

# **Top 12 Best Independent Financial Advisers in the UK (Top IFAs)**

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**2016 RANKING OF TOP UK WEALTH ADVISORS**

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## **Finding the Top Independent Financial Adviser (IFAs) in London and in the UK**

Identifying an independent financial adviser in the UK, someone who will work with you to determine your financial planning and wealth management needs, is the first step to achieving financial peace of mind.

Sadly though, many Brits are unaware of the difference that a UK independent financial adviser (IFA) can have on their financial lives.

Just as a family physician plays a key role in your physical wellbeing, UK IFAs also help Britons establish and maintain their financial health. Since one would take the time and effort to search for a physician of his/her choice, you should also conduct appropriate diligence when identifying independent financial advisers in London or elsewhere in the UK.

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## **Answers to Your Important Questions: Finding the Best London and UK Financial Advisers**

In today's highly volatile financial environment, the effort you put into building your wealth or accumulating your savings could well be in vain if you do not act on sound financial advice.

Having a qualified and experienced UK Financial adviser on your side could help not only preserve what you've accomplished but also grow it over the years.

That's why we have put together this list of best UK IFAs and wealth management firms to help you identify the best UK/London financial adviser with the right skills that matches your needs and expectations.

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## **AdvisoryHQ's List of the Best 12 Financial Advisers in London and other UK Cities**

- [Alexander House Financial Services](#)
- [Burlington Associates](#)
- [Chetwood](#)
- [Devonshire Wealth Management](#)

- [Gee & Watson](#)
- [Holden and Partners](#)
- [Money Wise](#)
- [Paradigm Norton](#)
- [Partridge Muir & Warren](#)
- [Russell Ulyatt](#)
- [Serenity](#)
- [Skerritts](#)

*List is sorted alphabetically (click any of the names above to go directly to the detailed review section for that adviser)*

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## **Top 12 Best Independent Financial Advisers in the UK (Top IFAs)**

<b>No.</b>	<b>Bank</b>	<b>Location</b>
1	Alexander House Financial Services	Multiple Locations
2	Burlington Associates	London
3	Chetwood	London
4	Devonshire Wealth Management	London
5	Gee & Watson	Heswall, Wirral
6	Holden and Partners	Multiple Locations
7	Money Wise	London
8	Paradigm Norton	Bristol
9	Partridge Muir & Warren	Esher
10	Russell Ulyatt	Nottingham
11	Serenity	London
12	Skerritts	London

*The above list of the best IFA's in the UK is sorted alphabetically*

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## **Methodology for Finalizing the Best UK and London Financial Advisers and Wealth Managers**

What methodology did we use in selecting this list of best London financial advisers and top wealth managers in the United Kingdom?

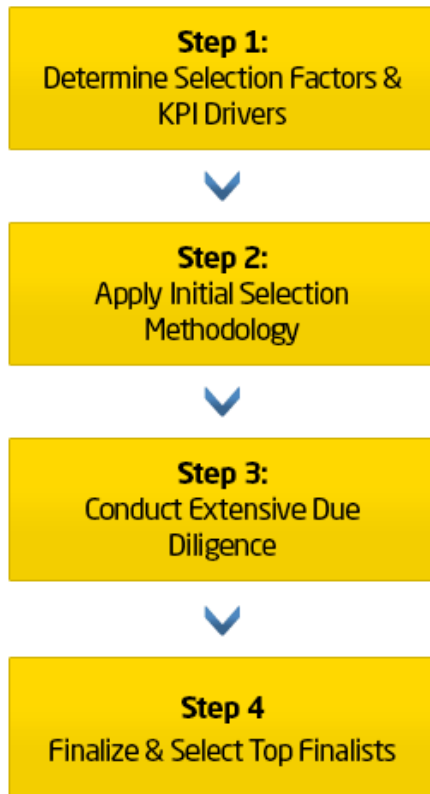
Using publicly available sources, AdvisoryHQ identified a wide range of financial advisers, asset and wealth managers, and financial planners that provide services in London and surrounding areas in the UK.

We then applied AdvisoryHQ's [Breakthrough Selection Methodology](#) to identify the final list of top advisers and wealth management firms that provide services to communities in the UK.

