

Client Reviews

AI Spall

MAP Financial Planning Limited



5.0 out of 5

Review from Verified Client

North Yorkshire | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Our previous advisor had money all over the place which wasn't making a good return.
Needed a change and AI was recommended to us.

How did AI help you?

He sorted all our savings into a more profitable area and it has paid good interest. Obviously the pandemic has affected it somewhat but it is starting to bounce back now.

Have you seen the outcome you were hoping for?

Yes we have seen a very good income per month and are very pleased with the investments.

What could they have done better?

To be honest I don't think he could have done any better - he is attentive - always on call and ready to resolve any issues - not that we have had any.

Review from Verified Client

Yorkshire | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I transferred a company pension and a private pension into one policy advised by Al Spall

How did Al help you?

With his advice regarding the best pension on the market

Have you seen the outcome you were hoping for?

Yes definitely have

What could they have done better?

I don't think he could have done anything else for me I'm more than satisfied with my investments

Review from Verified Client

North Yorkshire | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

With the changes to pension contributions and regulations in recent years, I was concerned I hadn't sufficient knowledge to know if I was saving enough to ensure a reasonable income when I reach retirement. I was unclear about the options. I had.

How did Al help you?

Al carried out a thorough review of my financial circumstances and provided clear advice and likely outcomes. Al also updated me with information about current legislation giving me a much better understanding and reassurance for my future retirement

Have you seen the outcome you were hoping for?

My pension pot is growing and the projections despite the recent set backs associated with COVID are on target.

What could they have done better?

I am struggling to think of anything I would like Al to improve on. Al is professional, competent and friendly. He explains things in an easy to understand manner and has always been knowledgeable and up to speed with current events. I have no hesitation in recommending Al to anyone looking for financial advice.

Review from Verified Client

North Yorkshire | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To plan for my retirement and make the most of my savings

How did AI help you?

Kind approachable nature, encouraged me to talk about what I wanted to aim for, guided through each step with clear explanations and follow up contact to advise and be able to bounce ideas off.

Have you seen the outcome you were hoping for?

Early days, but there is a good deal of optimism.

What could they have done better?

I really can't think of anything at present. he has reassured me that his advice will be there for the long run and help and guidance around tax returns and other key paperwork tasks is at hand.

Review from Verified Client

North Yorkshire | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We had lots of little pensions dotted around and didnt understand what our financial position would be on retirement.

How did AI help you?

AI reviewed our situation and transferred all our pensions into one place and helped us to project and understand our position. He also advised us on ways we could secure our future income. He also put us in touch with a will writer which was a job we had been meaning to do for a long time.

Have you seen the outcome you were hoping for?

Yes. Firstly the support AI gave me when my husband suddenly passed away. AI sorted all my pension paperwork quickly and explained very clearly what my position was. He also advised me on what to do with other monies. Secondly I have regular reviews and AI explains in simple terms.

What could they have done better?

Nothing! AI is very personable and approachable. He talks in simple terms, no question is a silly question!

Review from Verified Client

North Yorkshire | September 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed specialist pension advise to consolidate a number of private pension schemes.

How did AI help you?

AI took the time to understand my personal circumstances and make the appropriate recommendations based on my preferences. AI has always been flexible to meeting and jumping on a quick call when i've had a query or question to ask.

Have you seen the outcome you were hoping for?

While COVID has impacted my account this year the scheme that AI has recommended has performed well.

What could they have done better?

Up to now i cannot think of anything that I could have done better.

Review from Verified Client

East Riding | September 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Regarding my pension that I'd taken bad advice over.

How did AI help you?

AI reassured me, gave great advice!

Have you seen the outcome you were hoping for?

Yes!

Review from Verified Client

West Yorkshire | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking to transfer my pension

How did AI help you?

He was very clear and informative

Have you seen the outcome you were hoping for?

Yes it's been very strong results

Review from Verified Client

North Yorkshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was contemplating taking phased retirement from work, and wanted to know if it was a viable option, and if so, what should I do with my lump sum.

How did AI help you?

He went through the figures with me, and suggested that I should take the phased retirement, and went through the various options of where I should invest my money. He also found some cheaper life insurance for me and my partner.

Have you seen the outcome you were hoping for?

So far, yes.

What could they have done better?

I have nothing to compare AI with, so I don't know what he could have done better. I am perfectly happy with what he has done for me.

