

SIMON MILLWARD

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



Simon Millward

Mercia Financial Planning Ltd



Top Rated 2020

4.9 / 5 ★★★★★ 85 reviews

VouchedFor checks:

- ✓ FCA Authorised
- ✓ Recent Client Reviews
- ✓ Independent Financial Adviser
- ✓ Qualifications Uploaded
- ✓ Positive First Impressions

Services offered

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

Qualifications listed

Standard Qualifications: 4 Qualifications

PFS - Member by Certificate

CII - Mortgage Advice Qualification

CII - Diploma in Financial Planning

CII - Certificate in Financial Planning & Long-Term Care Insurance

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

Client Reviews

Simon Millward

Mercia Financial Planning Ltd



4.9 out of 5

Review from Verified Client

Warwickshire | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Simon helped you since your last review?

He has provided regular monitoring and updates throughout the turmoil caused by the Coronavirus to ensure that my pension funds are faring as well as possible during the crisis.

Review from Verified Client

West Midlands | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Simon helped you since your last review?

Simon keeps in regular contact to keep abreast of our investments. Most welcome in these trying times.

Review from Verified Client

Oxfordshire | October 2020

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Simon helped you since your last review?

Simon kept us fully updated during lockdown and has let us know that we can contact him with queries whenever we need to.

Review from Verified Client

Oxfordshire | October 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

How has Simon helped you since your last review?

Annual review of pension provision

Review from Verified Client

Warwickshire | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Simon helped you since your last review?

With Simon's help and advice, all my separate pension pots have since been consolidated such that there is now a much better Investment Plan in place. Having since taken early retirement, Simon has provided excellent advice and guidance as to the most efficient route that we should be taking in releasing funds from our savings and pension pots. This in turn has given us much confidence for the future, and we look forward to Simon's ongoing assistance and support accordingly.

Review from Verified Client

Cumbria | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Simon helped you since your last review?

Has kept me informed of the market and its performance, especially worrying in a time of a pandemic and Brexit

Review from Verified Client

Cumbria | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Simon helped you since your last review?

Simon has continued to support us with pension transfers and, thanks to his advice, we are now happily retired and confident in our financial investments.

Review from Verified Client

Warwickshire | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Simon helped you since your last review?

Kept us advised of best way forward during uncertain times

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?

We needed advising if we could afford to retire following an offer of voluntary redundancy at the workplace.

How did Simon help you?

Simon reviewed our savings and investments, worked out what our outgoings were and then

advised on our options.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

I'm not sure that there is anything. Simon has taken us through every stage of the process, explained everything really well, done all of the donkey work with the transferring of the investments and savings to products that will give us a better return than we were getting. He's advised us when to start taking an income and generally kept us really involved in the whole of the process.

Review from Verified Client

Northamptonshire | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The transferring of my pension from a company pot into an investment.

How did Simon help you?

Helped me carry out the transfer and also verly clearly explained the process and how i can understand and interact with it going forward.

Have you seen the outcome you were hoping for?

I have.

What could they have done better?

I cant think of anything, all my questions and quieries have been very clearly and helpfully answered and ive not come across and issue Simon couldnt help with.

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?

Deciding to move to a 40% contract, on a flexible retirement scheme

How did Simon help you?

Simon advised me on the options I had available to me with my combination of pensions, wrote to the USS and helped me engage with my other pensions and worked out the most advantageous route for me to take given my circumstances, He set up, and took on the management of, an investment portfolio. I can honestly say I would not have known how to navigate the complexity of it all and make the most of my options without him. Throughout Simon was exceptionally clear, well-informed, pro-active, supportive and helpful, and a great pleasure to deal with. I could not recommend someone more highly.

Have you seen the outcome you were hoping for?

The outcome far exceeded my expectations. I expected my monthly income to drop significantly, in fact it barely has, and I now have investments I never had before. The process, too, was much easier and straightforward than I expected --all thanks to Simon's knowledgeable and clear advice and guidance.

What could they have done better?

Nothing--as noted, Simon's advice and help far exceeded my expectations and I cannot think of anything that would have improved these.

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?

