

GEORGE KAPOSITAS

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



George Kapositas

Professional Capital

 Top Rated 2019

4.8 / 5  43 reviews

VouchedFor checks:

 FCA Regulated

 Recent Client Reviews

 Independent Financial Adviser

 Qualifications Uploaded

Services offered

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

Qualifications listed

Standard Qualifications: 1 Qualification

PFS - Member by Diploma

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

Client Reviews

George Kapositas

Professional Capital



4.8 out of 5

Review from Verified Client

West Midlands | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had several Defined Benefit Pension Pots from previous employment. None of these offered much excitement in the way of income in retirement and none offered the short and long term flexibility that i wanted going forward. I wanted some good honest advice, but not from "an Adviser" who just wanted to sell policies. I am 54 and needed the right person to help. George was highly recommended to me by a long term friend and Business Partner.

How did George help you?

My situation financially was quite complex (in my opinion) as there are several investment properties and pension funds that i really had no end goal or strategy in place. George has been very patient in obtaining all info from both my wife and myself and as a result, has helped us formulate a plan that offers both flexibility for now and in the future. We now are 100% clear on our short and longer term financial plans.

Have you seen the outcome you were hoping for?

Yes, very much so. It is early days, but both of us have been very impressed with George's professionalism and constant attention to detail. We are made to feel like we are his most important customers and that he has a real pleasure in advising us to achieve the goal.

What could they have done better?

We both cannot think of any area that could have been done better. Unfortunately due to the current Covid-19 situation, we have been unable to meet face to face which would have been nice, but i am sure that will happen soon.

Review from Verified Client

Shropshire | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Wanted to ensure that our future financial needs and objectives would be met.

How did George help you?

Provided a detailed overview and took the time to explain his findings

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

West Midlands | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Coming to 55 years old

How did George help you?

Pension advise and debt advise

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing was very good

Review from Verified Client

West Midlands | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

being made redundant at 65, and not getting my state pension till aged 66, i needed quality financial advice

How did George help you?

he showed me what options i had going forward, with graphs and actual projections, with my private pensions, and savings.

Have you seen the outcome you were hoping for?

yes, still being sorted, but George clearly showed me what needed to be done, without all the jargon going over my head.he made it easy to understand

What could they have done better?

No, i felt i was in excellct safe hands, and my money was safe.

Review from Verified Client

West Midlands | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted expert advice and a dedicated plan to reach my retirement goals

How did George help you?

Very detailed research into my current provision, and then giving me a simple but clear explanation of the best way forward after taking my views on board

Have you seen the outcome you were hoping for?

In the most difficult year imaginable with Covid, I am absolutely delighted that my fund has not only grown substantially to cover the initial charges but also to a point where I am in profit from the initial transfer

Review from Verified Client

West Midlands | September 2020

★★★★★ 5 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★

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

Pension drawdown options would only be allowed via an IFA.

How did George help you?

George examined my financial requirements as I entered retirement and provided me with detailed projections for various pension options.

Have you seen the outcome you were hoping for?

George has provided me with short and medium term pension/investment advice which gives me confidence of a regular sufficient income stream that is both variable and low risk. Longer term advice suggests liquid funds at 95

What could they have done better?

Very little. George provided a very professional, detailed and personal service and focused primarily on my situation and requirements.

Review from Verified Client

West Midlands | September 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Advice on upcoming retirement

How did George help you?

Gave advice and offered various options

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Midlands | September 2020

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Sorting out my finances for retirement

How did George help you?

George compared the value of my final salary pension being left as it was against a transfer to another pension provider, taking in account risks and benefits before advising me accordingly, and explaining the reasons for his decision.

Have you seen the outcome you were hoping for?

Yes, I am happy that I will have the finances I want in my retirement! I don't know. George sent me several forms to complete detailing views risks, etc, and discussed my answers in detail before making his recommendations and explaining why

Review from Verified Client

Shropshire | August 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking for pension advice & retirement plan

How did George help you?

He looked at all my personal finances & pensions, collated all the information explained everything in clear detail & made a plan to see me through my retirement years.

Have you seen the outcome you were hoping for?

Yes, had an expectation of what I wanted, George listened, gave me various options

What could they have done better?

George is professional & also gives a very personal service (very rare these days) would

highly recommend him

Review from Verified Client

West Midlands | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To invest my pensions

How did George help you?