## Methodologies For Selecting Top Advisors/Wealth Managers

Breakthrough Top-Down Methodology

ADVISORYHQ



**VS**

Traditional Process

*Other Firms*



Total Generated Fees

Largest Firms

Highest Managed Assets

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## Detailed Review – Top Ranking Independent Financial Advisers in London and other UK Cities

Below, please find a detailed review of each firm on our list of top UK independent financial advisers and financial planners in London. We have highlighted some of the factors that allowed these London financial advisory firms to score so high in our selection ranking.

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# Alexander House Financial Services Ltd Review

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[Alexander House Financial Services Ltd](#) (AHFS) is a UK investment advisory firm with local advisors all over the UK. The firm was [founded in 2013](#) by Nick Kelly, Jane Hodges, and Rod Reed who are Independent Financial Advisers (IFAs) and Chartered Financial Planners.

## **Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company in the UK**

Listed below are some features of this firm that we believe make for a quality financial adviser.

### Flexible, Upfront Fee Structure:

At AHFS, your fees are [communicated upfront](#), including the breakdown of services for which you're paying. If you wish to undergo the formal review process with an AHFS adviser but do not wish to implement their recommendations, you are charged a flat fee.

However, should you seek to continue with AHFS after the initial consultation stage, you are charged according to the complexity of your financial situation and advice given.

To make it easier on you, AHFS also offers flexible payment options. 'Ad hoc' or 'pay as you go' advice is billed hourly or at a fixed fee. Retaining AHFS services to implement and monitor your investments mandates a retainer along with applicable specialist fees.

The 'bespoke' option is for clients with more advanced or complex financial affairs. It is comprehensive of AHFS's range of services and is tailored to the client's individual needs.

### Fee for Advice:

AHFS doesn't charge for products they recommend or for commission received. Fees are paid to the firm strictly for [advice, implementation, or both](#), depending on your decision to retain AHFS as your financial adviser.

Whether you choose to implement your adviser's recommendations or not, you pay only for the initial review and advice given. You are not locked into a contract, and your fees are outlined clearly prior to engaging with AHFS in the report stage.

### Independent Nature:

AHFS is independent, and as such they are not bound to outside interests when recommending products or services. Your money, not to mention the services for which you are paying, are not influenced by any persons or organisation that doesn't know you or your unique circumstances.

### Customised Advice:

Your AHFS adviser is concerned with applying only the right products and services to your situation. This means getting to know you within an extensive, formalised process designed to give your adviser every piece of information needed to deliver the best solutions.

The following graph illustrates the process your AHFS adviser takes with you to arrive at your tailored plan:

### Long-Term Design:

As a firm, AHFS's chief interest is in making you a customer for life. Naturally, should you choose to receive services on an 'ad hoc' or 'pay as you go' basis, your adviser is more than willing and happy to accommodate you.

Nevertheless, AHFS wants to make you happy enough that you consider employing their extended services. Moreover, these services are designed to meet your needs not just in the short-term, but in the long run through retirement and old age.

A full list of AHFS individual services, including breakdowns of each, can be found on the AHFS [Individual Services](#) page.

### Chartered Financial Planners:

Having achieved Chartered Financial Planner designations means AHFS advisors are investment advisors you can trust. Being '[chartered](#)' means AHFS advisors have demonstrated a stringent commitment to growth, continuing education, and the highest ethical standards.

### Client Testimonials:

Nothing speaks to a firm's success quite like the word-of-mouth provided directly from clients. With that in mind, AHFS hosts a dedicated [Testimonials](#) page highlighting the reviews from satisfied customers.

### Awards & Recognition:

In 2015, the firm won [several awards](#) for its innovation and services. Some of these include:

- Best Holistic IFA Planning at the Finance Awards
- 'Ten Bold and Brilliant Adviser Websites' by *Professional Adviser* website
- Retirement Planning Award by *Professional Adviser* magazine
- Highly Commended Award in the area of Best Use of Technology at the Money Marketing Awards

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## **Burlington Associates Review**

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Established in 2003, [Burlington Associates Limited](#) is a top-ranking independent financial adviser in the UK, based out of Square Mile in Cheapside, London.

The company was formed through the collaborative efforts of colleagues and co-workers who previously worked at the same independent financial adviser in London.

Burlington Associates Ltd. identifies itself as a fee-based financial planner that also offers non-financial planning services under a transactional service model, thereby differentiating itself from traditional advisers that offer purely fee-only, transactional services to their clients.