We were both considering applying to take voluntary redundancy and needed to establish whether this was a viable option

How did Simon help you?

Detailed review of all our finances, including pensions, savings and investments, expected outgoings/spending for the following 6 years to state retirement age. He then advised on how to consolidate and simplify our portfolio and advised that we were in a position to take the redundancy and retire. When our application for voluntary redundancy was accepted he then managed the transition to the consolidated portfolio.

Have you seen the outcome you were hoping for?

Yes. The pension funds and investments are performing as expected and ongoing support is invaluable in achieving a tax free income.

What could they have done better?

Can't think of anything he could have done better, we've been very impressed and more than satisfied. Very professional.

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?

Husband and I have got to that stage at life where want to consider out options so wanted to understand our asset value and how they could best work for us!

How did Simon help you?

Explained to us our options and ensured we considered and understood the implications of what we decided to do!

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing. Its a lot to take in but Simon was very patient in explaining, what for us was a completely ne world!

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?

Impending retirement

How did Simon help you?

Clear review of all options

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Midlands | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

On the passing of my husband

How did Simon help you?

Helped to explain options available to me in investing my late husbands lump sum pension.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

N/a

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?

I didn't have any pension provision in place

How did Simon help you?

He organised a pension and investment ias

Have you seen the outcome you were hoping for?

Yes, very much so

What could they have done better?

Nothing really.

Review from Verified Client

Oxfordshire | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to invest some of my pension lump sum.

How did Simon help you?

By explaining everything clearly so I could understand the pluses and minuses of the investments.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

I do not know enough about investing to answer this question but Simon has always listened to my questions and spent time making sure I am happy with his answers.

Review from Verified Client

Oxfordshire | November 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Financial difficulties

How did Simon help you?

Simon has been a huge help in sorting out my finances

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Warwickshire | October 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

We are at an age where we are approaching retirement so needed help / advice with our pensions

How did Simon help you?

Simon visited to discuss our pension requirements and researched best options for us

Have you seen the outcome you were hoping for?

We are very happy with Simon's service and advice

What could they have done better?

Its difficult to think of anything that could have been done better.

Review from Verified Client

West Midlands | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To maximise savings and to invest wisely my retirement lump sum.

How did Simon help you?

Simon is very knowledgable and explains the options clearly. I feel confident that he is giving me very good advice as he takes time to talk to you and understand your particular circumstances.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

I am really happy with the service I get from Simon. He is the expert and I went to him as I

did not want to invest money without getting advice from someone who knows and understands the markets.

Review from Verified Client

Warwickshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed advice

How did Simon help you?

Simon was very helpful, explained things clearly and continues to provide great advice as / when things change.

Have you seen the outcome you were hoping for?

yes

Review from Verified Client

Warwickshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Requested an update to my mortgage as the fixed period was up, and having a help to buy scheme and a contractor easier for advice

How did Simon help you?

He listened to what i needed mortgage wise and my circumstances, looking for the best way to pay back the mortgage at a cheaper rate

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing was friendly and helpful

Review from Verified Client

Northamptonshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension transfer.

How did Simon help you?

Advice on where to invest and tax free lump sum.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Nothing to be honest. His advice was spot on for our requirements.

Review from Verified Client

Warwickshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

A couple of investment policies matured and we were unsure how to best invest them. Also wanted to consolidate and obtain advice on pensions. Simon was highly recommended to us by a work colleague.

How did Simon help you?

Discussed everything in a friendly and "easy to understand" manner. Did not feel under pressure in anyway. Was very knowledgeable in his field and felt comfortable with his advice. Always there at the end of an email.

Have you seen the outcome you were hoping for?

Hopefully so. Does seem to have our best interest at heart.

Review from Verified Client

Warwickshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking to put life cover in place.

How did Simon help you?

Sound advice and helped us to review our options given our personal circumstances.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Simon was very helpful and patient. He gave us a few options to consider and there was no hard sell which made the process stress free.

Review from Verified Client

Warwickshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Life cover

How did Simon help you?

Helped us get life cover. was friendly and patient.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing.