Arranged and consolidated my pensions, advised on my financial status

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing, was very happy with advice and help

Review from Verified Client

West Midlands | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Transfer of pension funds.

How did George help you?

He was able to manage the transfer of 2 particular funds form me.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing, George has provided excellent financial advice.

Review from Verified Client

West Midlands | June 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Looking to retire soon so getting all my pensions together and looking at what I can expect weekly and monthly etc.

How did George help you?

He looked at all my pensions and collated all the information regarding how much lump sum I can take and what my monthly pension will be compared to my outgoings.

Have you seen the outcome you were hoping for?

I had an expectation of what I wanted and George listened to what that was and gave me several options which I can now look forward to my retirement.

What could they have done better?

Was happy with the service

Review from Verified Client

West Midlands | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

wanted to look at ways of consolidating my pensions to get the best returns and to provide for a secure future.

How did George help you?

He has now arranged my pensions to be amalgamated and for me to be able to draw-down on them.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Nothing at this moment in time.

Review from Verified Client

West Midlands | April 2020

★★★★★ 5 out of 5

Value: ★★★★★

Service: ★★★★★

Advice: ★★★★★

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

Due to ill health had to retire at 55.

How did George help you?

Explained the many options that were available for me.collated my pensions into one pot.and built a portfolio to suit the income I required.

Have you seen the outcome you were hoping for?

The portfolio built for me has provided the income I need and cash sums when I needed it with out reducing my main investments.

Review from Verified Client

West Midlands | April 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

When I could not find good adviser around my area.

How did George help you?

He had few meetings with me and my sons.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

N/A

Review from Verified Client

West Midlands | February 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to deal direct with an adviser when organizing my pension and wanting financial advice.

How did George help you?

He did it all! Explained everything clearly when changing my pension provider and all I had to do was sign the paper work. He was able to arrange our meetings around my working hours so no time was lost from work. He kept me updated all through the process and I will deferentially continue to use his expertise in the future.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing I'm very happy with the service I have received.

Review from Verified Client

West Midlands | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

drawdown at 55, pension advicearrang

How did George help you?

Arranged my drawdown and advised me on pension's

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Midlands | January 2020

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking to transfer out a final salary pension

How did George help you?

Explained in detail the pros and cons and made sure I was 100% about my decision.

Have you seen the outcome you were hoping for?

not yet, time will tell.

Review from Verified Client

West Midlands | January 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to review the pensions I had.

How did George help you?

George viewed my personal savings and pensions and advised on a more appropriate way forward.

Have you seen the outcome you were hoping for?

This change only took place in October 2019 so it is too soon to say.

What could they have done better?

I felt that at this moment in time George reviewed my financial circumstances and offered advice accordingly, therefore I have no suggestion for improvement as I feel George dealt appropriately with my issues this time.

Review from Verified Client

West Midlands | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

i am looking at retiring this year 2020

How did George help you?

we are in the early stages of sorting my pensions out

Have you seen the outcome you were hoping for?

not yet

What could they have done better?

offer a home visit as sometimes i am restricted at getting to Birmingham when at work

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?

Pension advice

How did George help you?

he arranged for both mine and my late wifes pension to be moved into a private fund

Have you seen the outcome you were hoping for?

yes in many ways

What could they have done better?

Not sure there are any George is always available to talk and a give me advise

Review from Verified Client

Worcestershire | September 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

As I am approaching retirement I realised the importance of managing my hard earned money into the future

How did George help you?

Mr. George Kapositas was very thorough in his handling of my circumstances and in this world we now live I felt that Mr. Kapositas was totally trustworthy

Have you seen the outcome you were hoping for?

Yes I have

What could they have done better?

I didn't think that Mr. Kapositas could have done any more. I was kept informed of progress at all times

Review from Verified Client

Warwickshire | April 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension review/advice

How did George help you?

He consolidated my small pensions and reinvested in to a new pension scheme which offered a better return

Have you seen the outcome you were hoping for?

The outcome of a professional service to address my pension worries - yesThe outcome of a better pension pay out later in life - I have no doubts at all

What could they have done better?

Nothing. He explained pensions and investments in to a language I could understand and related to.

Review from Verified Client

Warwickshire | February 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Just time to look at my future and my income status.

How did George help you?

