

# MICHAEL HARVEY

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Background report to support  
inclusion in the **2020 Guide To The  
UK's Top Rated Financial Advisers**



## Michael Harvey

Charters Private Wealth

 Top Rated 2020

**5.0 / 5**  39 reviews

### VouchedFor checks:








 FCA Regulated

 Recent Client Reviews

 Independent Financial Adviser

 Qualifications Uploaded

#### Services offered

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

#### Qualifications listed

##### **Advanced Qualifications: 2 Qualifications**

CII - Advanced Diploma in Financial Planning

CII - Chartered Financial Planner

##### **Standard Qualifications: 6 Qualifications**

CII - Certificate in Mortgage Advice

CII - Pension Planning (AF3)

PFS - Associate

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

## Client Reviews

### Michael Harvey

#### Charters Private Wealth



5.0 out of 5

Review from Verified Client

West Midlands | May 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

#### What were the circumstances that caused you to 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 did Michael help 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 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 did Michael help 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.

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Review from Verified Client

Warwickshire | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

#### What were the circumstances that caused you to 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 did Michael help 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.

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Review from Verified Client

Warwickshire | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

**What were the circumstances that caused you to 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 did Michael help 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

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Review from Verified Client

West Midlands | December 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted a review of my pensions.

**How did Michael help 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.

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Review from Verified Client

Warwickshire | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

**What were the circumstances that caused you to 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 did Michael help 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.

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Review from Verified Client

Warwickshire | November 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I was dissatisfied with my current financial advisor

**How did Michael help 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.

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Review from Verified Client

Worcestershire | June 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

**What were the circumstances that caused you to 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 did Michael help 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.

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Review from Verified Client

West Midlands | March 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

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

**How did Michael help 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 though 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.

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Review from Verified Client

West Midlands | March 2019

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Initially for pension advice

**How did Michael help 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 look for a financial adviser?**

Needed to arrange residential and BTL mortgage.

**How did Michael help 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.

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Review from Verified Client

West Midlands | January 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Various monies that needed investing

**How did Michael help 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

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Review from Verified Client

West Midlands | January 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Poor service from existing FA

**How did Michael help 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.

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Review from Verified Client

Worcestershire | January 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Initially pension advice.

**How did Michael help 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 look for a financial adviser?**

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

**How did Michael help 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.

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Review from Verified Client

Worcestershire | January 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pensions

**How did Michael help you?**

Fantastic advice.

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

Yes

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Review from Verified Client

Worcestershire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To obtain pension advice

**How did Michael help 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.

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Review from Verified Client

West Midlands | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We have always had one.

**How did Michael help 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

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Review from Verified Client

Warwickshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Children and mortgage

**How did Michael help you?**

Gave advice on cover

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

Yes

**What could they have done better?**

Happy with advice

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Review from Verified Client

Worcestershire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

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

**How did Michael help 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.

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Review from Verified Client

Warwickshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Buying a house

**How did Michael help 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.

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Review from Verified Client

West Midlands | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Remortgage application

**How did Michael help 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

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Review from Verified Client

Warwickshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

**What were the circumstances that caused you to 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 did Michael help 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.

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Review from Verified Client

Worcestershire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

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

**How did Michael help 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.

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Review from Verified Client

East Sussex | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Arranging mortgages

**How did Michael help 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.

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Review from Verified Client

Worcestershire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Seeking investment advice

**How did Michael help you?**

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

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

Yes

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Review from Verified Client

West Midlands | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★



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

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

**How did Michael help 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!

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Review from Verified Client

Worcestershire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Leaving current advisor

**How did Michael help 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 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 did Michael help 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.

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Review from Verified Client

West Midlands | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

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

**How did Michael help 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.

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Review from Verified Client

Worcestershire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

A need for clarity and confirmation of investment choices

**How did Michael help 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

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Review from Verified Client

West Midlands | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

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

**How did Michael help 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.

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Review from Verified Client

West Midlands | November 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

### **What were the circumstances that caused you to 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 did Michael help 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 look for a financial adviser?**

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

**How did Michael help 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.

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Review from Verified Client

Worcestershire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement and inheritance funds became available for investment.

**How did Michael help 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.

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Review from Verified Client

West Midlands | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Timing

**How did Michael help 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

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Review from Verified Client

West Midlands | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

**What were the circumstances that caused you to 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 did Michael help 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.

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Review from Verified Client

Warwickshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Mortgage and Investment Advice

**How did Michael help you?**

Excellent considerate advice

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

Yes

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Review from Verified Client

Warwickshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I didn't have one.

**How did Michael help 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.

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