Review from Verified Client

Warwickshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Wanting to consolidate number of pension schemes from multiple employers. Wanted to ensure the best option for long term security.

How did Simon help you?

Explored products, options, ensured he understood my short term and long term needs and preferences, explained options really well and impact of decisions I needed to make. Took specialist advice where he needed to.

Have you seen the outcome you were hoping for?

Yes - very happy with current position.

What could they have done better?

N/a

Review from Verified Client

Warwickshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a number of pension 'pots' that had accumulated during the course of my career, and in order to gain an understanding as to my potential "earnings" during my forthcoming retirement, I wanted to rationalise the situation and transfer all my separate 'pots' into just one.

How did Simon help you?

Simon met with my wife and myself, and explained how best to deal with the above situation. Simon then guided us through the process such that our pension 'pot' is now held by just one organisation which is proving to be most efficient as far as our finances are concerned.

Have you seen the outcome you were hoping for?

Yes we have seen the outcome we were hoping for so far, so good.

What could they have done better?

Taking into account our experiences with Simon so far, I am doubtful as to whether there could be an improvement on the service we have received so far. Simon has been extremely professional and thorough throughout. Whenever we have had any queries or concerns, based upon the information/advice given to us, Simon has always been available to further discuss the matter to ensure we fully understand.

Review from Verified Client

Warwickshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wished to ensure that my pension pot will generate the best return.

How did Simon help you?

He reviewed my circumstances and options and presented a scheme with which I am very happy.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Nothing, so far.

Review from Verified Client

Northamptonshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to review all my finances and to look at what I was likely to receive when I decided

to retire. Also both my wife and I needed some financial planning as we were in a position that our family had left home and we wanted to ensure we were doing everything to benefit us in the future. We needed to consider inheritance implications and what would happen if either one of us died.

How did Simon help you?

Simon spent the time with us reviewing our requirements and has helped us with our retirement plans. He completed a full review and understood our needs fully. Simon was excellent in explaining the regulations and rules to us and has put us in control of our investments and financial planning. He understood what investments we were comfortable with and factored this into our plans. He has been in contact on several occasions and we have had an annual review and catch up on our plans. He has been there if we have had any worries at all. Due to his fantastic service and advice I have had no hesitation in recommending him and passing his details on. I have found the reports that he has provided easy to read and understand. There has to be a certain amount of technical data and he made sure we had a full understanding and taking in all our requirements. We are able to go on line and check the latest position of our investments. We also have the confidence that we can contact him at anytime should we need any verification at all or are concerned in anyway. Simon was very open and honest with us and we had the confidence to discuss everything with him so he had the complete picture of what we wanted for the future.

Have you seen the outcome you were hoping for?

Both of our investment plans have faired well considering the financial climate and we are more than happy with our outcomes. We feel in control of our future and have the knowledge that we also have some inheritance planning in place.

What could they have done better?

I have been so satisfied with the service and professional advice that was given I am not sure that there is anything he could have done differently. I found him very knowledgeable, polite and very professional. We know that we can contact him anytime we have questions or instructions and he always contacts us if there is anything that may affect our plans.

Review from Verified Client

West Midlands | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement

How did Simon help you?

Clearly and concisely explained the options available to me and supported my wife and I throughout the whole process.

Have you seen the outcome you were hoping for?

Definitely yes.

What could they have done better?

All of our queries and requests have always been handled quickly and professionally so nothing could have been done better.

Review from Verified Client

Oxfordshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had set up my own business and was needing advice on setting up a new pension for my new circumstances

How did Simon help you?

Simon gave advice on the whole current pension landscape, where our existing pensions sat within that landscape and how they might now be put to better use, rather than starting up a new pension. Once we had decided to follow Simon's advice, he then arranged for transfers to new pensions and kept us up to date on the process.

Have you seen the outcome you were hoping for?

We have seen a better outcome than we had hoped for, as without Simon's advice on the wider pension landscape, we wouldn't have known about all of the options open to us and would not have had as beneficial an outcome as we have had.

What could they have done better?