Review from Verified Client

Yorkshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed help with an existing pension

How did AI help you?

He helped transfer my pension

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Yorkshire | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Money to invest

How did AI help you?

Walked me through the the best way to invest.

Have you seen the outcome you were hoping for?

Yes good guidance

What could they have done better?

Nothing

Review from Verified Client

North Yorkshire | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement

How did AI help you?

He gave advice about investing savings to maximise income in retirement.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

North Yorkshire | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were retiring from work

How did AI help you?

He came round to see us and explained all about our investment s in a friendly manner .

Have you seen the outcome you were hoping for?

Yes we are pleased

What could they have done better?

Nothing really we know he s only at the end of a phone call if we need him or we can e mail him and he ll come and see us

Review from Verified Client

North Yorkshire | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed some advice about my pension and whether it was the right one for me. I also needed advice about my life insurance policy.

How did AI help you?

AI has been absolutely fantastic!!! He moved my pension into a much more suitable portfolio and double checked that my life insurance was the best policy for me. He is friendly, personable and extremely knowledgeable. He's made a frightening and worrying situation seem very manageable and I now feel safe and secure in my finances moving forward.

Have you seen the outcome you were hoping for?

Absolutely yes!!!

What could they have done better?

Nothing!!! He is always there if I need him and we meet once a year for a review of how things have gone. He makes me feel comfortable and able to ask anything that I need to know and I feel totally safe that my future finances are in the best hands with him.

Review from Verified Client

North Yorkshire | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed advice on my pensions and critical illness cover.

How did AI help you?

After a review, took AI's advice on my investments.

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

North Yorkshire | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Had some money to invest and were looking for a better interest rate than the bank savings accounts were offering.

How did AI help you?

Advised us where best to invest our money.

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Flintshire | November 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I wasn't happy with my previous adviser

How did AI help you?

He took over my investment portfolio and pensions

Have you seen the outcome you were hoping for?

Overall my investments have increased in value

Review from Verified Client

Yorkshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Abbey National a person from the Bank suggested Al Spall.

How did Al help you?

He suggested ISA connected to the Stock Exchange.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

None, I'm very happy with his suggestions.

Review from Verified Client

North Yorkshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were looking at pensions and Al came as a recommendation.

How did Al help you?

Al has helped us understand our pensions more than we originally did and provides us with an annual review where we can talk through how the plan is going.

Have you seen the outcome you were hoping for?

So far things appear to be on track and we are happy with the information we receive from Al.

What could they have done better?

Honestly nothing , Al is very informative and always ensures we understand things , he is also great at ensuring our reviews are held , as due to other commitments we often have to cancel. Al always makes sure a date is back in the calendar and the annual review is completed.

Review from Verified Client

West Yorkshire | September 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Consolidating old company pensions.

How did AI help you?

Superb advice tailored specifically to my situation.

Have you seen the outcome you were hoping for?

I have only just signed up but am extremely happy with the projections.

What could they have done better?

N/A

Review from Verified Client

North Yorkshire | July 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Yearly review of investments / pensions

How did AI help you?

Update on current pension and offered alternative options for the future

Have you seen the outcome you were hoping for?

Yes, my pensions has continued to grow following AI's advice

Review from Verified Client

Yorkshire | June 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To tidy up my financial affairs.

How did AI help you?

Excellent customer service and advice.

Have you seen the outcome you were hoping for?

Yes. Overall an excellent service.

What could they have done better?

N/A

Review from Verified Client

North Yorkshire | June 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had some disposable income and the investment isa recommended by yorkshire ank did not offer a good return.

How did AI help you?

He put me at ease, guided me through the products that were appropriate for my risk assessment - afterwards he was very willing to answer any questions, if none came to mind, then he would still be available on any comms platform. Excellent at defining complex material in an ' easy to follow ' manner.

Have you seen the outcome you were hoping for?

Very much so - I explained that I have not been impressed with 'Goldman Sacs ' dividend credits, they were a ' law to themselves ' with regard to consistency, so he advised me pf the tpl product, which would maintain this desired consistency, but still be associated with the same Goldmand sacs fund. Otherwise both my funds have been living up to expectations, as can be best expected in this current financial climate.

What could they have done better?

Its a difficult question. My needs and cautious approach to investments do tend to 'tie ' the advisors hands. I am happy with my experience over the years, with the exception of losing money on my initial investment capital - but I cannot complain when balancing this with the current market chaos and the monthly and 3 monthly returns I have received.

