

# **Top 11 Financial Advisers in Manchester and Cheshire, United Kingdom**

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## **2016 RANKING OF TOP FINANCIAL ADVISERS**

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### **Exploring the Top Financial Advisers (IFAs) in Manchester and Cheshire, United Kingdom**

You want to protect the money you've earned and make sure it not only lasts for your lifetime and meets your needs but is also appropriately passed to your children and future generations.

Perhaps you want to grow the money you have with smart investment strategies.

Maybe you're a company looking for a financial adviser who can serve not only your corporate needs but also the financial planning requirements of your staff.

All of these are important reasons you might be searching for a wealth management firm in Manchester or Cheshire or a registered investment adviser in these locations.

There are many options, and what's important to realise is that a wealth management or financial adviser becomes your partner in many ways. They help you determine not just how to invest your money but also how to create strategies that will allow you to meet your financial goals well into the future.

It's a significant decision, and with that in mind, this ranking covers the best independent financial advisers in not only Manchester but also Cheshire.

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## **AdvisoryHQ's List of the Best Financial Advisers in Manchester and Cheshire, United Kingdom**

*This list is sorted alphabetically (click any of the below names to go directly to the detailed review for that Financial Adviser).*

- [\*\*Abbey Lane Financial Associates Ltd.\*\*](#)
- [\*\*Cottons Financial Planning\*\*](#)
- [\*\*Cullen Wealth\*\*](#)
- [\*\*Dewhurst Torevell\*\*](#)
- [\*\*Equilibrium Asset Management\*\*](#)
- [\*\*Greystone Financial Services Ltd.\*\*](#)
- [\*\*Kellands \(Hale\) Ltd.\*\*](#)
- [\*\*LIFT-Financial Ltd.\*\*](#)
- [\*\*Mutual Financial Management LLP\*\*](#)
- [\*\*Pareto Financial Planning Ltd.\*\*](#)
- [\*\*Trusted Planning LLP\*\*](#)

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- [Can Anyone Request a Review of a Financial Adviser?](#)
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- [Can Financial Advisers Request Corrections & Additions to Their Reviews?](#)

## **Top 11 Financial Advisers in Manchester and Cheshire, United Kingdom**

<b>Firm</b>	<b>Location</b>
Cullen Wealth	Cheshire
Greystone Financial Services	Cheshire
LIFT-Financial	Cheshire
Kellands (Hale) Limited	Hale, Cheshire, Manchester
Abbey Lane Financial Associates Limited	Manchester
Cottons Financial Planning	Manchester
Dewhurst Torevell	Manchester
Pareto Financial Planning	Manchester
Trusted Planning LLP	Manchester
Equilibrium Asset Management	Wilmslow, Cheshire, South Manchester
Equilibrium Asset Management	Wilmslow, Cheshire, South Manchester

## **Methodology for Selecting Financial Advisers in Manchester and Cheshire, United Kingdom**

So how does Advisory HQ narrow down the long list of independent financial advisers in Manchester and Cheshire to decide which firms will be included in our ranking?

There is a set of standard guidelines to our ranking process that includes first looking at widely available public resources to compare advisers.

Then our signature “Breakthrough Selection Methodology” is applied to create a list of the top 11 Financial Advisers in Manchester and Cheshire, UK.

Click here for a detailed explanation of our methodology: [AdvisoryHQ's Methodology for Selecting Top Financial Advisers](#)

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## **Detailed Review – Top Ranking Financial Advisers in Manchester and Cheshire, UK**

After carefully considering Manchester and Cheshire financial advisers, we created the following list of the top 11 firms. As you continue reading, you’ll find detailed reviews for each of our picks as well as specifics of some of the factors we used in our decision-making process.

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### **Abbey Lane Financial Associates Ltd. Review**

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Since 1989, [Abbey Lane Financial Associates](#) has been providing advisement and financial services in the areas of mortgages, investments, and wills. With more than 25 years of industry experience, Abbey Lane Financial Associates works with clients from Manchester as well as Sheffield and the surrounding areas.

This Manchester Independent Financial Advisement firm employs a team of IFA advisers, each with a high level of expertise and specialised knowledge, and the firm also includes independent mortgage advisers.

