has continued in an excellent manner, further building my confidence in Andrew.

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Review from Verified Client

Surrey | September 2013

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

I have been very impressed with the level of service provided by Andrew Neligan. Not only did he explain very clearly to me the details of my pensions, projected forecast, my attitude to risk, the different types of funds etc., he did it in such a way that I could completely understand it and not feel confused. I now feel confident that Andrew will do an excellent job in 'managing' my pension going forward.

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Review from Verified Client

East Sussex | August 2013

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

Very clear advice given in a relaxed and friendly way

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Review from Verified Client

London | August 2013

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

It is lovely to have an adviser who is friendly and relaxed. Andrew always listens carefully and does not try to set the agenda. I very much appreciate the annual review visit and the useful summaries which accompany it. The visit is followed by a comprehensive report of our discussions. I feel that my investments are in safe hands and any questions I have will be considered with respect.

**What could they have done better?**

I realise from writing this review that I do not have a clear idea of how I am charged for this



service.

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Review from Verified Client

Surrey | July 2013

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Andrew is a very good listener and patient in explaining all my options. I returned to retire in the UK after many years abroad where I had not paid any tax, things have changed quite considerably in that time, so his explanation on various options have been clear, concise and my investments have done reasonably well during the recession.

**What could they have done better?**

Andrew is obviously very committed to his clients and their financial future going forward. At this time I do not see any need for improvement in my own case.

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Review from Verified Client

London | July 2013

★★★★☆ 3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Andrew is friendly, open and is very approachable. the annual review is a face to face meeting where a good open discussion takes place. I believe Andrew understands my attitude to risk, which varies from fund to fund and does not necessarily conform to the risk profiling carried out at the initial review. That is the advantage of actual meetings with your IFA and having the same IFA for a number of years. The annual review recommendations are discussed, Andrew provides prompt notes and any decisions are promptly actioned without fuss.

**What could they have done better?**

I think the annual review report could be improved in the areas of fund performance (how the funds have performed over the past twelve months), there could be a review of how the funds have performed against expectations or compared to other similar funds. These comparisons could assist in deciding how the funds should be invested in the future. Perhaps

a little more detail on the recommendations would be helpful but the report ticks most boxes. A medium to long term plan would also be beneficial.

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Review from Verified Client

London | July 2013

★★★★☆ 4.3 out of 5

Advice: ★★★★★☆

Service: ★★★★★

Value: ★★★★★☆

Andrew did an excellent job of career/lifetime financial planning, taking a commonsense and personally engaged approach. I was confident that he wanted to produce a sensible, workable plan, and was not simply trying to sell financial products. Approachable and sensible. Excellent to work with.

#### What could they have done better?

In devising the plan, there were sometimes points of detail I had to check and follow up, and at times it was important to ask proactive questions, but I see that as part of taking responsibility for the process together with a financial planner.

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Review from Verified Client

Hertfordshire | July 2013

★★★★☆ 3.3 out of 5

Advice: ★★★★★☆

Service: ★★★★★☆

Value: ★★★★★☆

Andrew has advised me for a number of years and is a pleasure to deal with. He listens carefully which means he has a grasp of my financial goals as a result, I am pleased with the way my investments are performing.

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Review from Verified Client

Surrey | July 2013

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

Understands what we want from his expertise and , with the rest of his company, provides continuity of service.

**What could they have done better?**

Nothing, other than perhaps be able to provide some more advice in the 'cash' element of our portfolio.

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Review from Verified Client

Surrey | July 2013

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

Very detailed analysis of our financial position Listens to what I say and has gained a very good understanding of our life goals. Very detailed analysis of my attitude to risk. Good financial planner taking into account points 2 and 3 and provided a practical financial plan. Able to answer my questions across the areas of tax, pensions and investment types and provide appropriate independent advice. Advised on and arranged my investments efficiently

**What could they have done better?**

Very hard to identify at this stage as all aspects of the service provided to date have been first class.

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Review from Verified Client

Suffolk | July 2013

★★★★☆ 4 out of 5

Advice: ★★★★★☆

Service: ★★★★★☆

Value: ★★★★★☆

Excellent initial appraisal and financial report. Listens carefully to the customer. Very prompt and helpful responses to financial queries. Very useful annual meeting and financial report. Regular updating of financial portfolio based on the firm's quarterly reviews and recommendations.

**What could they have done better?**

A little vague on tax and wills issues at meetings, but always comes back to us later with useful information. Minor misunderstandings on portfolio recommendations, soon corrected when pointed out

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Review from Verified Client

London | July 2013

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Andrew is adept in explaining the mysteries of pensions, addresses all my concerns clearly and succinctly and replies promptly to correspondence and telephone calls. .

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Review from Verified Client

Wiltshire | July 2013

★★★☆☆ 3.3 out of 5

Advice: ★★★☆☆

Service: ★★★☆☆

Value: ★★★☆☆

Ensures regular review of pension assets

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Review from Verified Client

London | July 2013

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

He keeps in touch- sees me at least once a year and replies to my calls and e mails promptly His advice is well informed. dispassionate and expressed clearly- both verbally and in writing

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Review from Verified Client

Surrey | July 2013

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

very friendly approach, no hard sell, professional and patient. Provides peace of mind that financial and investment planning are constantly monitored.

#### What could they have done better?

For the layman - clarification of new fee charging structures and who benefits from previous initial and ongoing commission payments from product providers.

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Review from Verified Client

Devon | July 2013

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I have continued to be extremely impressed by Andrew. He has been honest, straightforward and transparent in the way he has dealt with me and has also gone the extra mile in keeping me abreast of the detail.

#### What could they have done better?

I don't have any suggestions as I was very happy with what he did.

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Review from Verified Client

London | July 2013

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Andrew Neligan, of Informed Choice, has given manifestly well-researched, individually-tailored advice to me on Annuity/ Pension matters for some years. That advice has taken into account, carefully and well, my and my family's more general background financial situation. The advice has been delivered, also, in a 'hands-on', personal rather than impersonal manner, and I value that.

**What could they have done better?**

I don't feel any absence of input, or lack of quality in any input(s), from Andrew and/or his colleagues in Informed Choice. However, one suggestion would be to provide an intermediate-level 'aide-memoire' review document of background issues that impact (or might impact) on a given client's own very individual/ family situation. Informed Choice provides a very good modern 'e-zine' on background financial planning matters, and obviously provides a very thorough client-specific review document. Something in between would be quite helpful.

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Review from Verified Client

Surrey | July 2013

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I know Andrew both personally and professionally. He has always provided very clear advice in a very short time frame and the scope of his advice has always been transparent, with alternative options being provided and reasoning behind why certain options may suite. He has integrity in spades and I have no qualms in recommending him to anyone requiring financial planning advice.

**What could they have done better?**

I honestly cannot think of anything.

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