

MICHAEL HARVEY

Background report to support inclusion
in the **2024 Guide To The UK's Top
Rated Financial Advisers**



Michael Harvey

Charters Private Wealth



Top Rated 2024

4.9 / 5  88 reviews

VouchedFor checks:

- FCA status: Certified by Firm
- Recent Client Reviews
- Independent Financial Adviser
- Qualifications Uploaded
- 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: 2 Qualifications

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

Standard Qualifications: 6 Qualifications

- PFS - Associate
- CII - Diploma in Financial Planning
- CII - Certificate in Financial Planning & Long-Term Care Insurance

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

Client & First Impression Reviews

Michael Harvey

Charters Private Wealth



4.9 out of 5

Review from Verified Client

Warwickshire | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed an experienced Financial Adviser to cast an eye over post-retirement plans given my assets and liabilities and future plans and also to help me pick the most appropriate annuity plan for my maturing pensions.,

How has Michael helped you?

Very thorough and professional. Helped me confirm that my post-retirement income and expenditure plans all stacked up and didn't have any major holes. Also helped me assess annuity plans and set them up. I recommend Michael.

Have you seen the outcome you were hoping for?

Yes.

Review from Verified Client

Warwickshire | March 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My wife and I wanted to consolidate several pensions and make plans for our retirement

How has Michael helped you?

Michael provided clear and helpful advice and drew up a financial plan for our retirement

Have you seen the outcome you were hoping for?

The initial outcome has exceed our expectations.

Review from Verified Client

Warwickshire | January 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Self-employed, looking for financial advice

How has Michael helped you?

Sound advice

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

West Midlands | January 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Several small pensions that needed consolidating. Further financial advise on up and coming inheritance and planning.

How has Michael helped you?

We have looked and discussed at the the broader picture, with Michael advise & offering options of solutions

Have you seen the outcome you were hoping for?

The outcome is ongoing, as I have recently closed a business and I am looking to rely on my pension & options more.

What could they have done better?

The results of previous advise has proved to be good, and tailored for my modest nervousness

Review from Verified Client

Warwickshire | January 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement

How has Michael helped you?

Pension advise

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

Warwickshire | January 2024

★★★☆☆ 3 out of 5

Advice: ★★★☆☆

Service: ★★★☆☆

Value: ★★★☆☆

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

Mid-life financial planning and optimisation

How has Michael helped you?

He has helped us to build a long-term financial plan, and also to alter some of our short-term financial set-up such as pension contributions, insurance products etc

Have you seen the outcome you were hoping for?

We are certainly more aware and feel more in control of our finances

What could they have done better?

Sometimes the communication could be a bit clearer

Review from Verified Client

Warwickshire | January 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking for a financial planner to assist me with long term planning.

How has Michael helped you?

Michael has been a great help with getting my finances in order.

Have you seen the outcome you were hoping for?

Yes.

Review from Verified Client

Warwickshire | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed expert help.

How has Michael helped you?

Michael continues to help me with my finances. In a climate where I feel that customer service is not as it should be in many areas of life, Michael certainly bucks this trend. He is

professional, knowledgeable, reliable and nothing is too much trouble for him. I find his services excellent.

Have you seen the outcome you were hoping for?

Definitely.

What could they have done better?

Nothing.

Review from Verified Client

Warwickshire | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Imminent retirement brought me to Michael's door. I had not previously used financial advisers to any great degree and I felt I needed to put aside the prejudices I had built up over the years and look for someone who could independently review my position and provide longer term support in my retirement.

How has Michael helped you?

Michael has conducted a very thorough review of my financial position and future needs and worked up a financial plan which makes sense. He is uncomplicated. I found him easy to get to know and he navigated his way through the regulatory framework without alienating me. His approach is welcoming and informal and over a series of meetings and under his direction the plan emerged. Michael was then instrumental in placing both pension and non-pension funds in their new homes where they seem to be doing well.

Have you seen the outcome you were hoping for?

I think on reflection I have got more than I was hoping for. You leave with your personalised road map which is formally reviewed each year and can be re-visited as often as may be necessary to respond to changing environments. I am now much more confident about my financial affairs and can turn things over in my mind against the background structure Michael has provided. Outside of the formal reviews he is easy to contact and responsive to one-off queries so I now feel well supported in dealing with financial issues.

What could they have done better?

It is difficult to fault my experience. I found the initial process more meaningful than I had anticipated. Michael is a good communicator and has a sound technical knowledge. He is grounded and realistic; and quietly instills confidence.

Review from Verified Client

West Midlands | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had accumulated a number of pension pots from different employers over the years. I needed to have advice as to which to merge, which to leave and where to invest savings. This also included similar advice for my wife.

How has Michael helped you?