#### **Key Factors That Enabled This Firm to Rank as a Top 2016 Financial Adviser**

Listed below is a sampling of unique characteristics leading to the inclusion of Abbey Lane on this ranking of the top 11 financial advisers in Manchester and Cheshire.

Convenience

Not only does the professional financial adviser team at Abbey Lane offer a range of services, but it also works to meet the needs of clients in every way. That includes convenience. These financial planners and mortgage specialists are based in Sheffield and Manchester but will travel around Yorkshire and the entire UK to meet clients at their homes for initial consultations.

This demonstrates the firm's ability to cater to the unique needs of clients and engage them with highly personalised services that not only meet their financial requirements but are also convenient and accessible for clients.

### Certifications and Qualifications

At this Manchester wealth management firm, all of the UK financial advisers are diploma qualified. Also, the employees making up this team of Independent Financial Advisers hold the Statement of Professional Standing (SPS), which is required by the Financial Conduct Authority.

The Financial Conduct Authority (FCA) dictates the performance and quality standards that must be upheld by financial advisers in the UK.

### Core Principles

Much of the success of this Manchester financial advising firm lies in its dedication to upholding three core principles which guide each client engagement and interaction.

These core principles include:

- Integrity
- Professionalism
- Impartiality

In addition to these policies, all services are delivered with creativity and innovation in mind. The team at Abbey Lane strives to offer financial planning and advisement services that are different from the solutions found at other Manchester firms.

### Detailed Surveys

Uniquely, this Manchester financial adviser firm takes the time initially to understand the financial situation, needs, and objectives of each client before offering any advice. It does this by having clients complete a comprehensive survey highlighting the details of their financial position.

This survey includes information about not only the client's current financial standing but also what he/she hopes to achieve, including personal preferences and retirement objectives.

Only then will the Abbey Lane financial advisers begin offering recommendations as the utmost priority, when working with this Manchester financial adviser firm, is personalisation and highly targeted services.

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## Cottons Financial Planning Review

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[Cottons Financial Planning](#) is a fully independent specialist firm offering a range of financial services tailored to the needs of individuals and businesses. The Cottons offices is located in Manchester Salford Quays, and the team of this Manchester financial adviser firm includes highly skilled and experienced professionals with a dedication to uncovering valuable, individualized solutions for clients.

Services offered by this leading firm of Independent Financial Advisers in Manchester include general financial planning, mortgages, and company pensions.

### **Key Factors That Led Us to Rank This Firm as a Top 11 2016 Financial Adviser in Manchester and Cheshire**

Listed below are examples of why Cottons Financial Planning was ranked as one of the 2016 top Financial Advisers in Manchester and Cheshire, UK.

#### Code of Ethics

As a leading independent financial adviser in Manchester, Cottons operates under a standard of ethics that's essential to everything it does. This code of ethics includes the following:

- To act honestly, fairly, and in the best interest of the client at all times
- To act with integrity in the fulfilment of responsibilities and to avoid any omissions or behaviours that could damage the reputation of Cottons or the financial services industry
- To observe laws, regulations, and professional conduct standards

- To observe standards of integrity, good practice, and conduct when performing any market dealings
- To only make suggestions that are appropriate and have the best interest of the client as the number one priority
- To maintain a high level of professional competence and remain committed to continued learning to ensure the highest level of knowledge, skills, and expertise
- To decline client engagements for which the adviser isn't suited to or can't competently work on
- To always uphold the highest level of professional and personal standards

### Investment Philosophy

Investment solutions and guidance are part of the full range of services offered by this Manchester financial adviser, and Cottons has a unique and well-defined approach to investment.

It approaches investment and asset management with the idea that it's a dynamic, continuous, and evolving process instead of being rigid or inflexible. It works to create long-term investment strategies for clients that will add value over time, based on the essential investment drivers, which include risk, cost, performance, and asset allocation.

### Private Client Services

While Cottons is a Manchester financial adviser that does work with business clients, it also takes on private clients and offers in-depth, cutting edge solutions to a range of financial situations.

Private client services from this financial adviser in Manchester include pre-retirement planning, post-retirement planning, protection planning, inheritance tax planning, tax-efficient investing, and care planning.

