

ANDREW NELIGAN

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



Andrew Neligan







Neligan Financial









Top Rated 2022

4.7 / 5  83 reviews

VouchedFor checks:

-  FCA status: Certified by Firm
-  Qualifications Uploaded
-  Recent Client Reviews
-  Transparent Fees
-  Independent Financial Adviser
-  Positive First Impressions

Services offered

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

Qualifications listed

Advanced Qualifications: 3 Qualifications

CII - Chartered Financial Planner

CISI - Chartered Wealth Manager

CII - Level 6 Advanced Diploma in Financial Planning (QCF)

Standard Qualifications: 3 Qualifications

CII - Statement of Professional Standing (SPS)

CII - Pension Planning (AF3)

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

Client Reviews

Andrew Neligan

Neligan Financial



4.7 out of 5

Review from Verified Client

Devon | January 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed particular advice on what to do with a number of pensions as well as looking at our present savings/investments.

How did Andrew help you?

Andrew clarified our pension pathway options and helped us to see the benefits and disadvantages of each option. He helped us to see how our decisions would impact future changes in our personal circumstances.

Have you seen the outcome you were hoping for?

Yes we now feel we are can be confident that we are making the best use of our future pension income. We are reassured that our savings and investments are well-invested.

What could they have done better?

We are totally happy with the advice we have received and cannot think of any way Andrew could have improved his service.

Review from Verified Client

Devon | January 2022

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Sanity check on whether retirement was financially sensible

How did Andrew help you?

Detailed assessed of goals for retirement and existing financial assets

Have you seen the outcome you were hoping for?

Too early to tell, but advice and detailed information suggests we've done the right thing.

Review from Verified Client

Devon | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I came back to Andrew to as I wanted a review of my finances and to make decisions about my mortgages.

How did Andrew help you?

Andrew looked at my long term plans and goals, and worked out the most cost effective way to reduce my debts.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

I honestly don't think there's anything that Andrew doesn't do well - he is extremely thorough, very personable, and importantly for me, very patient. He doesn't rush me and is happy to go at my pace in order to help me understand the various implications of my decisions. I really appreciate his way of working.

Review from Verified Client

Bristol | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was fortunate to choose Andrew amid a number of other local FCA regulated advisors, based upon an open and informative style, proactive management of a complex pension transfer, fair fee structure, and regular updates on market conditions coupled to associated investment considerations

How did Andrew help you?

Andrew was able to help a complex pension transfer from an unregulated platform, to one that is now within the FCA framework. Andrew also spends much time and effort establishing (and updating) your needs, and modelling options to help select the best course of action

Have you seen the outcome you were hoping for?

Yes, very much so.

What could they have done better?

I am more than happy with the help from Andrew, his great accessibility, and fast turn around on management of my portfolio

Review from Verified Client

Bedfordshire | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted advice regarding whether to take a tax free lump sum or higher pension from my defined benefit (DB) scheme. I also wanted to confirm that taking my DB pension from age 55 was financially advantageous vs. waiting until age 60 (the standard retirement age under the scheme).

How did Andrew help you?

Andrew helped me answer two important retirement questions in relation to my defined benefit pension: i) Whether to take the tax free lump sum or a higher pension; ii) Whether to retire at 55 or later. Andrew did this by firstly producing a detailed cashflow model covering the rest of my life (and my wife's), which that was used as part of the overall decision framework. Andrew also looked at my circumstances, plans, priorities and attitude to risk. I particularly liked the income vs. expenditure coverage lens and getting a sense of how much I could afford to spend each year for the rest of my life without money running out.

Have you seen the outcome you were hoping for?

I was pleased with the advice, which confirmed my own analysis that taking a pension from 55 was financially & tax-optimal. Andrew's recommendation to take the tax free lump sum was probably not what I expected but he presented a strong overall case for this, based on both financial and non-financial reasons. I took his advice in both cases.

What could they have done better?

The cashflow modelling is quite complex so understanding the assumptions and sensitivities took a little while.