He initially gave sound pension advice based on what I had already invested and supported me with transfers and combining of old pension funds. Recently he advised me with releasing some of my pension fund.

Have you seen the outcome you were hoping for?

Yes definitely.

What could they have done better?

Nothing, he has always been honest and helpful.

Review from Verified Client

Surrey | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have been a long standing of George and part of our annual review we examined the options of final salary scheme

How did George help you?

Very informative and understanding meetings

Have you seen the outcome you were hoping for?

Yes because now I can retire early

What could they have done better?

I can't think of anything

Review from Verified Client

Sussex | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was referred to George by a friend

How did George help you?

George was very analytical and went through advantages and disadvantages of each option. I decided because of this flexibility

Have you seen the outcome you were hoping for?

Yes, I now own the asset and if anything should happen to me my pension should go to my family

What could they have done better?

Nothing , everything was very useful

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 wanted to review my retirement strategy

How did George help you?

George explained all pros and cons of FS Pensions versus private plans so I made an informal decision

Have you seen the outcome you were hoping for?

Yes, I now understand my pensions better

What could they have done better?

Maybe produce less paperwork

Review from Verified Client

Powys | 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 frozen pensions and was concerned that they would not deliver the best benefits or value.

How did George help you?

George reviewed my life stage and lifestyle and finances and proposed a plan to make best use of my pension investments to maximise my pension income.

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

I have seen the plan swing into place but it will be some years until I expect to see the outcome.

What could they have done better?

Less paper, George came armed with supporting documentation to illustrate the options available and identify the likely outcomes but that resulted in quite a substantial dossier.

Review from Verified Client

West Midlands | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wished to take my money out of my pension.

How did George help you?

He put things in plain English and explained all my options.

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

Yes and more he was very helpful.

What could they have done better?

No he went though everything I needed to know

Review from Verified Client

West Midlands | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Taking lump sum from my pension.

How did George help you?

George was very clear and told me the way forward.

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

Yes.

What could they have done better?

N/A.

Review from Verified Client

West Midlands | October 2018

★★★★☆ 4.3 out of 5

Value: ★★★★★

Service: ★★★★★

Advice: ★★★★★

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

To release a lump sum from my pension.

How did George help you?

Yes and he dealt with it very promptly.

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

Yes.

What could they have done better?

I am happy with how he dealt with it

Review from Verified Client

West Midlands | August 2018

★ ★ ★ ☆ ☆ 3.3 out of 5

Advice: ★ ★ ★ ★ ☆

Service: ★ ★ ★ ★ ☆

Value: ★ ★ ☆ ☆ ☆

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

Had 4 private pensions and have retired at 60.

How did George help you?

George explained the pro's and Con's of how best to go forward and put me right on some mad cap ideas that I had.

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

I am still waiting for news on 3 pensions (small) and still sitting on the fence regarding my final salary pension. George has not tried to hurry or push me for closure on this.

What could they have done better?

Not applicable

Review from Verified Client

Staffordshire | July 2018

★ ★ ★ ★ ★ 5 out of 5

Advice: ★ ★ ★ ★ ★

Service: ★ ★ ★ ★ ★

Value: ★ ★ ★ ★ ★

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

To release a final salary pension.

How did George help you?

Recommended.

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

Yez.

What could they have done better?

Nothing

Review from Verified Client

Warwickshire | February 2018

★★★★☆ 4 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★

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

I am looking at the options for the final few years of my working life and assessing my needs for retirement.

How did George help you?

George brought us up-to-speed with the options available for maximising the pension plans we have in place. We were very short on insight before this and were able to make decisions that would never have been apparent beforehand.

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

Plans in place, but we haven't reached the outcome yet.

Review from Verified Client

Bristol | February 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To transfer from one pension scheme to another.

How did George help you?

George helped by advising me as to what other products were on the market, also obtaining a tax free lump sum.

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

Yes.

Review from Verified Client

West Midlands | February 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★

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

Pension advice.

How did George help you?

George explained in away that we understood more about how our pensions could work for us.

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

Yes.

What could they have done better?

Nothing more. As we now understand more after talking to George

Review from Verified Client

West Midlands | January 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I wanted to take 25% out of my pension after moving to Royal London which I was advised to do so.

How did George help you?

George took on the task to reinvest my money and help me take out 25% of my draw down pension.