Michael has been an enormous help not only in securing above the market rates pension pot and ISAs. However, and more importantly now that that has been achieved, he has focussed on our lifestyle expectations. He provides a very detailed table where each year we have to list in some detail, all our past expenditure and also expected items like a change of car, house renovations etc. It is quite an eye opener! It does then lead on to a detailed review of how we are balancing income and expenditure and how the financial future looks. Michael then discusses what "bucket list" items we would like to achieve and whether we can afford any. He will also suggest things that we should consider going forward. For example, whether now would be a good time to look at suing a proportion of my pension pot to secure an annuity. One extra benefit is that we were able to invite our children to the reviews and they both learned a huge amount about pension and savings planning.

Have you seen the outcome you were hoping for?

Without doubt! We enjoy a comfortable lifestyle and have a clear understanding of where we are financially and how to enjoy life but we also have a level of resilience and longer term security.

What could they have done better?

I genuinely cannot think of anything here. Apart from the thorough review meetings, Michael is always responsive to emails and to requests for further meetings where required.

Review from Verified Client

Staffordshire | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Money management

How has Michael helped you?

Comprehensively

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing to my knowledge

Review from Verified Client

Warwickshire | December 2023

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★

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

Multiple pension funds invested in typical company generic funds
Wanted a clear understanding and simplification of the funds invested in and one which would be regularly monitored to ensure it was current and performing to beat the market

How has Michael helped you?

I have known Michael for many years now. He has provided advice on money management for both my wife and I across ISA's, pensions, wills, insurance and mortgages

Have you seen the outcome you were hoping for?

Yes. I believe we are invested in areas we would not have had access to or knowledge to identify and ultimately this has resulted in better gains for us than if we had done this

ourselves Clearly the market has been low for a few years but even in this time, our investments have delivered market leading returns

What could they have done better?

Michael has always been there to support us. He does not pester us and make claims to deliver wealth that is unrealistic like some IFA organisations seem to. He is always responsive as and when we need some additional advice

Review from Verified Client

Warwickshire | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a pension pot that I needed to do something with and felt I needed professional help me make the correct decision

How has Michael helped you?

He has helped my wife and I understand our circumstances better and helped us crystallise our thoughts as to the correct way to proceed

Have you seen the outcome you were hoping for?

Yes, we feel much more relaxed about our future planning and confident we've made the correct decision.

What could they have done better?

I can't think of anything that could have been done better.

Review from Verified Client

Warwickshire | January 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Setting up pension

How has Michael helped you?

Setting up pension

Have you seen the outcome you were hoping for?

Yes, great support from Mike

What could they have done better?

Nothing

First impression from a user who is not yet a client

January 2023

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Michael

We have been working with Michael for about 6 months and we have had an excellent experience. He has taken plenty of time to properly understand our financial position and our requirements and has tailored his advice accordingly.

Review from Verified Client

Warwickshire | January 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension advice following retirement

How has Michael helped you?

Amalgamation of pensions Pension adviceFinancial planning

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

Worcestershire | January 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking to build a financial roadmap to work towards.

How has Michael helped you?

Michael helped us in number of areas including pensions, investments and protection.

Provided clarity and highlighted gaps in current provisions.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing to add

Review from Verified Client

West Midlands | January 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To enhance my investments before I closed my company, to live on my pension

How has Michael helped you?

He has advised me well and given me information to make informed decisions

Have you seen the outcome you were hoping for?

yes I have, in this unstable time of the markets, I have felt comfortable with Michael's advice

What could they have done better?

I do not think they could have done much better

Review from Verified Client

Warwickshire | December 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was under a lot of pressure to sort out my financial situation at a very difficult time in my life. I had no idea where to start and had to take a chance on finding someone on the internet and was worried.

How has Michael helped you?

Michael was professional, knowledgeable and kind from the beginning. He put no pressure on me, yet always responded promptly when I contacted him. He made everything very easy for me.

Have you seen the outcome you were hoping for?

Michael's help was invaluable.

What could they have done better?

I do not think Michael could have done anything better. I can not recommend him enough.

Review from Verified Client

West Midlands | December 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Had become dissatisfied with existing advisers.

How has Michael helped you?

Michael does a comprehensive job and let's us know what we need to do and when. He has provided much needed guidance and reassurance at a difficult time in our lives and for that we

are very grateful.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Nothing comes to mind.

Review from Verified Client

Warwickshire | December 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking for a local face-to-face financial advisor to manage my pensions and provide overall guidance.

How has Michael helped you?

Reshaped my pension portfolio; advised on amending my occupational pension to move to a higher equities base. Managed the move from St James's Place to a lower charges, higher growth alternative.

Have you seen the outcome you were hoping for?

Early days on the outcome as world events are providing a turbulent backdrop to investments currently.

Review from Verified Client

Worcestershire | December 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Michael has been invaluable during my time in business and now in retirement. Offering sound balanced financial advice and guidance.