Other service options from Cottons that fall under its private client services include ensuring assets and helping clients create a will.

### Corporate Clients

For corporate and business clients of this Manchester financial adviser, there is also a diverse line-up of services provided by highly credentialed, educated, and experienced financial professionals.

These corporate services offered from Cottons include:

- Group retirement planning
- Share protection
- Employee benefits
- Succession planning
- Key person and loan protection

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## Cullen Wealth Review

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[Cullen Wealth](#) is a dynamic, engaged, and professional Manchester financial adviser firm that looks at more than simply managing client money. Instead, the focus of services is on creating strategies to help clients achieve their long-term goals and objectives.

The team takes the time to craft financial solutions and wealth management options that are secure and free of unnecessary risk, yet are innovative and can drive clients toward their monetary ambitions.

### **Key Factors That Enabled This Firm to Rank as a Top 2016 Financial Adviser in Manchester and Cheshire, UK**

The list below highlights some of the many reasons Cullen Wealth was included in this ranking of the top 11 2016 Manchester and Cheshire financial advisers.

#### Professional Team

The professional team at Cullen Wealth is made up of highly trained professionals that include:

- The leadership team: Cullen Wealth is an owner-managed [business with four directors](#) who provide management on a day-to-day basis.
- Consultants: Cullen employs a team of 21 qualified consultants.
- Risk and compliance: It's essential to ensure adherence to Financial Conduct Authority rules and principles, which is why Cullen employs a compliance manager.



- **Investment Committee:** The Investment Committee comes together on a quarterly basis to look at how the portfolios managed by Cullen are performing and to see if changes should be made.

Also part of the professional team of this Manchester financial adviser firm is a technical support and business processing team as well as partners from the areas of tax, legal, investment management, and research.

### Five Stages of Securing Wealth

In order to provide the highest possible level of service to clients that not only helps them meet their long-term objectives but also secure their wealth, Cullen has put in place five stages to its process of advisement.

These stages include the initial phase, which is where advisers and clients get to know one another. The independent financial adviser will then begin researching and preparing advice. Then, recommendations are presented and discussed.

After solutions are agreed upon, proposals are implemented, but contact doesn't end at this point. Cullen comes together with clients to hold regular review meetings, to ensure wealth and investment strategies remain flexible and are always maximised.

### Cullen Wealth App

Distinctively, this Manchester financial adviser firm offers an innovative app that's free to download and gives clients the ability to better manage their money with tools and features like the receipts manager, mileage calculator, income tracker, tax calculators, and features specifically for business owners. Business owner tools let users calculate profits and corporation tax quickly and easily.

This app is perfect for managing expenses without having to keep up with a lot of receipts, and it provides wealth management resources on the go.

### Lifestyle Protection

This Manchester financial planner firm focuses its services and solutions on something it calls "Lifestyle Protection." What this means is that the goal of every solution is to ensure clients' lifestyles and families are protected.

It works to develop financial and wealth management solutions that help clients maintain their income in the event they face an unexpected situation, and it also derives financial plans that are flexible to change as a client goes through the various stages of his/her life.

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## Dewhurst Torevell Review

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[Dewhurst Torevell](#) is a Manchester wealth management firm established in 1997 that takes an active approach to financial management and works primarily with high-net-worth individuals. Everything offered by this wealth management firm in Manchester is driven by the concept of helping clients achieve their unique, personal goals.

On a collective basis, the directors at Dewhurst Torevell have more than [100 years of industry experience](#), and they're one of the premier North of England wealth management companies.

### **Key Factors That Allowed This Firm to Rank as a Top 2016 Financial Adviser**

When narrowing down the top Manchester and Cheshire financial advisers, below are some of the factors leading to the inclusion of Dewhurst Torevell as one of 2016's top 11 financial advisers in Manchester and Cheshire.

#### Personalised Approach

Many of the clients of this wealth management firm in Manchester are long term and have been coming to Dewhurst Torevell for many years. These long-term relationships are what help these Manchester Registered Investment Advisers create bespoke solutions that are not designed with a one-size-fits-all approach but are, instead, designed with the client in mind.

The team will take into consideration factors that include current financial standing, future objectives, and willingness to take on risk when creating a client portfolio.