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

Yes.

What could they have done better?

I feel that in the earlier stages of my consultation I could have a look at the bigger market place for my investments than the one proposed. However I do trust George in his choice.

Review from Verified Client

West Midlands | July 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To get help & advice on pensions.

How did George help you?

He was very helpful and knowledgeable and gave a good explanation of the pros and cons of transferring pensions.

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

Yes.

What could they have done better?

I really can't think of anything he could have done better. I received excellent service and advice

Review from Verified Client

West Midlands | July 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To make sure we have enough money to last us through retirement.

How did George help you?

He explained all the for and against in layman's terms so we could understand exactly what we were doing which put our minds at rest.

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

Yes we have and we are very pleased.

What could they have done better?

Don't think he could do anything any better made us feel at ease and explained everything

brilliantly.

Review from Verified Client

Lancashire | July 2017

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★

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

Tranfer of pension.

How did George help you?

Advised me & transferred pension.

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

Not yet.

Review from Verified Client

West Midlands | June 2017

★★★★★ 4.7 out of 5

Advice: ★★★★★

Value: ★★★★★

Service: ★★★★★☆

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

I wanted to sort my pension out.

How did George help you?

George had my pension details and helped me move it in the right direction for my circumstances.

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

Obviously he can't see into the future but hopefully the advice is on the right track for my needs.

What could they have done better?

I don't think George could of done any more.he put me at ease and explained every thing thoroughly

Review from Verified Client

West Midlands | May 2017

★★★★★ 5 out of 5

Service: ★★★★★

Value: ★★★★★

Advice: ★★★★★

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

Retirement.

How did George help you?

Clarified my existing pension arrangements and proposed an alternative solution - which I have implemented.

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

Potentially, yes, but too early to tell for certain.

What could they have done better?

Assume the client knows less about financial planning than you might at first think.

Review from Verified Client

West Midlands | April 2017

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

A simple 'Health Check' of my pension plans to assess the growth of my funds.

How did George help you?

He assessed my pension plans and managed to improve on my funds with a better product from my existing provider.

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

Yes, I now have a better return on my investments.

Review from Verified Client

West Midlands | March 2017

★★★★★ 5 out of 5

Service: ★★★★★

Value: ★★★★★

Advice: ★★★★★

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

I was looking to transfer my private pension to another provider as I was dissatisfied with the lack of advise and personal contact from a financial advisor.

How did George help you?

He successfully transfered my pension to another provider very quickly and without any fuss.

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

Yes I am very happy on the return on my investment.

Review from Verified Client

West Midlands | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

George Kapositas was a representative of the company to whom I paid my pension contributions over the years of my self employment as a solicitor and just before my retirement in 2001 he set up his own company Professional Capital to advise Professionals on their financial affairs and I needed advice on how to manage my pension fund.

How did George help you?

From 2001 to date he has managed and selected funds for my pension fund arranged for sale of the fund and reinvestment in an annuity and set up 3 Discretionary Trusts and selected funds for them and arranged for me to receive income from them free of tax.

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

Yes. The return on investments made has been outstanding.

What could they have done better?

I have always accepted the advice given and do not believe that George Kapositas could have done any better with it.

Review from Verified Client

West Midlands | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were let down by financial adviser last year, and were looking for a trustworthy professional. George was recommended through a lifelong friend as we were cautious, considering what had happened.

How did George help you?

George was very thorough asking us what we wanted and expected from the first meeting. He was very patient in explaining our various options and their pros and cons, no question was considered trivial and any jargon was explained in plain English.

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

We were pleasantly surprised at how quickly the documents were prepared and the process of transfer began. By withdrawing the 25% of my pension and re-investing we have paid off our mortgage and other debts. We have received all our documents off the new pension scheme, and are happy with the outcome.

What could they have done better?

I don't think so, George was very straightforward and explained the reasons for his choices, he put us at ease, and was relaxed and was prepared to explain things time and again until we understood.

Review from Verified Client

West Midlands | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Review of numerous different pensions.

How did George help you?

Very thorough, moved them all into 1.

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

Yes, regular updates.

Review from Verified Client

Northamptonshire | February 2017

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

12 years ago after paying off our mortgage, taking early retirement and drawing on my 40 years of company pension contributions I did some contracting work at a former colleague's company. He used George for his business and personal financial advice so I asked George to advise me in a number of areas too.