Review from Verified Client

West Yorkshire | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking to draw all my old work pensions that weren't doing much into a larger better one.

How did AI help you?

He helped me contact all the old pension suppliers and move the funds into a much more aggressive and profitable scheme.

Have you seen the outcome you were hoping for?

yes. it has grown by about 40% in 4 years. much better than I was getting. I feel a lot happier knowing that this is in place and planned for my future.

What could they have done better?

nothing really!

Review from Verified Client

North Yorkshire | May 2019

★★★★★ 5 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★

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

Pension tranfered into one pension

How did AI help you?

AI helped by contacting the appropriate people to get my pension transferred sufficiently into new pension in a short time. Gave me advice on which pension scheme is best for me.

Have you seen the outcome you were hoping for?

I am pleased with the outcome and have already seen an increase in my investment

What could they have done better?

Nothing AI was very helpful and continued to let me know of any progress

Review from Verified Client

North Yorkshire | April 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Advice from parents, long term view to look to buy my first house, better returns than an ISA.

How did AI help you?

AI guided and advised me on the best portfolio to achieve my future targets. We selected the low risk 'Balanced +' portfolio, which has delivered as AI advised it would. AI also helped with regards to my pension, advising we should make this as high risk as possible. AI chose the various split of funds to allocate my pension into.

Have you seen the outcome you were hoping for?

Yes, to date.

What could they have done better?

Nothing, AI has been of great advice and I feel lucky to have AI as an advisor at a young age.

Review from Verified Client

East Riding | April 2019

★★★★★ 4.7 out of 5

Value: ★★★★★

Service: ★★★★★

Advice: ★★★★★☆

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

Review existing investments and placement of inheritance

How did AI help you?

To do the above

Have you seen the outcome you were hoping for?

Broadly, Yes

What could they have done better?

I was unaware, until well into the process, that AI was so closely connected to True Potential. The original intention was to find an Independent financial advisor. In hindsight, I don't think this has affected the way we have thought or acted, but we would have done some more thorough research on TP had we known more.

Review from Verified Client

North Yorkshire | March 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Planning for retirement and the need to drawdown an income from my pension pot

How did AI help you?

We met and discussed the options available. He produced a report and various recommendations and after further meetings we selected a way forward, which we review regularly. I have never felt pressurised to make decisions and everything is carried out very professionally with back up from other advisers if deemed necessary.

Have you seen the outcome you were hoping for?

I am satisfied with the way matters are proceeding with my investments.

What could they have done better?

I am very happy with the service I receive. The adviser is readily contactable and responds quickly and efficiently in a manner I understand to any questions I have.

Review from Verified Client

North Yorkshire | March 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking for a better return on my savings accounts

How did AI help you?

Spent time with me looking at options as he has done annually for 6 years. I feel I can ring AI at anytime for help.

Have you seen the outcome you were hoping for?

As good as I had hoped for.

What could they have done better?

Nothing - completely happy. I really look forward to him coming every year.

Review from Verified Client

North Yorkshire | March 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had some money to invest and really needed some reliable friendly advice to help me make the best decision for me.

How did AI help you?

AI listened to my concerns and gave excellent informed choices. He delivered first class advice that was easy to understand. He was recommended to me by a friend as being a true people's person and he certainly was. If I am looking for any further advice in the future he will certainly be the person I call. I have already recommended him to other people.

Have you seen the outcome you were hoping for?

It's been a short time but my investment has grown already.

What could they have done better?

Keep up the great work :)

Review from Verified Client

Yorkshire | March 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement

How did AI help you?

Advised on pensions and regiment income

Have you seen the outcome you were hoping for?

Depends on the markets

What could they have done better?

Nothing happy with the advise

Review from Verified Client

North Yorkshire | February 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I need help with planning as my late husband did all of this but having AI never tries to to sell me things I don't need or want.

How did AI help you?

When my husband passed away I needed some one I could trust and talk to AI is there.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

He could not have done any thing more for me.

Review from Verified Client

East Riding | February 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We have been working with AI for many years, this was our annual review of our accounts.

How did AI help you?

He helped us by advising us on the current trends of investments, also in the types we are invested with.

Have you seen the outcome you were hoping for?

Yes so far we have been very happy with the advise given, it has developed very well over the years.