The portfolio performance is then subject to continual performance monitoring so adequate and appropriate changes can be made if conditions require it.

### Service Approach

To deliver superior quality client services, the team at this Manchester financial adviser firm doesn't just look at individual circumstances to create tailored plans but also considers investment research. Research is an essential element of services offered by DT.

Additionally, continual communication and contact are imperative. The DT team considers it of the utmost importance to keep clients "in the loop" as it pertains to their portfolios and wealth management, and this lets clients remain in control of what's happening through every step of the process.

### Investment Expertise

As a leading Registered Investment Adviser in Manchester, DT offers extensive expertise, and it begins the creation of its bespoke services by looking at factors such as income requirements, cash position, attitude to short-term volatility, other assets, age, and expected duration of investments.

Only then does the Registered Investment Adviser in Manchester begin to develop tailored solutions for clients. It uses the latest technology and research platforms to uncover the most valuable solutions, and it also discusses all recommendations before implementation.

### Family Office

Uniquely, Dewhurst Torevell is a Manchester wealth management firm that has a designated and dedicated family office which serves the needs of wealthy clients who have investments, trusts, and properties that need to be managed across generations.

The goal of services provided by the DT Family Office is to ensure clients can enjoy their wealth rather than being burdened by administrative tasks that come with its management. As well as investment management, other services provided within the realm of the Family Office include accounting and legal services; concierge service; and arts, education, and philanthropy.

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# Equilibrium Asset Management Review

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[Equilibrium Asset Management](#) is a Cheshire wealth management firm offering personalised financial planning along with investment management so clients can make the most of their current financial situation while appropriately planning for the future. Along with the primary Cheshire office, Equilibrium also has offices in Chester and Knutsford and has been working with clients since 1995.

Equilibrium is a Cheshire wealth manager that goes beyond basic investment strategies and, instead, looks at wealth management in a multi-faceted way to help clients create viable long-term plans for their finances that include factors such as pensions and estate planning as well as investments and wealth.

## **Key Factors That Enabled Us to Rank This Firm as a Top 2016 Financial Adviser**

When considering Manchester and Cheshire investment advisers and wealth managers, below are some of the key reasons Equilibrium was chosen as one of 2016's top financial advisers in Manchester and Cheshire.

### Fee Structure

At this wealth manager in Cheshire, having a transparent fee structure is a major component of how it does business. It has created a fee structure that is calculated as a percentage of influenced assets rather than charging based on transactions. This means that money is properly managed instead of being managed with an eye only toward profit.

Equilibrium also promises clients that it will ask permission to retain their fees, ensuring clients have the ultimate control over the relationship.

The fees are structured according to guiding principles which include no bias as well as transparency, control, added value, and a consistently fair approach.

### Awards

This Cheshire financial planner has been the recipient of many awards for excellence in service. Some of the [recent awards have included:](#)

- New Model Adviser Firm of the Year 2016
- North East Cheshire Business Excellence in Customer Service Award 2015
- Financial Professional Services Entrepreneur of the Year 2015
- Money Marketing Awards Best Wealth Manager 2013
- Cheshire Business Awards 2012 Community Award

### Resources and Guides

Much of what Equilibrium does is not just about creating financial and wealth management solutions for clients but is also about empowering them. With that in mind, Equilibrium offers some valuable resources for clients and website visitors to help them learn more and make strong financial decisions.

Some of the guides it has available include:

- Your Financial Journey
- Wealth Management Guides
- Quick Investment Guides

It also has videos available as well as a newsletter that circulates to clients regularly and offers updates on investment and regulatory information.

### Respect and Explanation

Equilibrium compiles a list of client reviews that give website visitors a better idea of what they can expect when they partner with this firm of investment advisers in Cheshire.

As part of those reviews, it's often noted that the team at Equilibrium approaches client engagements with the utmost in respect, but it also takes the time to explain the actions it's taking and why they'll be beneficial to the client.

Rather than simply making a financial decision on behalf of the client, you can expect to hear the reasoning that's behind that decision before it's made, which maintains an important sense of client involvement and control.