Review from Verified Client

Devon | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to organise some aspects of my finances better. In particular I had several small defined contribution pension pots that I wanted to combine, and also a number of cash ISAs that had a very low rate of growth that I felt could do better as an Investment ISA

How did Andrew help you?

Andrew has been excellent throughout. He took time and care. Our first meeting, which was at no cost to me, focused on where my finances were currently, what I wanted to achieve for the future and what level of risk I would be happy to accept. Andrew then provided me with a detailed written report. All charges that would be involved were laid out in his report. We then met again in order for me to discuss the report - the options he had outlined and his recommendations. There was no pressure at all on me to agree to any of his recommendations. Once I decided on what I wanted to take forward Andrew managed the process very efficiently - he has been accessible and helpful and whenever I have had questions he has responded quickly.

Have you seen the outcome you were hoping for?

Yes. My finances are much better organised and I can easily track growth.

What could they have done better?

Nothing. I was content with the service that I received.

Review from Verified Client

London | October 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to understand what sort of lifestyle my existing pensions, savings and investments would give me in retirement to allow me to adjust and plan. I also wanted advice on how to plan, including budgeting, and how to invest any additional money and whether to consolidate existing investments.

How did Andrew help you?

He thoroughly reviewed my finances and my spending. He assessed my risk tolerance and risk profile. He provided modelling and financial scenarios for retirement based on certain variables. He provided the advice on where and how to invest (and consolidate) based on that risk profile, and to maximise tax efficiency. Importantly he took time to get to know me and he adapted his approach and his advice well taking that into account. He regularly reviews my situation and is available for any ad hoc matters or issues.

Have you seen the outcome you were hoping for?

Yes I have. I understand how I'm positioned for retirement and feel more confident about my budgeting and spending. It's good to have somebody guiding me financially.

What could they have done better?

Nothing.

First impression from a user who is not yet a client

October 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Andrew

Andrew is very professional in his approach and was a pleasure to speak to. Judging by his website, newsletters and on line video advice which he kindly gave me access to, he clearly

has experience and credibility as an Independent Financial Advisor. Should I wish to proceed I would have no hesitation in using Andrew to assist with my portfolio and requirements in the future.

Review from Verified Client

Devon | September 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had not had a review of my savings for many years and I had savings in various investments which I found very difficult to understand and keep track of.

How did Andrew help you?

By introductory (free) video call and appointment, he carefully assessed my investments, future plans and what I hoped to achieve from his advice. He also explained his services and the costs of the financial work. He sent me a very detailed report of the how he could meet my aims of simplifying my savings taking into account my views on investments and the amount of risk I was prepared to take.

Have you seen the outcome you were hoping for?

Yes, I can now view my investments easily and I understand what I might expect from them (approximately) in the future. Throughout the process, Andrew was always willing to answer any queries I had. I felt under no pressure to fully implement his advice but I decided to follow all of his recommendations.

What could they have done better?

I was very pleased with the advice and help I received and I really couldn't expect anything more.

Review from Verified Client

Devon | May 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

How has Andrew helped you since your last review?

Andrew has shown us a clear and realistic plan for my retirement, taking away the worries and concerns as I looked to leave my old firm and start a new business

Review from Verified Client

Devon | May 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Investment of my Mother's finances for her future

How did Andrew help you?

Planned and carried out her investments

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

NO

Review from Verified Client

Devon | March 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had used the services of a previous Financial Advisor for a number of years who had been relatively inexpensive, but the price paid for this was that the timescales to complete an investment request had become unacceptable and mistakes had begun to creep in, therefore I had to start to manage and review everything the advisor was conducting. Eventually I took the decision to look for a "Professional" advisor that not only was knowledgeable about estate planning but had solid project management skills.

How did Andrew help you?

Andrew conducted a meeting with us to establish what advise we were looking for and during the course of this meeting demonstrated active listening skills to fully understand and challenge our assumptions to maximise our goals.

Have you seen the outcome you were hoping for?