Can't think of anything

Review from Verified Client

Warwickshire | October 2019

★★★★★ 5 out of 5

Value: ★★★★★

Service: ★★★★★

Advice: ★★★★★

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

We needed advice to set up a pension as we had never done this before, we also wanted a new quote for life insurance as our cover wasn't sufficient.

How did Simon help you?

He come to our house and our office, he worked around us and was very flexible when arranging to meet. We felt well informed after our meetings, he gave us some great advice.

Have you seen the outcome you were hoping for?

Yes, very pleased.

What could they have done better?

Nothing.

Review from Verified Client

Oxfordshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My husband and I both had various frozen pensions and not much idea of how much we would have to live on when we retired. We also wondered about how we could help our children when we get older.

How did Simon help you?

Simon reviewed our pensions and explained the benefits of flexible access. He arranged very advantageous pension transfers for us and explained the advantages of paying into these new pension plans.

Have you seen the outcome you were hoping for?

We are very pleased with the advice and clear explanations Simon gave us and can see by looking at the figures that we made the right choice in following his advice.

What could they have done better?

Simon took the time to answer our many questions and was happy to re-visit us and answer further queries. We know that we can telephone or email whenever we have questions or instructions and that he will advise us of anything that may affect our plans. visiting us whenever we wish. I cannot think of anything he could have done better.

Review from Verified Client

Northamptonshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Investment planning for both retirement and the best place to put funds from the sale of our property, prior to us purchasing our next home. In addition we wanted to look at our pension provision and potential to move our pensions into a personal plan.

How did Simon help you?

Simon guided us through the pros and cons of various investments in a very clear and organised way. We feel very comfortable that he knows exactly what he is talking about and the products that suit our needs.

Have you seen the outcome you were hoping for?

100% there have been no unexpected surprises at all. I think that if you listen carefully to a good financial adviser and ask the right questions of them then there should not be any surprises. Simon does an excellent job of that.

What could they have done better?

Having been in the financial services industry in the past and having worked alongside financial advisers myself, I know how good Simon is at the job that he does. He is particularly good with his explanations. I can't really fault him as I have not experienced any issues or surprises and am totally comfortable he knows me and my wife as individuals. It says it all when we decided to recommend him to another friend of ours.

Review from Verified Client

Cumbria | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

looking to retire early

How did Simon help you?

Went through our finances, discovered pensions that i didn't know i had and presented it in a very clear and easy to understand format.

Have you seen the outcome you were hoping for?

The outcome was better than i expected.

What could they have done better?

Can't really think of anything..

Review from Verified Client

Warwickshire | October 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 release my pension from my work place

How did Simon help you?

Simon showed us the benefits of transferring my pension out of the company I worked for and into our own flexible account

Have you seen the outcome you were hoping for?

Yes the outcome has been a success

What could they have done better?

I really don't think Simon could have done anything better for us at all

Review from Verified Client

Northamptonshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement

How did Simon help you?

Assessed our financial situation listened to our plans and objectives. Arranged transfer of existing drawdown arrangements which we had left in default low performing funds. Was very hard working and persistent and made the necessary complaints on our behalf with a previous employer who was EXTREMELY tardy in arranging transfer. We had neither the knowledge or resilience to deal with this matter ourselves. Simon kept us fully informed at all times.

Have you seen the outcome you were hoping for?

Yes very much so.

What could they have done better?

Use larger print on some of the documentation ie: phone numbers

Review from Verified Client

Warwickshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

complex situation, several businesses, properties etc

How did Simon help you?

good analysis of our situation, set things up to our advantage, moved things to better providers etc. Simon set things up well and has held regular reviews with us (he drives the process luckily). He is also there when needed on an ad-hoc basis.

Have you seen the outcome you were hoping for?

yes - as definitely helped us achieve our life goals and made great recommendations. Our

investments have delivered good returns in a very volatile market

What could they have done better?

can't think of anything

Review from Verified Client

Cumbria | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My Husband and I were looking to take early retirement and needed to ensure that our money was working effectively

How did Simon help you?