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# Greystone Financial Services Review

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A chartered firm, [Greystone Financial Services](#) is a wealth management firm that offers advisory and financial planning services, as well as fund management, handled in-house. The head office of Greystone is located in Cheshire, and the company also maintains a London office.

Greystone Financial Services manages a large amount of assets for clients and offers services that are both advisory and discretionary. Greystone was [founded in 1989](#), and many of the advisers and directors have been with the company since that time.

## **Key Factors Leading Us to Rank This Firm as a Top 2016 Financial Adviser**

Compiled in the list below are a few reasons that Greystone was selected for this ranking as one of 2016's top 11 financial advisers in Manchester and Cheshire.

### Chartered Financial Planners

Greystone is a distinctive financial planner in Cheshire because it is part of an elite group of regulated advisory firms in the UK that have been granted Corporate Chartered status.

As a result of this prestigious status, Greystone is required to ensure all pertinent staff members are trained and maintain the highest level of knowledge and skills to provide the best possible advice to clients.

It's also critical that employees of Greystone always operate in an ethical way, with the best interest of the client at the centre of all services provided.

### Services

Greystone offers many financial services to address complicated financial and life situations as well as personal client goals.

These services include:

- Individual retirement planning

- Corporate planning
- Fund management
- Options at retirement
- Personal injury
- Tax planning
- Trustee investment

Each of these services includes an initial consultation in which this team of Cheshire financial advisers can get to know the client and his/her current situation as well as future goals. Services then include the creation of a strategic plan, and then advisers regularly monitor clients' portfolios to make sure solutions remain appropriate.

### Professional Connections

Financial advisers and wealth managers don't create strategic plans without input from other important professionals, and that's something Greystone takes very seriously. It may be something like referring to a local solicitor with regard to life insurance, or it could be something more complex, like working with a legal professional to create a will, but Greystone offers the ability to work together with other advisers to create the most valuable solutions.

These Cheshire wealth managers have cultivated and maintained close ties with law firms throughout the entire UK, and they can call on their expertise when necessary. They also maintain relationships with UK accountants in the event they're needed as part of a client engagement.

### Investment Philosophy

While each solution offered by these Cheshire investment advisers is specialised to the client, some principles and core concepts are followed to maximise investments.

These core principles include:

- A strong focus on research
- Ongoing reviews
- Risk-rated strategies
- Tailored portfolios that address the individual needs of each client
- A combination of active and passive fund management which ultimately control costs
- Clients have the choice of capital growth, income or a combination

- Through the fund of funds approach, there is a reduction in administration and taxation

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## **Kellands (Hale) LTD Review**

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[Kellands \(Hale\) LTD](#) is a Cheshire independent financial adviser (IFA) firm, as well as a group of wealth managers, located in Hale. Kellands is a firm of Chartered Financial Planners offering comprehensive services as well as services aimed at mortgages and protection.

These Cheshire Registered Investment Advisers serve the unique and distinctive needs of both individuals, including services such as investment and retirement planning as well as offering financial planning for businesses. The company works with clients across Cheshire, Greater Manchester, and the whole of the UK.

### **Key Factors That Enabled This Firm to Rank as One of the Top 2016 Financial Advisers**

When comparing Manchester and Cheshire financial adviser firms, the following were some of the criteria used to select Kellands as one of 2016's top 11 financial advisers in Manchester and Cheshire.

#### Financial Planning Practice

Something that sets Kellands apart from other Cheshire financial advisers is its distinction as being a financial planning practice. This means planners that are employed by Kellands are required to be trained and developed on a continual basis to make sure they're able to always give the best advice to clients.

Central to the delivery of service at this financial planning practice is the idea that what's in the best interest of the client is what drives the solutions and strategies offered and implemented.

#### Comprehensive Solutions



As a large, reputable, and well-established wealth management firm in Cheshire, Kellands has the ability to create a collaborative team approach to client engagements which it calls its investment committee.

It has the people and resources to conduct research and due diligence in-house, which then lets it offer the very best in investment options to clients in a more in-depth, robust way than what might be found at a smaller Cheshire wealth manager, all within the framework of meeting client objectives.

### The Process

In order to assess the solutions that are going to be an ideal fit for an individual client, the wealth managers at Kellands take clearly defined steps which are part of their signature process and approach.