We have just finished the implementation phase of the estate planning after a late change in the goals due to changing circumstances, so at this early stage I am happy with the results and I am sure that Andrew will be proactive to advise as legislation or circumstances may effect the current solution.

What could they have done better?

I cannot think of any other recommendation as to the overall service up to this point.

Review from Verified Client

London | February 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Approaching 60, single and with plans for a major home relocation, I wanted advice on how best to ensure my financial future.

How did Andrew help you?

I am not a 'numbers' person so it's essential I work with someone who has the patience and time to help me properly understand the choices I have available.

Have you seen the outcome you were hoping for?

As well as the obvious benefits of monetary advice, I feel reassured that I've worked with someone who has taken the time to really get to know my aspirations for the future and has considered all the options open to me at this point in my life, and how best to ensure I am secure for the future.

What could they have done better?

Nothing

Review from Verified Client

Devon | January 2021

★★★★★ 4.7 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 a Defined Benefit Plan and into a flexible draw pension. The value of my pension required me to seek the advice of a IFA

How did Andrew help you?

Andrew, prepared a report and evaluation of my finances and retirement planning in accordance with the regulations covering Pension transfers.

Have you seen the outcome you were hoping for?

Yes. Based on his evaluation of my personal circumstances, Andrew was able to recommend in favour of my transferring out of the DBP

What could they have done better?

Nothing. Andrew was very responsive to all my questions and concerns

Review from Verified Client

Manchester | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension consolidation

How did Andrew help you?

Prior to meeting Andrew I was frustrated by the murky waters of the pensions, investments and retirement saving. Andrew provided the detailed analysis, projections, clarity and transparency that I needed, but he provided a lot more than that - his personal approach meant he took the time to understand the humans behind the numbers and what really matters to them.

Have you seen the outcome you were hoping for?

His approach makes a difference, I now I know my family will be taken care of after I am

gone.

Review from Verified Client

Devon | May 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Approaching retirement and looking for advice.

How did Andrew help you?

Explained all options, made a financial forecast and gave us confidence to proceed with our decisions.

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Devon | April 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

starting to think about my reirment and recomended by a friend

How did Andrew help you?

was very clear in givgin practical advice and listened to and understood our needs and wants

Have you seen the outcome you were hoping for?

the intitial report was very helpful

What could they have done better?

nothing

Review from Verified Client

Devon | January 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Previous IFA's performance was uninspiring and charges relatively high.

How did Andrew help you?

By understanding my objectives and adopting a relatively cautious approach to investment in uncertain economic times. Andrew also kept his charges to a minimum and enabled his new investment funds to be transferred to my existing platform. He also advised upon any tax implications which hadn't occurred to me during the transfer.

Have you seen the outcome you were hoping for?

The transfer appears to have gone smoothly, but it is too early to comment on the new investment funds performance as I am a new customer of Andrew's as @ Jan. 2020.

What could they have done better?

Nothing comes to mind.

Review from Verified Client

Somerset | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a Final Salary Pension Scheme which was due to commence payment and as I am continuing to work I needed advice on my options. Although I am a Financial Adviser myself neither I nor my colleague hold the relevant qualifications to advise in this area.

How did Andrew help you?

Andrew reviewed my personal circumstances and attitude to investment risk carefully over several meetings before analysing the scheme and providing me with a comprehensive, yet easy to understand, report outlining the options available to me along with a recommendation based on my objectives. Having accepted his recommendation he then assisted me with the paperwork required to put my plan into action, following up with regular

communication at each stage.

Have you seen the outcome you were hoping for?

Yes. I am now able to control my own retirement provision whilst ensuring that I can manage my personal tax position effectively.

What could they have done better?

Andrew could not have done more for me. Based on this I will happily recommend his services to my own clients who require this type of advice in future as it is a specialist area for which I am not authorised.

Review from Verified Client

Devon | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I went to Mr Nelligan with a small inheritance and knowing absolutely nothing about investment or the stock market, but wanting to ensure as far as possible that I did not become a financial liability to the family when I got older.