How has Michael helped you?

With so much pressure on everyday family life and planning for the future it has been a constant reassurance that my financial situation is being overseen by someone who I can trust has only my best interests in mind when considering my family hopes and aspirations. A truly personal service which is always appreciated.

Have you seen the outcome you were hoping for?

In all aspects Mike considers your personal long term ambitions and meticulously plans a route best suited to get you there.

What could they have done better?

Nothing. Mike is extremely approachable, thorough and focused on listening to you the client and ensuring his service reflects your ambitions. I find his attention in providing a truly personal service his greatest strength among many. Thank you

Review from Verified Client

Dorset | December 2022

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Very expensive existing adviser

How has Michael helped you?

Created a simplified, effective financial plan with some clear options

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing of any real significance

Review from Verified Client

West Midlands | December 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Both my wife and I were approaching retirement. She was about to close her limited company design business and invest the money the company owed her. We needed to get our savings and pensions reviewed and advice on how to maximise both income and financial longevity.

How has Michael helped you?

Michael was enormously helpful. He has two major approaches: first is an extremely detailed analysis of our expenditure. This was actually a real "eye opener" for ourselves! Second, he then discusses our expectations and aspirations for our retirement lifestyle. This was a very refreshing approach rather than focussing purely on investments, insurances etc. Only when all this data was gathered did he propose any financial movements and give clear advice. We were very impressed (and still are) by his approach.

Have you seen the outcome you were hoping for?

YES. We have a clear idea of our financial situation and how we can draw an income without worrying about when the "pots" will run dry. Michael encourages us to have a "bucket list" and at our review meetings we discuss how our lifestyle has been, not just the financial aspects. We then review the expenditure again and Michael presents the financial analysis and how the two are in sync. Just what we need. Our son has sat in on the review meetings and it has been a huge benefit to his understanding of financial planning.

What could they have done better?

We are very satisfied with the service that Michael provides. He is available for email and phone calls in between the review meetings for any financial.

Review from Verified Client

West Midlands | December 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Inheritance and Retirement planning.

How has Michael helped you?

Provided exceptional sound investment advice resulting in above average returns.

Have you seen the outcome you were hoping for?

My outcomes expected were exceeded.

What could they have done better?

Nothing

Review from Verified Client

Staffordshire | December 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted good financial management and met Michael when he was working with Halifax many years ago now and still use his services now as an independent FA

How has Michael helped you?

With many financial planning and investment decisions

Have you seen the outcome you were hoping for?

Yes, even in hard financial years we seem to have come out better than average.

What could they have done better?

I don't think there is anything more that can be better.

Review from Verified Client

Warwickshire | December 2022

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Need for long term financial planning.

How has Michael helped you?

Hes built a long term plan and helped to recommend new products as well as tax efficient way to manage my finances

Have you seen the outcome you were hoping for?

So far yes

First impression from a user who is not yet a client

November 2022

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Michael

We found Michael highly professional and knowledgeable and would not hesitate to recommend him to anyone.

First impression from a user who is not yet a client

January 2022

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Michael

Michael has been very helpful and patient in terms of gathering data from my wife and I. Not once have I felt rushed to provide information which makes my wife and I very comfortable. I would certainly recommend Michael to others who need an advisor.

Review from Verified Client

Gloucestershire | December 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I wanted to make sure my retirement plans were appropriate.

How has Michael helped you?

He very thoroughly analysed my financial situation, established my retirement goals and reviewed my existing pension investments.

Have you seen the outcome you were hoping for?

Yes I have. I am now fully across my financial situation and feel confident my pension fund is invested appropriately.

What could they have done better?

Nothing.

First impression from a user who is not yet a client

December 2021

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Michael

We asked Michael Harvey to undertake a financial review for ourselves. This include an analysis of our respective products, which was followed up by a face to face meeting at his offices, where we discussed his findings. At all times, we found Michael to be both responsive to our requests and clear in his analysis and findings. As yet, we have not made any investment decisions but as and when we do, we would have no hesitation in using Michael.

First impression from a user who is not yet a client

December 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Michael

Early days but Michael has impressed with his clear and logical explanation of all questions thrown at him. He is clearly confident in the detail of his analysis and helping us plan out our future in a way that gives us an immense amount of trust in his advice. He has been crystal clear and transparent in setting out costs which has persuaded us to move our business to

him.

Review from Verified Client

West Midlands | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Both my wife and I have worked with Mike Harvey for about 8 years now. We were both approaching retirement and had built up reasonable pension "pots" and some investments. My wife ran a limited company with loans that she had originally invested in it so there were complications that required specialist advice and help. Subsequently our two adult children came into a small inheritance and also required advice on investment into pensions and investments.

How has Michael helped you?