Simon gave us plain simple advice on how we could invest our savings given our circumstances and also how we could ensure that our pensions were providing the best benefits

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Warwickshire | 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 release some money from one of my pensions.

How did Simon help you?

Simon looked at the situation regarding my pension plans and explained in every detail the conditions, circumstances and consequences of cashing in one of my pension plans. Having told Simon it was something I had to do, Simon then worked on my behalf to ensure it had as minimal effect on my pension and went through all my pension options. I can't emphasise

enough how thorough, hard working and professional Simon was. His knowledge on this subject was absolute. I would have absolutely no hesitation in recommending Simon. If anyone is looking for a friendly, totally professional ifa with expert knowledge who will work tirelessly on your behalf, then look no further than Simon Millward.

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

The process is in place with the outcome I was hoping for imminent.

What could they have done better?

Absolutely nothing, Simon was everything I'd hoped for and more

Review from Verified Client

Outside UK | December 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Repatriating back to Australia and looking to consolidate my UK pension interests.

How did Simon help you?

Simon provided impartial advice in/around the consolidation of my pension assets. A significant decision needed to be made with my final salary pension, and Simon provided me with the required information, thus enabling me to make an informed decision.

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

Very much so - All my assets are now in a single high performing fund.

What could they have done better?

Nothing in my case - Simon offered a true turn key service

Review from Verified Client

Warwickshire | November 2017

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I already had an adviser, but was not happy with the service I was receiving. Simon was recommended by my accountant.

How did Simon help you?

He undertook a thorough review of my pension and investments, and recommended changes.

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

We are only at the start of the relationship, but I am more than happy with the advice and service so far.

Review from Verified Client

Warwickshire | November 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Whilst I was already obtaining advice from a Financial Advisor, I felt that I was not gaining the full benefit of same. The main reason was due to the location of the Advisor concerned - i.e. Cheshire. I felt I needed to rationalise my present Pensions plans, and at the same time enjoy being able to discuss same "face to face".

How did Simon help you?

Simon Millward has made a number of home visits, during which he listened to our requirements, and subsequently amended our current arrangements such that they have now been dramatically improved upon. Simon has made a point of ensuring our full understanding of the changes needed, and has gained our confidence in doing so accordingly. We now have all our Pension plans located with one provider, and our Savings placed such that there is a more even spread of risk.

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

We are only just beginning to see the outcome, following our change of Financial Advisor. We are hopeful that the trend will continue. We are certainly happy with the recommendations provided so far.

What could they have done better?

From the experience enjoyed so far, I would have no suggestion as to what Simon could have done better. His manner so far has been first class, and as per my comments above; we now

have more confidence in where our finances are currently located. All explanations made by Simon have been very clear and concise, and it is reassuring to know that he is contactable, and also local to us should we need any interim face-to-face meetings.

Review from Verified Client

Staffordshire | November 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Inheritance and pensions and the right place to invest.

How did Simon help you?

Step by step advice. Giving time and consideration at all times.

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

Yes.

What could they have done better?

Nothing. Absolutely perfect

Review from Verified Client

Warwickshire | June 2017

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Nearing retirement and needed to understand our options regarding pensions and savings.

How did Simon help you?

Gained an understanding of our current pensions and savings and gave us recommendations on the best way forward.

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

Yes we now have an understanding of how our pensions/investments will provide us with a secure retirement.

What could they have done better?

Nothing I can think of

Review from Verified Client

Warwickshire | January 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

change in life.

How did Simon help you?

reconfigured my pensions 6 in to 1.

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

yes.

What could they have done better?

nothing

Review from Verified Client

London | November 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were looking to purchase our first home.

How did Simon help you?

Simon, through his expertise was able to find us a mortgage offer within a very short space of time and managed to resurrect a purchase that we thought we had lost entirely. Simon did this quickly and efficiently and kept us clearly informed all the way through.

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

Yes we are now the owners of our first home. We haven't moved in yet as we have lots of work we need to do first but we expect to in the new year and have Simon to thank for his

hard work.

What could they have done better?

Nil

Review from Verified Client

West Midlands | November 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed to arrange our finances to make things run alot smoother.

How did Simon help you?