These steps include:

- Cash flow analysis
- Investment risk
- Communication
- Assured quality
- Discovery meeting

Each of these stages in the Kellands process is designed to assess the individual characteristics and financial standing of the client, gain an understanding of his/her feeling toward risk, and then develop and implement the wealth management and investment strategies that will be most valuable and beneficial.

### Business Financial Planning

What's interesting about Kellands is that it's a Cheshire wealth management firm that also works with business clients as well as individuals. Kellands' team strives to help employers and their staff members with every area of financial planning as well as benefit packages, company pensions, and auto-enrolment.

Kellands also offers Key Person Assurance and Shareholder Protection as part of its business wealth management and investment services.

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# LIFT-Financial Ltd. Review

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[LIFT-Financial](#) is a prestigious Chartered Financial Planner that works with both private clients and businesses across the United Kingdom to help them maintain control of their current financial situations and also plan for a strong future. LIFT offers specialisation in insurance, mortgages, and financial planning.

LIFT was [founded by Mike Holden and Joel Adams in 2007](#), with the goal of being an innovative, pioneering, ethical, and client-centric Cheshire wealth management firm. The firm currently has more than 60 employees, and, along with an Altrincham office, LIFT also has locations in London and Edinburgh.

## **Key Factors That Led Us to Rank This Firm as a Top 2016 Financial Adviser**

Listed below are factors leading to the inclusion of LIFT-Financial on the list of 2016's top 11 Financial Advisers in Manchester and Cheshire.

### Investor Visas

One of the many areas this team of Cheshire investment advisers focuses on is in the securing of investor visas. The specialist Investor Visa team works to help clients with investments supporting TIER 1 visa applications. It will work closely with not only clients but also immigration advisers to make sure the process goes correctly and smoothly while also helping clients meet their financial goals in a way that's in line with their risk tolerance.

Advantages of Tier 1 services from this registered investment advisory firm in Cheshire include the following:

- The Financial Conduct Authority regulates services
- Advisers are qualified and hold at least a Chartered level qualification
- LIFT-Financial employs native speakers of Russian and Mandarin
- This Cheshire Independent Financial Adviser can provide advisement on a full array of available products in the UK market
- The LIFT team has experience creating viable strategies for both private and corporate clients

### Corporate Services

As a provider of not just individual but also business financial advisement services, LIFT strives to help companies and their employees become more educated about their money and financial health.

LIFT partners with companies to go beyond simply looking at auto-enrolment and, instead, consider the impact of financial decisions at each step of one's career all the way through to retirement.

LIFT can offer guidance in many areas, including pension scheme administration and maximising the value of employee benefit plans.

### LIFT-Sport

One standout aspect of what LIFT provides is called "LIFT-Sport," which is its selection of services specifically tailored to the needs of professional athletes and sports figures. While it works with clients from broadly diverse backgrounds, the LIFT Cheshire wealth advisers have an in-depth understanding of the unique needs of sports players.

Sports clients pay a fee for guidance, and, rather than operating as salespeople, the LIFT team works as professional planners, always prioritising the best interest of its clients.

The goal of the sports services team at LIFT isn't just to help players and former players protect their wealth but also grow it. Some of the clients who have worked with LIFT include Nathan Redmond, Cameron Humphreys, Jack Cork, and Leigh Griffiths.

### Chartered Status

LIFT holds the distinction of having Chartered Status, meaning it was able to meet a very high level of professional standards. Very few Cheshire wealth management firms are able to attain Chartered Status.

What Chartered Status means is that LIFT operates with the highest level of ethical principles in every client interaction, and it's also highly knowledgeable and experienced in the areas of service it provides.

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## **Mutual Financial Management LLP Review**

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A Manchester IFA, [Mutual Financial Management LLP](#) is based in Wilmslow South Manchester. The firm of Manchester independent financial advisers has three partners and works to achieve several goals which include the provision of choice, value, and high-quality personalised service.

Some of the areas of service offered by Mutual Financial include standard financial planning, investment and wealth management, tax planning, and personal and company pensions.

### **Key Factors Considered When Ranking This Firm as a Top 2016 Financial Adviser**

Below are some of the factors leading to the inclusion of Mutual Financial on this ranking of the 2016 top 11 Financial Advisers in Manchester and Cheshire.