We needed answers to two main questions: 1. How do we make the most from the pension pots and investments that we already had? 2. How long would those sources last? Mike took great care to understand our existing financial situation and, more importantly, what sort of lifestyle did we like and hope to carry into retirement. Following several meetings we completed an extremely detailed analysis of our lifestyle and associated costs. That in itself was a really valuable exercise for us. At the next review meeting Mike presented the most impressive charts and statistics and was able to model different financial scenarios and timescales depending on our hopes, life expectations and "bucket list". He was then able to advise on changes to investments and drawdown plans to maximise income and yet protect the capital. When our children received their inheritance from an uncle, Mike was happy to discuss their situations and plans and provide a guide to what they should do for the short and long term. Our son came to the last full review meeting and came away from Mike's presentation and discussion with a completely new understanding of the need for financial planning.

Have you seen the outcome you were hoping for?

Most definitely. Mike does not switch investments or pensions unless the reasons are clear and understood. Consequently our investments and pensions have exceeded the markets every year. Also, he understands that there comes a point in life where you want to spend some capital on lifestyle and "bucket list" not always on increasing investment value. He

always available at the end of the phone or email to discuss or advise.

What could they have done better?

We really cannot answer this question. There is nothing that we would wish to have seen different.

Review from Verified Client

Warwickshire | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Entering retirement and needed a detailed and bespoke financial plan for the next 20+ years. Had been badly let down by my previous adviser (Hargreaves Lansdown) so looked for a new adviser within my local area who would have time and experience to assist.

How has Michael helped you?

Spent a long time evaluating my various financial assets and my lifestyle, income aspirations, attitude to risk and family commitments. Then developed a long-term financial plan that will be reviewed annually.

Have you seen the outcome you were hoping for?

Yes. Very impressed with the research undertaken, the significant time invested in developing a plan that works for me, and good at explaining the various options.

What could they have done better?

Nothing.

Review from Verified Client

Warwickshire | December 2021

★★★★★ 5 out of 5

Value: ★★★★★

Service: ★★★★★

Advice: ★★★★★

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

Early Retirement

How has Michael helped you?

Pension recommendations

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Worcestershire | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Look to investing a lump sum

How has Michael helped you?

Michael gave me several alternatives in a clear, concise manner so I could make an informed decision

Have you seen the outcome you were hoping for?

Very much so. I have been very please with the outcome.

What could they have done better?

Everything was above expectation.

Review from Verified Client

West Midlands | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

A move from being an employee to running our own business necessitate a total rethink of our personal financial management.

How has Michael helped you?

Mike lead us step by step through our personal financial management to steered us to optimise our investment portfolio.

Have you seen the outcome you were hoping for?

Our investment portfolios have performed exceptionally well with well above average returns.

What could they have done better?

Nothing! Mike has always advised us wisely and has often come up with imaginative solutions to our requests.

Review from Verified Client

Worcestershire | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Michael has been our advisor for almost a decade now. We searched for local, properly qualified professionals and judged Michael to be the best suited to service our needs with a growing family.

How has Michael helped you?

Attention to detail in terms of various pension and investment plans. He has advised consolidation where necessary and 'leave as is' when more appropriate taking a long term approach to our relationship rather than a short term view on fees.

Have you seen the outcome you were hoping for?

Often double digit annual growth and/or market leading improvements in investment values in both stable and uncertain economic times. We are confident that our eventual pension provisions will have been improved by the advice of Michael.

What could they have done better?

Nothing comes to mind.

Review from Verified Client

Warwickshire | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Required professional advice regarding pensions and future financial planning following early retirement

How has Michael helped you?

Review of financial position, future requirements and goals Pension advice and forecast

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing Michael provides a professional yet personal advice covering all aspects

Review from Verified Client

Worcestershire | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Setting up and investing in a Pension Fund

How has Michael helped you?

Michael has provided excellent support and advice throughout the whole process and continues to do so, as and when needed.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

Staffordshire | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Professional advise is always worth the investment

How has Michael helped you?

Complete appraisal of our financial position and future planning.

Have you seen the outcome you were hoping for?

Yes we have.

What could they have done better?

Nothing in my opinion.

Review from Verified Client

Warwickshire | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I got in touch with Michael because of my needs to find the best pension plan that would suit my needs

How has Michael helped you?

Michael suggested the best plan and investment for my savings. He also suggested something related to my limited company that allowed to save moneys.

Have you seen the outcome you were hoping for?

yes

What could they have done better?

he is perfect as it is

Review from Verified Client

West Midlands | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Income coming in & coming up to retirement.

How has Michael helped you?

He gave me a detailed analysis of my current monies, and suggested what I could do with it. Explaining each point very carefully. Guiding but allowing me to make my own decisions.

Have you seen the outcome you were hoping for?

Many accounts and investments have now been cohesively combined to give a much improved portfolio

What could they have done better?