How did George help you?

As non-financial people my wife and I needed and received guidance that we could depend upon with confidence to maximise our financial assets. We received advice on: investments, including additional personal pensions and ISAs; minimising tax; inheritance tax; wills and trusts.

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

Yes, because with no advice I guess our money above ISA limits would be in low interest savings accounts and/or buy to rent properties.

What could they have done better?

If I knew the answer to this question I wouldn't have needed the advice!

Review from Verified Client

Peeblesshire | January 2017

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Aged 59 I needed to review the various pension pots I had, also seeking to prepare for early retirement/redundancy. Also we were looking to invest in a second property from the pension pot.

How did George help you?

Had a series of meetings with George where he established our aims, echo'd these back and challenged to ensure the full details were agreed. George gave an initial view which helped us to establish our route forward. He also gave considerable information on the choices and explained the various illustrations. Finally George set up the new pension product to meet our requirements.

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

Yes, initially the lump sum we required has been released and the remainder has been invested and shown an immediate return (within 2 months).

What could they have done better?

Can't think of any constructive comments - which is unusual for me. Any more information would have been overload - less would leave me feeling short-changed - I am happy I have the evidence of a job efficiently executed as promised. Maybe a regular update to show progress being made.

Review from Verified Client

West Midlands | January 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We required advice regarding several pension accounts.

How did George help you?

He talked us through our options explaining everything and gave good sound advice.

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

Yes, we are more financially secure.

What could they have done better?

Nothing, George is totally honest and reliable and explains everything.

Review from Verified Client

West Midlands | January 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was due to retire from work and wanted to ensure that maximised my pension funds.

How did George help you?

George provided very thorough advice and clearly explained all of the options available to me in a very professional and friendly manner.

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

The outcome has exceeded my expectations.

What could they have done better?

I have no suggestions, my experience with George was everything that I needed.

Review from Verified Client

West Midlands | January 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed help with my pension scheme and an inheritance.

How did George help you?

He watched my pension plan until it was at a point where it was sensible to change it and helped me set up a trust fund for my son with the inheritance I received.

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

I was very pleased with George's recommendations and they were all really clearly explained. I now feel confident that I will receive a very good pension when I retire and that my son will benefit also.

What could they have done better?

I really don't think George could have done any better. He kept me informed at all levels and acted quickly on my behalf. I am very pleased with all he has done with my finances and now feel very safe financially

Review from Verified Client

West Midlands | June 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was totally confused when I received my pension details so I contacted George and arranged a meeting with my wife present and he explained all the information and answered our questions and made sure we understood what was explained, both my wife and I felt totally comfortable with the way it was explained.

How did George help you?

He explained all the options that were available to me and printed information and reports which he went over in detail and only continued when he was sure we understood the information.

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

Yes very happy so far.

What could they have done better?

George did every thing possible and it did not matter how long it took or how often he went over things until he was sure we fully understood the information given and advised us to contact him at any time if we were unsure or had questions that concerned us

Review from Verified Client

West Midlands | June 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a phone call which was very useful.

How did George help you?

With advice and very helpful.

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

Yes i have.

What could they have done better?

George couldnt do no more than what he was doing

Review from Verified Client

Surrey | June 2016

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed some advice for investment and Pensions that prompted me to contact George.

How did George help you?

He was able to look at my requirements and draft the best possible option for me.

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

Yes it has been very successful so far for both investment and pensions.

Review from Verified Client

West Midlands | June 2016

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

move pension.

How did George help you?

George moved my pension to a draw down.

What is your current situation? 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 | June 2016

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

George contacted me whilst I was running a small business and needed help with my investment and pension requirements.

How did George help you?

He gave me the advice I needed to make the right decisions concerning my future, gave me clear and precise advice and provided the knowledge of what risks are involved with all investments and at what level.

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

I don't think that I could have had and still have a better financial advisor than George and rely on his judgements to this day.

Review from Verified Client

Midlothian | June 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was considering transfer of a defined benefit pension.

How did George help you?

George went through all the things I should consider, asked what I was looking for and what was important to me, conducted his analysis, explained all this to me very thoroughly and implemented my plan accordingly.

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

Yes, my plan is up and running. The whole process was smooth and straightforward, exactly what I was looking for.