Arranged and explained all our questions and simplified all our finances.

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

Yes.

What could they have done better?

I feel all areas were covered and don't believe Simon could have done anything different

Review from Verified Client

Kent | October 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Finding a buy to let mortgage.

How did Simon help you?

Simon persisted despite my age in finding me a suitable mortgage which I could afford. He kept in touch all the way through, advised me on every step of the proceedings, and kept me fully informed of the progress. I was able to contact him at any time.

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

Yes.

What could they have done better?

Nothing

Review from Verified Client

West Midlands | October 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

when i was unsuccessful to get a mortgage from a bank i turned to Simon for help.

How did Simon help you?

Simon went above and beyond to find a way that i could successfully buy my first home bearing in mind i am a single young women with a basic income somebody that would not look like an ideal candidate for a mortgage Simon had faith in me and got me a mortgage offer.

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

most defiantly Simon would try his best to keep me up to date with each of the stages. When one door closed he would find another window giving me the best outcome.

What could they have done better?

Simon is a great financial adviser and defiantly has penitential to further his career. with the stress i was under he some how took that stress away as i could trust in him to get the mortgage complete. what would i advise Simon to do maybe go on holiday and have a nice break! thank you Simon

Review from Verified Client

| September 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

upon the death of my husband.

How did Simon help you?

his advice was based on my immediate finances, investing money from my late husbands estate and looking to the future for my beneficiaries upon my death.

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

yes, it has given me great peace of mind.

What could they have done better?

no, his explanation was very thorough, he answered and queries I had and listened and responded to what I had to say

Review from Verified Client

| September 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Fixed rate mortgage deal ended. Needed advice.

How did Simon help you?

Remortgage completed quickly. I was kept informed along the way and I got a much lower rate.

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

Yes.

What could they have done better?

I was asked for a lot of documents - but I guess this is par for the course. To be fair, simon did handle all the documentation very well and took care of all of this so that I wouldn't have to

Review from Verified Client

| September 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed help looking for a new mortgage.

How did Simon help you?

He looked at all of the deals available and found a good rate for me.

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

Yes.

Review from Verified Client

London | September 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Mortgage Advise / Application.

How did Simon help you?

Non bias advice on mortgage products and a very re-assuring, honest and step by step description of the process - very good.

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

Hope to find out in the coming few days.

What could they have done better?

I am of the opinion Simon covered all bases, I felt the process was seamless, well explained (to a myself a non-financial person) and conducted transparently and honestly. Having spoken with a few others in the same position as Simon I didn't get the feeling they were being completely honest, especially when questioned on certain points.

Review from Verified Client

Warwickshire | July 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I approached Simon for advice on my mortgage and savings.

How did Simon help you?

Simon at all times presented the options in a professional and personable way. Simon's real strength is communicating effectively and coherently ensuring I always feel the information given to me is relevant and always in my best interests.

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

I was more than happy with the outcome and feel in a significantly better place financially which I have no doubt is down to Simon's extensive knowledge and real sense of purpose in caring for his clients. Its not often you encounter an individual that delivers this kind of service and I have absolutely no hesitation in recommending his services.

What could they have done better?

I honestly cannot think in anyway how the process could be improved - I will 100% be in contact when I require advice in the future.

Review from Verified Client

West Midlands | July 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Review of my existing life and critical illness protection.

How did Simon help you?

Simon helped me with his fantastic whole of market advice, I saved money on my insurance and still managed to increase my level of cover!.

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

Definitely.

Review from Verified Client

Warwickshire | July 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was unsure what to do with my pension. Simon sat down and went through my options. He was amazing. He explained things so clearly and my pension is working better than ever now.

How did Simon help you?

Simon took time to explain my options and gave me very clear and easy to understand recommendations. He made me feel very comfortable and I now trust him to deal with all of my finances.

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

I am extremely satisfied with the outcome. Simon took care of everything. My protection policies are now cheaper, I feel comfortable with my investments and my pension is performing better than ever.

What could they have done better?

I honestly can't think of anything else Simon could have done better. I'm extremely happy with Simon and have recommended him to my family and friends.