What could they have done better?

At this moment in time there is nothing that I can add. AI does his job well, he is very keen and knowledgeable about his subject. He is always there if needed. I would highly recommend his services.

Review from Verified Client

East Riding | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pensions advice

How did AI help you?

Overall review of finances and combined our various pensions together, making it more streamlined and easier to manage

Have you seen the outcome you were hoping for?

To date, yes

What could they have done better?

Very happy with the overall service given and would definately recommend to others

Review from Verified Client

East Riding | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to start paying more into my pension and thinking about my retirement

How did AI help you?

AI helped me choose the right options to maximise my investment

Have you seen the outcome you were hoping for?

Im more than happy with how things are going at the moment

What could they have done better?

I honestly don't think AI could have done anything better he spent as much time needed to explain everything fully until I understood perfectly

Review from Verified Client

West Yorkshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a couple of small pensions and I wanted to make sure that they were going to provide for my retirement.

How did AI help you?

I had never previously used a financial advisor and found that AI instantly put me at ease. Anything that I didn't understand was explained to me in easy to understand terms. I never feel that I am asking stupid questions when I don't grasp something first time and AI is always very patient.

Have you seen the outcome you were hoping for?

I have a better understanding of how investments work for me and understand more about my work place pension after discussing it with AI.

What could they have done better?

I can't think of anything that AI could do to improve the level of service that he has given.

Review from Verified Client

Yorkshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had numerous old company schemes, some with high annual charges and not much growth.

How did AI help you?

Consolidated all old pensions, especially one old scheme where the surrender value was particularly high due to a special time related offer, which I was unaware of. This helped me realize much more than I thought it was worth.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing, AI provides everything we need and the funds he has recommended have performed well.

Review from Verified Client

Yorkshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

changed my employment and needed advice on best options for my pension

How did AI help you?

helped track and trace all my pensions with various employers over the years and pooled all together

Have you seen the outcome you were hoping for?

yes and more so

What could they have done better?

nothing - very good service and very pleased with the results - will continue to use al without hesitation

Review from Verified Client

North Yorkshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had several pensions, wanted some advice how best to consolidate them

How did Al help you?

Advised on each pension, , which I should transfer and which I should leave as they were

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

I don't think he could have done anything better. He advised on the best option for me I am really happy with his advice and the service he gave me

Review from Verified Client

North Yorkshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Previously asked advice from Yorkshire Bank on finances where Al worked as a consultant, having left the company I felt confident that Al could still help with my finances

and being free of any one agency he could help on a wider scale.

How did AI help you?

AI helped consolidate my savings from different areas, helped on contacting a person to re-write our wills and again helped choose suitable savings for my pension sum.

Have you seen the outcome you were hoping for?

Yes, I was not out to make a quick but rather protect the money I had with a reasonable return.

What could they have done better?

I cannot think of anything I would have changed because if needed he was always on the end of a telephone and would make an appointment if it was necessary.

Review from Verified Client

North Yorkshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was in need of investment advice due to reduction in banking interest rates and protection limited to 85,000

How did AI help you?

AI, took the time to explain and discuss the various investment options and which ones would work best for my circumstances. While never pushy, he keeps me updated and offers the appropriate advice to accommodate any changes in my circumstances and that of The Market. He is extremely professional and knowledgeable, always available to answer any questions or concerns, giving valuable confidence in the management of one's finances.

Have you seen the outcome you were hoping for?

Most definitely!

What could they have done better?

For my purposes, AI Spall has exceeded expectations and I don't believe he could have improved on the service he has provided.

Review from Verified Client

North Yorkshire | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed advice on wealth management.

How did AI help you?

Assisted with advice on money management and investment. Always prompt to respond, even at inopportune times!.

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

Yes.

Review from Verified Client

North Yorkshire | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a pension pot that was stagnating and felt it could perform better.

How did AI help you?

AI listened to my story and advised me on all the options I had available to me based on my situation and preferences.

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

Yes, very much so.

What could they have done better?

Nothing I can think of.

Review from Verified Client

North Yorkshire | September 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement.

How did AI help you?

Helped me through the minefield of different pension schemes.

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

Yes, excellant.

What could they have done better?

None, very patient and understanding. Always willing to answer any questions by phone or calling round.

Review from Verified Client

Kent | September 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed a better pension as my old one was not doing very well and needed more life insurance.