At this point in time I cannot think of anything. He has always replied quickly, at the end of a phone, if I wish to ask a curved ball question.

Review from Verified Client

West Midlands | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had been unimpressed with the attention and performance from other advisors and did not have the expertise to manage my SIPP. I needed a thorough review of the financial position of myself and my wife (who runs her own business)

How has Michael helped you?

It is Mike's attention to detail that provides reassurance that he not only knows what he is doing but that he also understands the client's expectations. He asked both my wife and I to complete very detailed income and expenditure forms and allow access to the existing

pensions and savings data. He was willing to visit our house on several occasions to explain his thoughts and let us ask a lot of questions! At a meeting at his offices in Stratford, he presented the most amazing on-line assessment of our situation and was able to model different scenarios of income and expenditure based on our life style aspirations. He explained the reasons for proposing pension and investment providers, based on performance, charges and our attitude to risk. It was interesting that he talked about our life style and family circumstances and only then linked them into his financial advice and proposal. Early in 2020 both our young adult children had an unexpected inheritance from an uncle. I asked Mike if he could help them to plan what to do with the cash. We arranged a family meeting at our house and Mike again talked in detail about their current financial circumstances and aspirations. It was not all about investment and pension but what "fun" things they might want to do with some of the money. Great financial education for them with good advice.

Have you seen the outcome you were hoping for?

Yes. Not only in terms of performance of pensions and investments but also in terms of service. Mike is always responsive to calls or emails or even driving over to collect paperwork and signatures. The investments and pensions have outperformed the market average and his recommendations have proved accurate and successful.

What could they have done better?

We are very satisfied and confident with the service and performance that Mike provides.

Review from Verified Client

West Midlands | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed guidance for savings / investments and finances generally.

How has Michael helped you?

Michael helped me maximise my returns even though I am not a risk taker.

Have you seen the outcome you were hoping for?

Yes. With interest rates so poor I am more than happy with results.

What could they have done better?

Happy so far. Other issues have been identified which will be dealt with in future.

Review from Verified Client

West Midlands | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Professional advice

How has Michael helped you?

Very much

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Who knows? I am happy with my outcome though.

Review from Verified Client

West Midlands | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We got to a point where we had built significant wealth and we felt that our DIY approach to managing our finances was no longer appropriate.

How has Michael helped you?

Michael pointed out certain risks that we were unaware of and which have now been dealt with.

Have you seen the outcome you were hoping for?

Yes we have. Whilst we could manage our own finances, we feel Michael has the skills and knowledge to help us achieve our financial goals faster than if we were trying to do it

ourselves.

What could they have done better?

Nothing we can think of.

Review from Verified Client

Worcestershire | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Michael has helped us for over 10 years now.

How has Michael helped you?

Maintaining 3 personal pensions, ISA investments and other general advice.

Have you seen the outcome you were hoping for?

Yes, good performance so far.

What could they have done better?

You can always demand higher yields, but that would be unfair to Michael who has ensured we out-performed the markets

Review from Verified Client

Warwickshire | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Enroll to a private pension scheme

How has Michael helped you?

He advised us about the different options and products

Have you seen the outcome you were hoping for?

Since we just started a new pension scheme we need time to see the outcome

Review from Verified Client

West Midlands | May 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Had gathered a fair amount of savings which were just sitting in a current account not earning much and wanted advice on where I was best placed to split the money for a better investment and medium to long term savings.

How has Michael helped you?

Michael spoke confidently and knowledgeable about a number of different options, taking the time to understand my personal situation now and what I hoped for it to be in the future. After discussing this I was given a set of potential investments as well as a great explanation of how they worked and the relative positives and negatives associated with them. Once agreed Michael then took everything away to get this set up without anything further needed on my side.

Have you seen the outcome you were hoping for?

Yes, my investments are now in a much better place for longer term growth than any time previously.

What could they have done better?

Nothing I can think of.

Review from Verified Client

Warwickshire | May 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I initially contacted because my parents needed financial advice because they had a lot of

savings and investments which were not necessarily providing the income that they needed.

How has Michael helped you?

Michael spent a significant amount of time looking at my parents' finances and provided honest advice that he would not be able to help them at that stage due to the nature of my father's investments. He did not charge my parents anything for this advice. After my father passed away, I went back to Michael for further financial advice and he has been incredibly helpful and patient. I am really pleased with how well he listened to us so that he suggested a plan that will meet my mother's needs for the rest of her life, taking into account her needs should her circumstances change. Thank you very much.

Have you seen the outcome you were hoping for?

It is still early days, regarding the investments. However, I think that the investments that have now been made will help to maximise the tax benefits for my mother, regardless of whether or not the investments increase in value in the short term.

What could they have done better?

I cannot fault the way that Michael has acted. He has not been at all pushy, and yet still ensured that we had maximum benefit from the change of tax year.