As renowned independent financial advisers in the UK, the firm's key specialties include:

- wealth management
- corporate advice
- mortgages

Individuals searching for independent financial advisers in London will greatly benefit from the company's holistic financial planning approach which takes into account the broad spectrum of a client's financial well-being when delivering such advice.

### **Key Factors That Enabled This Firm to Rank as a Top 2016 UK IFA**

#### Independent Advisory Firm:

As a UK independent financial adviser, Burlington Associates Limited is authorised and regulated by the Financial Conduct Authority (FCA) to offer a broad range of financial planning and wealth management services.

#### Fee-Based and Transactional Advisory Models:

The company offers both fee-based financial planning services as well as non-financial planning services using a traditional transactional fee model. Clients wishing for holistic advice may choose the former while clients with one-off and specific advisory needs may opt for the latter.

Clients, therefore, have a choice in the types of services that they can opt for and greater flexibility in choosing how to pay for those services.

#### Focused Client Base:

Partners and senior executives in the Magic/Silver Circle of legal firms, finance, and investment banking professionals, as well as medical professionals, looking for an independent financial adviser in London will find Burlington Associates Limited an ideal partner to help them with a broad spectrum of financial planning and wealth management needs.

Additionally, as a UK IFA, the company also offers a range of corporate services to owner-managed businesses, in the small and medium-sized enterprise (SME) market segment, that employ anywhere between 5 and 250 employees.

### Experienced Professionals:

Staff and advisers serving clients at Burlington Associates Ltd. have relevant industry experience ranging between 10 and 30 years. As leading financial advisers in London, the company offers clients not only dedicated advisers but also alternate touch points within the firm so that their needs are addressed expeditiously.

### Diversity of Expertise Through Partnerships:

As a dedicated IFA in London, Burlington Associates Limited focuses primarily on the services that it excels in.

However, in order to provide clients with a diverse portfolio of extended services, the firm has built strong relationships with external partners whose services can be integrated into Burlington's holistic advisory model.

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## **Chetwood Wealth Management Review**

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[Chetwood Wealth Management](#) is a firm of highly regarded independent financial advisers in the UK that have been serving clients for over 25 years. Clients across the UK have benefited from the wealth of experience that the firm brings to each engagement that it undertakes.

The present evolution of the company can be traced back to 1983, with the creation of University Medical General. Subsequently in 1990, the Kellands Group was formed as an independent financial adviser serving clients in London and other parts of the UK, giving rise initially to Kellands (Minehead) Ltd and subsequently to the acquisition of Chetwood Financial Management in Wellington, to Somerset Kellands Chetwood Ltd.

Following its purchase by another UK financial adviser in 2007, Plympton-based Kelly Jenkins De Mel, the firm gained an expanded footprint in South West England. In 2010, Chetwood Wealth Management moved to an expanded premise in Wellington, through which it now serves clients across the UK.

While specializing in wealth management, Chetwood's expertise spans a broad spectrum of services:

- investment advice
- pension planning and advice
- estate planning
- trust planning
- personal and professional protection

In its capacity as financial advisers to clients in London and across the UK, the Chetwood Wealth Management team may also provide other services that are not regulated by the Financial Conduct Authority but in which the firm has the necessary experience and expertise.

### **Key Factors That Enabled This Firm to Rank as a Top 2016 UK IFA**

#### Independent Financial Advice:

As an independent financial adviser serving clients in London and other parts of the UK, Chetwood Wealth Management offers what it calls “whole of market” advice. This means that the firm isn't “affiliated” with any providers of financial products or services but can source suitable alternatives from across a broad universe of such products/services that meet clients' unique requirements.

#### Chartered Financial Planners:

Clients looking to work with an independent financial adviser in London will have peace of mind knowing that the Chartered Insurance Institute (CII) has awarded Chetwood the Chartered Financial Planners designation. This means that not only are Chetwood advisers highly qualified to practice their profession, but that the company, as a whole, also meets the high standards set out by CII for its member firms.

#### Flexible and Transparent Fee Structure:

Operating as an independent financial adviser in London, Chetwood offers its clients a choice of remuneration methods that suit individual clients. Depending on a client's preference, a suitable billing method may be chosen, but all rates and charges are confirmed prior to the commencement of any service.