How did AI help you?

He advised me greatly on different products and researched as to which one would be best suited to me where I can get a maximum return from my money later in life.

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

Yes, it is working very well for me and better than I expected.

Review from Verified Client

Yorkshire | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Came into a large amount money and needed some advise on how to save/invest.

How did AI help you?

Visits me and explains in layman's terms how to invest and keeps me upto date.

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

Yes and more!!!!.

What could they have done better?

Nothing I can think of he covers everything.

Review from Verified Client

North Yorkshire | June 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To review my overall position regarding pensions with specifically a retirement age in mind. I had a frozen occupational pension that I was unsure fitted my future plans.

How did AI help you?

AI requested all relevant information from my former employer and provided a full assessment of my current position. He then looked at all other options available to me and spent time breaking down the options available to me based on my current and more importantly future requirements. With such a complex area, AL took time to make sure I was fully involved in the decision making process.

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

The outcome has provided me with peace of mind that my retirement hopes and aspirations are achievable and more importantly funded. My priorities and objectives have been met and we have agreed to review on a six monthly basis.

What could they have done better?

My objectives have been fully met and I am more than happy with the outcome. I have no hesitation in recommending AI to friends and family

Review from Verified Client

North Yorkshire | June 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The bank put me in touch with AI and when he moved to true potential I followed him there due to the good advice and work he had done for me previously.

How did AI help you?

Gave me good advice and explained how to move forward with my future financial planning.

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

Yes, but its long term I am aiming for anyway.

What could they have done better?

I can't find much to criticise as AI has always been honest about how markets react but he has always reassured me and to date has always been correct!

Review from Verified Client

Yorkshire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Change of employment.

How did AI help you?

Consolidated existing pensions.

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

Yes, positive growth in pension fund.

What could they have done better?

No criticism, great advice

Review from Verified Client

North Yorkshire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Disposable income becoming greater and receiving an inheritance. Current account earning little interest.

How did AI help you?

Helped by mapping out family and my needs if an early retirement was to be possible. All clearly understood and comprehensively discussed.

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

So far so good. I have now been retired for 1 year and I am happy with outcome to date.

What could they have done better?

Can't think of anything really. Certainly appears 'switched on' and I always feel comfortable with him.

Review from Verified Client

North Yorkshire | April 2018

★★★★★ 4.7 out of 5

Value: ★★★★★☆

Service: ★★★★★

Advice: ★★★★★

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

I needed advice on my stocks and shares investments as I was not satisfied with my previous advice and service.

How did AI help you?

AI understood my needs and that I was interested in the investment detail.

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

In the difficult market over the past few years AI has addressed the need for income against maintaining capital value, thus securing a good standard of retirement income and security.

What could they have done better?

AI has always provided a very friendly professional service, replies to communications promptly. I am totally satisfied with his advice and service

Review from Verified Client

East Riding | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Planning for retirement.

How did AI help you?

AI was very personal in his approach and spent a long time assessing our needs. We feel the relationship we have with AI is one that we can carry on long into the future as we make decisions about retirement and investing for the future of our family.

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

AI has certainly helped to make our finances work better for us, although the volatility of the stock market means our investments are moving day to day.

What could they have done better?

I'm not sure there is anything that AI could have done differently.

Review from Verified Client

North Yorkshire | April 2018

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking at maximising income form stocks & shares investments & planning for pension.

How did AI help you?

Identified better potential returns for current investments and created a longer term tax efficient financial plan,.

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

Yes, so far.

What could they have done better?

can't really think about anything

Review from Verified Client

Yorkshire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Went into self-employment and had several pensions that required review.

How did AI help you?

Helped to optimize pensions and reduce overall management costs.

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

Yes both in terms of support and financial performance from advice.

What could they have done better?

Nothing comes to mind, the support is good.

Review from Verified Client

Yorkshire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were in a position to be able to invest extra monthly cash at that time.

How did AI help you?

He was friendly, knowledgable and seemed genuinely trustworthy. We never felt under any

pressure and felt that the advice he gave us was always for our benefit.

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

Yes- were extremely happy and try to recommend him wherever possible.

What could they have done better?

Personally, I don't think AI could have done any better. We're really pleased with the service he offers. He is true to his word and has visited us yearly to update us on our financial situation. And he always tells us that if we feel like we need an extra visit we only need to call him. That is very reassuring.