Review from Verified Client

Warwickshire | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have recently retired due to ill health and we, as a family, require to plan for the long term due to my change in circumstance.

How has Michael helped you?

The development of a family roadmap gave a structure to our discussions and enabled us to understand the levers to pull and the pitfalls we can avoid by appropriate planning.

Have you seen the outcome you were hoping for?

Yes. The planning has resulted in a great position to move forward from and a clear understanding of where and how we are travelling to on a financial basis, the bonus of unearthing some unidentified opportunities to pursue was icing on the cake.

Review from Verified Client

Warwickshire | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Past retirement age but have not taken a pension Pensions funds with more than one provider with differing restrictions As I am not a financial expert needed advice to ensure best decision on fund taken

How has Michael helped you?

Set out a review of financial needs for existing life style Provided a common sense view on pension funds

Have you seen the outcome you were hoping for?

Not yet as new client

What could they have done better?

From service received to date I would say there is little he could of done better

Review from Verified Client

West Midlands | December 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted a review of my pensions.

How has Michael helped you?

Michael was very detailed in his review of my pensions and finances in general. I went to his office and he professionally gave me a presentation and overview on all my finances which was excellent.

Have you seen the outcome you were hoping for?

Michael will be my go to Financial Advisor in future.

Review from Verified Client

Warwickshire | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were in the middle of a challenging new build project and needed to seek expert advice with minimal administration from us. We were advised to use Michael by a current client.

How has Michael helped you?

Harvey helped us find the best mortgage solution, assisted in data gathering, compilation and handled the application from beginning to end.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

There is nothing Michael could have done better, he went above and beyond.

Review from Verified Client

Warwickshire | November 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I was dissatisfied with my current financial advisor

How has Michael helped you?

Michael did an in depth analysis of our needs and provided easy to understand options and advice in a very professional and friendly manner.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

We were very pleased with the service provided.

Review from Verified Client

Worcestershire | June 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

A desire to the best for my family's future by way of financial planning whilst in business and in retirement

How has Michael helped you?

Whenever you deal with Michael you have an abiding sense that he is working for only your best interest. He always ensures it is a very personal service in helping you achieve your financial goals and ambitions. It is the very best personal and professional service.

Have you seen the outcome you were hoping for?

I am extremely content that my ambitions are on track and my goals to date have been met and exceeded. At every stage Michael ensures that you a total understanding of your financial situation.

What could they have done better?

I'm extremely happy with the structure and content of our regular meetings. Over the years I have worked with Michael, never once has he failed to answer any request for additional advice or help by way of phone or email. Whilst I would never abuse the fact he is so approachable I feel confident that given the level of support for my family and the nature of his personal service he would always do his very best to help in any circumstance.

Review from Verified Client

West Midlands | March 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We moved from being employed to owning our own business and required the services of a Financial Advisor

How has Michael helped you?

Mike set up our SIPP portfolio and advised on investments and pensions. Mike further helped in advising on how we could use our present financial situation to fund and purchase investment property.

Have you seen the outcome you were hoping for?

The outcomes achieved through Mike's guidance exceed what we thought was possible. Returns on our investments have been exceptional.

What could they have done better?

Keep doing what you are doing - no changes are needed.

Review from Verified Client

West Midlands | March 2019

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Initially for pension advice

How has Michael helped you?

Advice on pensions, investments and financial planning for the family

Have you seen the outcome you were hoping for?

Indeed yes! Better than we could possibly have hoped for

What could they have done better?

Nothing

Review from Verified Client

East Sussex | March 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed to arrange residential and BTL mortgage.

How has Michael helped you?

Set up mortgages, advising which deals were best suited our requirements.

Have you seen the outcome you were hoping for?

Yes, very much so.

What could they have done better?

Nothing. Excellent service overall.

Review from Verified Client

West Midlands | January 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Various monies that needed investing

How has Michael helped you?

Explained all the various options and the expectations of the one chosen for my benefit at the risk I wanted

Have you seen the outcome you were hoping for?

It's a considered 3-5 year plan

Review from Verified Client

West Midlands | January 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Poor service from existing FA

How has Michael helped you?

He managed to provide a smooth and cost effective transition from old to new and provide clear and fair advice.

Have you seen the outcome you were hoping for?

Yes very much so.

What could they have done better?

Every thing I asked for was and has been delivered by Michael.

Review from Verified Client

Worcestershire | January 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Initially pension advice.

How has Michael helped you?

Following our initial meeting with Michael we agreed to undertake the wider family roadmap service.

Have you seen the outcome you were hoping for?

The family road map has proved to have had some immediate financial benefits and identified some gaps in other areas which needed to be addressed. Experience so far has been excellent and we continue to work with Michael on an ongoing basis.

What could they have done better?

Nothing I can think of at this point.