#### Investment Approach

As Registered Investment Advisers in Manchester, the professionals at Mutual Financial utilise a unique approach to providing investment advice that isn't product-focused.

The approach begins with the investment advisers working to gain a clear, in-depth picture of a client's goals, whether simple or complex.

Then, the process moves on to learning more about the time periods and risk an investor is willing to take on, and the investment advisers will also make sure clients have an understanding of taxation issues surrounding their investment choices.

Most portfolios designed and implemented by this firm of investment advisers in Manchester contain five asset classes, which are fixed interest, UK equity, international equity, hedge funds and alternatives, and property.

#### Review Process

Essential to the wealth management and investment strategies utilised by Mutual is a stringent review process. Investments are always changing, and in order to ensure clients are reaping the benefits of top performers, not just presently but into the future, the review process is critical.

If an investment is falling below expectations of the team of investment advisers or the clients, there is a process in place to make efficient changes, although that won't be done until a client consents and the change is fully discussed.

### Simplicity

Often, when working with investment advisers, it can begin to feel overwhelming for clients. There tends to be a lot of financial industry jargon that makes it difficult to know whether or not the choices being made are the right ones.

Mutual Financial strives to cut through all of this jargon and keep clients informed and part of the decision-making process in a way that's simple and straightforward. Everything is explained in detail, including not just the how but also the why, and it's done so in a way that's transparent and understandable, even for clients that aren't highly experienced in the investment or wealth management world.

### Flexible Fee Structure

Mutual Financial is unique in the way the fee structure is handled, as compared to many other financial planners in Manchester. The reason is that it offers clients the option to pay for services based on a commission or fee structure.

This ensures that not only can clients have control over their wealth management and make the right decisions for their needs and preferences but also that advice is going to be unbiased and objective.

All fees are transparent and completely disclosed before the firm begins working, so you not only have the option to decide how your fee structure will be laid out, but you'll also agree to those fees before work starts.

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## **Pareto Financial Planning Review**

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[Pareto Financial Planning](#) is a Manchester wealth management firm offering independent advice from a [team of 20 experts](#). Pareto provides services over

many disciplines and also caters to the needs of both individual and business clients. Pareto can help clients do everything from setting up simple savings plans to designing comprehensive corporate pension concepts.

The large financial team at Pareto includes a managing director, a director, and associate directors as well as highly skilled and trained advisers and managers.

## **Key Factors That Led to Our Ranking of This Firm as a Top 2016 Financial Adviser**

In the list below you'll find an explanation as to why Pareto was selected as one of the top financial advisers in Manchester and Cheshire.

### Fees & Guidelines

To many clients, perhaps one of the most important factors that comes into play when selecting a financial planner in Manchester is the fees and guidelines. It's important these factors be transparent so clients are never left with a surprise, and this is something Pareto takes very seriously.

The fees and guidelines utilised by the advisers at Pareto are held to the highest levels of ethical standards, and then a structured fee schedule is followed. Initial advice begins at a flat rate fee, and then implementation of financial strategies is a percentage of investment amounts.

For ongoing service, the charged percentage goes down and is lower depending on the sum of money invested through Pareto.

### The Process

While every wealth management and investment solution is going to be different, there is a general process that is followed by the advisers at Pareto. Within this process the following standards are upheld:

- A Pareto adviser will always work to provide clear explanations of any advice given to clients or potential clients as well as the services available.
- Each client engagement is guided by acting in the best interest of that client and always operating with complete integrity.
- Before any work is undertaken, Pareto advisers thoroughly discuss fees and payment options and makes sure they're fully understood by the client.

With these principles in mind, the three-step process includes an initial consultation, the creation of a detailed report and recommendation, and then implementation of advice.

### Private Services

Private clients are a key part of the business at Pareto. This wealth manager in Manchester can help clients who have one specific issue to address, all the way up to private clients who want complete and comprehensive financial plans created and put into place.

Some of the services offered to private clients of Pareto include:

- Life cover
- Income protection
- Critical illness
- Investment saving
- Pension planning

The goal of the individual private services provided by Pareto is to ensure that not only is wealth protected and grown currently, but that the client can address a myriad of potential issues that could arise in the future with smart planning and advisement.