Review from Verified Client

West Midlands | July 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We had a tricky mortgage for a listed property and adjoining buy to let to arrange.

How did Simon help you?

Simon has been absolutely brilliant throughout. Both mortgages have taken much time and skill to arrange. Simon has secured us the best rates with top providers. He has been

available when we have needed him, reassuring at times of stress and is a clear expert in his field. We cannot recommend him highly enough.

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

Absolutely - we are very happy with the outcomes and the services that Simon has provided. All products are well suited for our needs and we have been successful in all of our aims; this is absolutely down to Simon's skill and perseverance to get us a great deal.

What could they have done better?

He has been absolutely outstanding - nothing to report in terms of improvements. Thank you

Review from Verified Client

Buckinghamshire | July 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking for a mortgage.

How did Simon help you?

Gave me advice about different types of mortgages available.

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

Yes.

What could they have done better?

Simon was fantastic and answered all my questions. No improvements needed!

Review from Verified Client

Warwickshire | July 2016

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement and I had cash to invest.

How did Simon help you?

Simon explained various investment options in a very clear easy to understand way. He made a subject that I thought would be complicated seem straight forward.

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

So far yes. The investment returns have been far better than if I had left the money in a bank.

What could they have done better?

I don't think there is anything Simon could have done better.

Review from Verified Client

Warwickshire | 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 few small pensions that I had gathered over the years & I wanted some advice on what to do with them.

How did Simon help you?

Simon was very clear in explaining the options to me in simple terms. He was very patient & at no time did I feel like I was being 'sold' anything. Just good advice.

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

Definitely! I am paying a lot less in fees than I was previously paying & the fund that Simon recommended has done very good. Good job Simon!.

Review from Verified Client

Warwickshire | June 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I realised that there were products about which I knew little and needed professional help to

get the best returns on my money.

How did Simon help you?

He explained everything in a very professional way and made sure that I understood the various options available to me. He was very patient and didn't mind repeating things for me.

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

So far, so good!.

What could they have done better?

I think he gave me the options available, made sure I was happy with the level of risk etc. I can't really think of anything he could've done better. Thank you for your advice and help, Simon.

Review from Verified Client

Warwickshire | June 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To ensure that investments I have and are planning are seen to be sound.

How did Simon help you?

Firstly by confirming short and longer term requirements/expectations and then providing a number of alternatives to meet these objectives.

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

No, too soon.

What could they have done better?

Difficult to think of anything specific. I was completely satisfied with Simon Millward's proposals.

Review from Verified Client

Warwickshire | June 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having various pension pots with different providers and no idea what to do with them, I engaged Simon to help me understand the options. I also needed advice about long term planning for retirement and what I should be doing in order to fulfill my retirement plans.

How did Simon help you?

Simon was simply fantastic, he got in touch quickly and organised a face to face meeting to review my pension plans and discuss realistic long term plans for retirement. The advice given was friendly, thorough and I feel confident I'm on the right path regarding my pension and retirement plans. Simon did an amazing job in walking me through the options and making sure everything was understood.

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

Yes my pension pots are now in order and I'm confident that I'm working towards my retirement plans.

Review from Verified Client

London | June 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I've been involved in property investment and estate agency for over a decade. I have met several financial advisors over the years and I'm always seeking an expert financial advisor who I can trust to do a thorough and considerate job. They are few and far between. Not only that but sometimes my needs are quite complex and it's difficult to find someone who is willing and capable of doing a good job. I'm also not confident to refer any client from my estate agency to a mortgage or financial advisor until I have experienced the service personally.

How did Simon help you?

Simon is a Diamond in the rough. He helped me by providing a service that is unrivalled in

my experiences over the last 10 years with any other financial advisor. My experiences have convinced me to work with Simon in several areas including, mortgages, life and critical illness insurance, pensions and investments to name a few.

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

I have had a brilliant outcome so far and not only that, my future is planned in such a way that gives me confidence thanks to what Simon has put in place for me.

What could they have done better?

All that's missing is a free Cudley toy and then all my expectations will have been surpassed. Can't recommend him enough.