Review from Verified Client

Warwickshire | January 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Ongoing review of my financial position & investment portfolio & pension planning.

How has Michael helped you?

I had become somewhat limited in my outward perspective with regard to my financial position. Michael asked in depth questions around my wider financial/lifestyle radar which prompted me to re examine my thinking and my plans. No previous financial adviser had done this. This in turn led to wholly relevant financial review rather than mere investment/pension advice - which was also excellent and wholly relevant to myself and my profile.

Have you seen the outcome you were hoping for?

100% yes, a clearer understanding of my current fiscal situation in conjunction with the next 5 / 10 year options.

What could they have done better?

To be candid I would struggle to suggest how Michael could improve on his meeting with me. The pre work completed was excellent, the questions relevant and thought provoking, the commentary/summary was excellent. I would not hesitate in recommending Michael to anyone who needs a timely/comprehensive review and action plan re financial situation.

Review from Verified Client

Worcestershire | January 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pensions

How has Michael helped you?

Fantastic advice.

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Worcestershire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To obtain pension advice

How has Michael helped you?

He helped with setting up my pension. He was very thorough and extremely helpful. Would highly recommend.

Have you seen the outcome you were hoping for?

Yes, absolutely.

Review from Verified Client

West Midlands | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We have always had one.

How has Michael helped you?

Michael is very approachable and takes time explaining things in clear detail, so I am able to grasp the concepts and understand what is available. I can then make informed choices

Have you seen the outcome you were hoping for?

A positive outcome

What could they have done better?

not to my knowledge

Review from Verified Client

Warwickshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Children and mortgage

How has Michael helped you?

Gave advice on cover

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Happy with advice

Review from Verified Client

Worcestershire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were recommended to Michael by a friend initially for some advice around pensions.

How has Michael helped you?

Following our initial meeting with Michael we agreed to undertake the wider family roadmap service.

Have you seen the outcome you were hoping for?

Yes, service has been excellent and we continue to work with Michael on an ongoing basis.

Review from Verified Client

Warwickshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Buying a house

How has Michael helped you?

Advised on mortgage options

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing - we received personable and quality advice. We would highly recommend Mike.

Review from Verified Client

West Midlands | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Remortgage application

How has Michael helped you?

Michael advised on, and found a suitable lender that catered for my mortgage requirements

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Very little. The service and advice I received was beyond reproach

Review from Verified Client

Warwickshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was needing to get a new mortgage on a property and wanted to have someone who looked not just at the figures but who understood my needs.

How has Michael helped you?

Michael Harvey took time to understand and discuss our needs and to identify the best products for us based upon these needs, paying particular attention to our short and medium term wishes whilst at the same time giving us information to allow us to make 'researched' decisions.

Have you seen the outcome you were hoping for?

Absolutely , could not have been set up better.

Review from Verified Client

Worcestershire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed pension and investment advice for both myself and my business.

How has Michael helped you?

He arranged both of the above for me.

Have you seen the outcome you were hoping for?

Yes, excellent service.

What could they have done better?

I couldn't fault him to be fair.

Review from Verified Client

East Sussex | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Arranging mortgages

How has Michael helped you?

Set up mortgages, advising which ones best fit our criteria

Have you seen the outcome you were hoping for?

Definitely

What could they have done better?

Nothing. Very happy with service.

Review from Verified Client

Worcestershire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Seeking investment advice

How has Michael helped you?

Great knowledge of the options available and pro's and con's

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Midlands | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to review my existing investments and establish if they were still fit for purpose.

How has Michael helped you?

Michael provided a thorough analysis of my existing portfolio and explained everything to me in a way which was easy to understand.

Have you seen the outcome you were hoping for?

Yes, very happy with service and advice received. I have kept my existing portfolio after Michael suggested it was still appropriate.

What could they have done better?

Nothing. Michael' approach was very refreshing. He told me to keep what I had, as opposed to trying to sell me something new. Very professional, overall. Michael has restored my faith in financial advisers!

Review from Verified Client

Worcestershire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Leaving current advisor

How has Michael helped you?

Took over my SIP

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing: Michael gave first class advice at a fair cost and is honest and trustworthy. If my circumstances were different I would extend the range of services that he could look after for

me.

Review from Verified Client

West Midlands | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My husband and I first contacted Michael a few years ago ahead of our retirement as we needed some advice for my husbands pension and our joint investments.

How has Michael helped you?

Michael helped us to understand that we could afford to retire and we regularly review our finances with him to ensure we are on track.

Have you seen the outcome you were hoping for?

Yes, Michael's service has exceeded our expectations by quite some margin. His service is completely different (and far superior) to that of other advisers we have seen over the years.

What could they have done better?

Nothing I can think of. We are very pleased with our relationship and wouldn't want to change advisers.

Review from Verified Client

West Midlands | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was nearing retirement and needed to understand my retirement options.