### Specialist Corporate Advice

Pareto is a Manchester independent financial adviser that creates completely tailored solutions for businesses across all sectors and industries as well as working with private clients.

As an IFA, Pareto has the ability to look at the ins and outs of an individual business and then create a financial profile which can be used to address one particular issue or perhaps come up with a comprehensive financial plan that covers the entire business.

Specific corporate services from Pareto include:

- Key person protection
- Shareholder cover
- Corporate investment
- Pension schemes
- Employee benefits

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# Trusted Planning Review

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[Trusted Planning](#) is a chartered Manchester independent financial adviser that was established to offer a client-centric solution to financial and investment planning. Dan Brokelhurst [serves as a managing partner](#), and he has been an IFA since finishing his university education. Other partners include Graham Waterworth, senior partner and Andrew Lowden, partner.

Each of the partners, advisers, and staff members at Trusted Planning has extensive experience, and many have worked for high-profile Manchester financial planner firms before coming to Trusted Planning.

## **Key Factors That Led to Our Ranking of This Firm as a Top 2016 Financial Adviser**

Highlighted below are some of the reasons Trusted Planning was selected for this ranking of 2016's top financial advisers in Manchester and Cheshire.

### Certified Financial Planner Certification

At Trusted Planning, all of the Manchester financial advisers hold their Certified Financial Planner designation. The guideline at this Manchester IFA is that all financial planners already hold this certification or gain it within a very brief window of time after becoming employed.

The Certified Financial Planner certification is an advanced credential, and the focus is on ensuring that planners know how to create in-depth financial plans and forecast long-term cash flow.

This license has to be renewed each year, and professionals holding this license are held to a strict set of standards that prohibits any complaints against them to gain that renewal. They must also participate in regular development and education requirements.

### SIFA Membership

Trusted Planning was approved for membership as a SIFA Professional Member, which is an organisation formed in 1992 that works to support



independent financial adviser firms that also work in close connection to legal and accounting professional service providers.

Qualifications for SIFA membership include:

- Must be completely independent and offer advisement on products from the entire market
- Must be FCA-regulated
- Partners and directors are required to have advanced qualifications
- Must be fee and not commission-based
- Is nominated by a legal or accountancy firm it does work with
- Must uphold high ethical standards and codes of conduct

### Beliefs

Central to the services provided by Trusted Planning is the concept that many financial advisers aren't meeting the goals and needs of their clients. Rather than being driven by targets, sales, and commission, Trusted Planning is a financial planner in Manchester that is instead driven by clients' interests.

These beliefs are maintained through transparent and honest communication and empowering clients with the information and expertise they need to make decisions that are informed, without first making expensive and time-consuming mistakes.

To achieve these goals, Trusted Planning takes on only a limited number of clients per adviser to ensure that service really does remain personalised.

### Services

This Manchester independent financial adviser firm offers a very diverse list of services that speak to varied client needs. These services include general financial planning as well as:

- Financial product advisement based on expertise
- Retirement planning
- Guidance for selling a business
- Investment planning
- Tax planning
- Planning for an estate and inheritance
- Trustee advisement
- Executive financial planning
- Divorce and separation

- Risk transfer
  - Long-term care
- 

## **Conclusion – Top 11 Financial Advisers in Manchester and Cheshire, UK**

Finding a trusted, expert financial adviser in Manchester and Cheshire can be a significant challenge. It's a decision that can't be taken lightly because Manchester and Cheshire financial planners and wealth managers are going to be the drivers of how a client grows his/her wealth, maintains it over time, and how that individual is able to plan for the future, whether it's life milestones or unexpected situations.

It's with this importance in mind that the above guide was created. This listing of the Top 11 Financial Advisers in Manchester and Cheshire is designed not just to rank the best investment advisers and financial planners but also to show how to identify the most important characteristics of these firms as you're making a critical decision to work with one of them.

The names above are Manchester and Cheshire wealth management companies and Registered Investment Advisers that not only excel at what they do but also do so in a way that's entirely focused on the client. From transparent fee structures to guiding principles, each of the above independent financial advisers represents the very best.

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