Review from Verified Client

Yorkshire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Just needed financial help with everything.

How did AI help you?

AI helped us in every way he moved pensions and all investments we had under one roof which made it a lot easier and things have looked up ever since he did, he understood everything we talked about and he always explains things in a way we can understand.

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

We have seen a big change in our pensions and we have a goal and everything is working well.

Review from Verified Client

North Yorkshire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed to maximise my savings and investment.

How did AI help you?

Explained different options, changed policies, removed some policies.

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

Yes, investments are producing more.

Review from Verified Client

North Yorkshire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retrieving from work and looking at the best options for my pension pot.

How did AI help you?

AI gave advice in an easy to understand way and the fund advised is working well and the future looks good. I have had a lot of questions and AI has always been available to resolve them.

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

The Pension transfer has been working as predicted by AI so far. looking good.

What could they have done better?

AI is always available and ready to help me as required.

Review from Verified Client

North Yorkshire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pensions consolidation.

How did AI help you?

Introduced me to True potential and made everything smooth.

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

More than, the performance is/has been double to that I expected.

What could they have done better?

Nothing - continue as you are because it works!!

Review from Verified Client

East Riding | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Savings in the bank not gaining anything with low interest rates.

How did AI help you?

AI gave me sound advice for all our savings and investments.

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

Very much so. AI has been giving me sound advice for many years now, and I have never looked back.

What could they have done better?

In AI's case nothing, as the advice he has given me over the years has seen my investments increase significantly.

Review from Verified Client

London | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension planning.

How did AI help you?

Presenting options and discussing risks and benefits of each before helping me make the decision that was right for me.

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

Yes.

What could they have done better?

Nothing, AI has been very proactive in managing my pension funds

Review from Verified Client

Yorkshire | April 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I had some investments which I had for several years and which were no performing well,I had not had any independent financial advice for some time.

How did AI help you?

He reviewed all my investments and savings and advised me on some that should be sold and suggested alternatives. He arranged sales at appropriate times to avoid paying any capital gains tax and contacted the companies for current valuations and to arrange sales.

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

Yes my investments are now much more structures and reviewed regularly.

What could they have done better?

There is nothing elsel can think of that AI could have done any to better the outcome

Review from Verified Client

North Yorkshire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I won a substantial legal settlement following a road traffic accident. Also I inherited a property after the death of my parents.

How did AI help you?

Al advised me on the best way to invest my money, ensuring that I had enough money to live on.

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

The investments have made a very healthy return. My original capital has remained constant.

What could they have done better?

Nothing. We discussed in detail all the outcomes. He explains in a way that is easy to understand.

Review from Verified Client

North Yorkshire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I took early retirement and needed advice on how to invest money from redundancy and taking a lump sum out of my pension.

How did Al help you?

AL has been such a friendly and efficient advisor for myself and my husband. I now take an amount of money each month from my investment. AL transferred all my husband's pension into a much more suitable plan, which has shown very positive results. My husband wanted to retire early, so AL transferred his plan into a drawdown plan, we now enjoy our retirement and are more than happy with our financial situation. AL is always so helpful and we can contact him whenever we need to, he is also brilliant in explaining all the financial details to us.

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

Definitely.

What could they have done better?

Nothing!

Review from Verified Client

Yorkshire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed to arrange company pensions and insurance for the business owners but used him for pension advice for all the employees.

How did AI help you?

He arranged pensions, insurance and investments.

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

Yes.

What could they have done better?

Nothing that I can think of. He provided the service that we required.

Review from Verified Client

North Yorkshire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

On retirement we required financial advice and planning for the future. We also have properties in France and therefore relevant advice and forward planning was crucial to our portfolio.

How did AI help you?

AI has been very professional in all his advice and support, particularly with tax forms to fill in on retirement. Plus our financial planning for the future, including pensions and investments.

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

Absolutely! AI keeps us informed and provides the advice necessary for positive outcomes.

What could they have done better?

There is nothing that AI could have done better in our opinion! He is very well informed and able to advise on any financial planning necessary for the future.

Review from Verified Client

Kent | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to look at my pensions, investments and my insurance policies.

How did AI help you?

He found a cost effective policy that gave us the cover we needed. I save money into my pension through my company and he explained the tax implications and benefits.

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

All good so far and true to his word he is available through text and calls when I need him.