How has Michael helped you?

Michael has helped us to understand what it is we really want from our retirement, and has put in place a plan and solutions that will help us achieve our ambitions, which we review with

him on a regular basis.

Have you seen the outcome you were hoping for?

Yes, we have the peace of mind that our financial affairs are being looked after by someone who knows exactly what they are doing.

What could they have done better?

Nothing. Very happy with progress over the years.

Review from Verified Client

Worcestershire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

A need for clarity and confirmation of investment choices

How has Michael helped you?

Honest advice with practical applications and solutions

Have you seen the outcome you were hoping for?

Yes - this is a long term relationship built over years not months

Review from Verified Client

West Midlands | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Decided to enlist professional help to plan our future and maximise ROI.

How has Michael helped you?

Mike is well versed in the field of Financial planning and pensions and continues to provide excellent service.

Have you seen the outcome you were hoping for?

Yes indeed we have.

What could they have done better?

Mike is very diligent and understands our views, ideas and helps to deliver positive solutions.

Review from Verified Client

West Midlands | November 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I was not clear how or where to invest my pension pot, what income could I safely draw from it yet still minimise costs and maximise investment returns. How to select the best company for investment and pension. Also how to organise this in relation to my wife and children for inheritance purposes.

How has Michael helped you?

Michael took considerable time to talk to both my wife and me about what our future plans were, what outgoings we had and what sort of lifestyle we would like both now and when we get older. He talked about our children, what their situation was regarding income and career expectations. We had several meetings before he provided a written report to confirm our objectives and recommend particular companies and why. He has reviewed our circumstances, expectations and attitude to risk several times. He also provided a spreadsheet based software package for us to list all income and outgoings in considerable detail. It really made us think! He then invited us to his office to review the results of this exercise and show exactly where we were financially and how much we could afford our projected lifestyle. He has reviewed face to face regularly and has explained why some changes were recommended. He has been willing to handle paperwork associated with investments, pension contributions and withdrawals. He has a really personal and friendly approach.

Have you seen the outcome you were hoping for?

Yes, very much. I may not be an expert, but I feel confident that Michael is looking after our interests in the way we want to live our lives. The drawdown pension has outperformed the markets and allows us to have a comfortable lifestyle. He is always available if we need him and has even attended meetings with my wife's business accountant.

What could they have done better?

Seriously, we cannot fault his service. I have known other advisors who disappear once they have got their commission from investing and only do a brief review once a year. Michael provides a quality service and has become a friend.

Review from Verified Client

Worcestershire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking for an advisor to help with my personal pension and retirement planning.

How has Michael helped you?

Michael is extremely knowledgeable in respect of the pension advice that he gave me, he was also able to go through with me my retirement aspirations and ensure that my pension strategy worked towards achieving this.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Michael couldn't have done any better, great professional and personal service.

Review from Verified Client

Worcestershire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement and inheritance funds became available for investment.

How has Michael helped you?

Analysis of present financial situation with alternatives for investment opportunities. Then

planning for the future for every circumstance. His visual presentation was excellent and crystal clear in the areas covered, from our point of view this added to our understanding of our financial situation.

Have you seen the outcome you were hoping for?

Pleased with the outcome of the investments and the future planning predictions.

What could they have done better?

Michael is superb. He is always very professional in every way, from offering alternatives to clarifying our choices. He is very sociable and answers any queries we may have. His preparation prior to our meetings is exemplary. If we feel we need any further advice he is readily contactable.

Review from Verified Client

West Midlands | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Timing

How has Michael helped you?

With good advice, would highly recommend

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing all good

Review from Verified Client

West Midlands | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have my own company and so any time I do have I like to spend it with family/doing non work excercises. I wanted someone knowledgable who I could trust to arrange my familys finances accordingly.

How has Michael helped you?

Michael has been excellent in helping to take away any pressure or anxiety of making the most from our money. When you have worked hard, you want your money to then work hard for you and your family so you can enjoy life! I am confident, after dealing with Michael, our money will do just that. It takes the stress/time/worry away.

Have you seen the outcome you were hoping for?

Absolutely. Its comforting to know you have someone there that you can trust handling your finances. It takes away a massive strain.

What could they have done better?

We can't think of anything Michael could have done better. He did and does a fantastic job for us.

Review from Verified Client

Warwickshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Mortgage and Investment Advice

How has Michael helped you?

Excellent considerate advice

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Warwickshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I didn't have one.

How has Michael helped you?

Michael has helped me over the years with a whole range of things from life and critical illness insurance through to setting up pensions and providing support with investments and savings.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

There is nothing that he could have done better. I highly recommend Michael.

Read more reviews at

<https://www.vouchedfor.co.uk/financial-advisor-ifa/stratford-upon-avon/031614-michael-harvey/reviews>