How did Andrew help you?

Over the course of several meetings, Mr Nelligan explained the workings of this (to me) totally unfamiliar territory with incredible patience, making quite sure I understood all its complexities, possibilities and perils before moving on to the actual investment process. When he was quite sure that I understood what I was doing, he helped me through all the necessary technicalities and paperwork, and assured me if I had any future concerns he would be happy to advise me further. He remains in contact with regular newsletters and updates.

Have you seen the outcome you were hoping for?

I am very happy with my investment situation as Mr Nelligan has helped me to set it up.

What could they have done better?

Mr Nelligan has been helpful beyond the call of duty. He could not have done anything better.

Review from Verified Client

Devon | July 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement

How did Andrew help you?

Andrew gave a thoroughly professional assessment and easy to understand report of our financial situation to help us plan for our retirement.

Have you seen the outcome you were hoping for?

yes

What could they have done better?

Cannot fault the service

Review from Verified Client

Devon | July 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My wife and I were seeking assistance with planning our transition into retirement next year and in optimizing our future financial arrangements. We were keen to develop a long-term association with an independent financial adviser

How did Andrew help you?

Andrew began by meeting us without prior commitment or cost and spent several hours getting to know us, in our current situation and our priorities for the future. He was careful to emphasise his immediate focus was more about understanding our personal aspirations associated with our retirement than our finances. Following this meeting, we discussed with Andrew and agreed an immediate agenda concerning the financial planning and advice he would provide, together with a clear understanding of options concerning a long-term professional relationship and associated fee structures. Having formalised arrangements through a Letter of Engagement and Service Charter, Andrew then set up an on-line

information portal through which we were able to submit and receive sensitive information as we progressed through various stages of personal financial profiling. As agreed, Andrew then prepared an presented at a further meeting, a comprehensive cash flow forecast, demonstrating how our retirement plans, assets and related income and expenditure could evolve over time, based on a number of defined assumptions and risk profiles. Various 'what if' scenarios helped us to understand the impact of different life choices and decisions, such as annuity purchase, downsizing, earlier or delayed retirement etc. Andrew's analysis and advice to date has significantly enhanced our understanding of our current and future financial status, the life options available to us when we we retire and our confidence in being able to successfully manage the transition from full-time employment.

Have you seen the outcome you were hoping for?

Very much so. We have greatly appreciated the personal and extremely professional financial advisory service provided by Andrew to date and are looking forward to continuing our relationship with him as we progress our plans and move into retirement.

What could they have done better?

We cannot think of anything Andrew could have done better in his capacity as a financial adviser

Review from Verified Client

Devon | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed retirement planning advice

How did Andrew help you?

Andrew put together a cash-flow forecast for our retirement taking into account the many contributing factors and time-frames.

Have you seen the outcome you were hoping for?

Yes, we now have a workable cash-flow forecast and clear idea of possible parameters.

What could they have done better?

I'm not aware of any way in which Andrew's advice could have been improved or more more clear.

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.

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.

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.

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

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.

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.

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.

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

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.

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.

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.

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.

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!

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

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 dont 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”.

First impression from a user who is not yet a client

February 2017

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Andrew

Initial consultation was very promising. We hope this will lead to a long term relationship.

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

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.

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.

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.

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.

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.

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.

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.

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.

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.

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

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!!

First impression from a user who is not yet a client

November 2014

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Andrew

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.

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.

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.

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 definitely use him again.

Review from Verified Client

Surrey | November 2014

★★★★☆ 3.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Listens to my needs and fulfills my requirements!

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.

Review from Verified Client

Hertfordshire | November 2014

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Clearly explains options and provides helpful guidance.

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

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.

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.

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.

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.

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

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.

Review from Verified Client

Surrey | July 2013

: hidden">.

★★★★☆ 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.

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.

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.

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.

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.

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.

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

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. .

Review from Verified Client

Wiltshire | July 2013

★★★★☆ 3.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Ensures regular review of pension assets

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

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.

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.

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.

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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