As UK IFAs, the company also offers the option for its advisers to seek client confirmation before rendering services that exceed a specific billing value threshold.

### Structured Processes:

As a top independent financial adviser serving clients in London and other parts of the UK, Chetwood follows a highly disciplined and structured process to identify clients' risk tolerance, current circumstances, and investment goals. The firm's advisers then use that process to ensure that the funds invested on a client's behalf match individual investment profiles.

This structured process ensures that the investments are continually monitored and that changes are made appropriately, on an ongoing basis, to reflect a client's evolving lifestyle.

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## **Devonshire Wealth Management Review**

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[Devonshire Wealth Management](#) is a firm of financial advisers in London that has been advising clients on various facets of their financial lives since 1983.

For over 3 decades, the Devonshire team has been providing bespoke and transactional financial and wealth management advice and recommendations to clients, using a tried and tested methodology, in areas such as:

- investment management
- wealth management
- equity release
- pension advice
- mortgage advice
- business protection
- personal protection

As a financial adviser in the West End of London, the advisory team at Devonshire Wealth Management today has over £100m in client funds under its advisement. This underscores the team's focus on establishing and maintaining long-standing relationships and the level of confidence that clients place in the team's ability to meet their individual needs.

## **Key Factors That Enabled This Firm to Rank as a Top 2016 UK IFA**

### Independent Fund Selection:

While acting as a financial adviser to clients in the UK, Devonshire Wealth Management uses an independent fund selection approach to identify and recommend funds for client portfolios. Such advice is based purely on an individual client's financial priorities and the suitability of the selected funds to meet such priorities.

### Bespoke or Transactional Services:

Based on an individual client's needs, the firm offers a mix of bespoke or transactional services. While the former model works for clients that are looking for a comprehensive wealth management and financial planning relationship with London financial advisers, the latter approach is often suited to the needs of clients who need advice on specific aspects of their financial lives.

The fees charged for each of these services vary depending on the type of services provided and the level of effort and expertise required to deliver them.

### Values and Technology:

While holding true to traditional values, such as integrity, professionalism, and building strong client relationships, the team at Devonshire is also a strong proponent of the use of state-of-the-art technology when serving its clients and delivering on those values.

### Tried and Tested Processes:

As long-time financial advisers in London, the Devonshire Wealth Management team has perfected its methodology for understanding clients' financial goals and objectives, building suitable approaches to accomplish those objectives, and then implementing the plans in continuous consultation with clients.

### Attention to Legislation:

Clients of financial advisers in London expect that all of their investments will comply with current legislation. One of the hallmarks of Devonshire Wealth Management's practice is the focus on investment decisions in light of an ever-changing legislative environment.

Not only does the advice comply with every aspect of the law, but as seasoned UK financial advisers, the Devonshire team ensures that legislative provisions – such as tax envelopes – are used appropriately to the benefit of its clients.

#### High Client Retention:

The firm's exceptional client retention rate and high client satisfaction are testament to the fact that Devonshire Wealth Management is seen as a trusted and reliable financial adviser in London by its clients.

#### Value-Added Partnerships:

As UK financial advisers, the Devonshire team provides value-added service to its clients by establishing relationships and working with highly respected solicitors, accountants, and other discretionary partners.

This approach ensures that the firm is able to offer a much broader spectrum of services to meet individual client needs.

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## **Gee & Watson Review**

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[Gee & Watson](#) is a firm of independent financial advisers in the UK that have been delivering bespoke financial solutions to clients in both the personal and corporate domains. Established in 1974, the company is based in Wirral, Merseyside but provides support and advice to clients across the UK.

### **Key Factors That Enabled This Firm to Rank as a Top 2016 UK IFA**

#### Independent Financial Advice:

As an independent financial adviser in the UK, Gee & Watson's focus is in the best interest of its clients. Due to its independent status, any advice benefits only its clients and no other third party. This gives clients the confidence that they are truly receiving unbiased and impartial recommendations from their adviser.

#### Financial Conduct Authority-Regulated:

As a top-ranked UK IFA, Gee & Watson is regulated by Briton's Financial Conduct Authority (FCA). This gives clients the confidence of knowing that the firm and its advisers have met the high standards laid down for the profession by the FCA, and that their finances are in safe hands.

#### Proven Track Record:

Gee & Watson was founded in 1974, as an independent financial adviser serving clients in the UK, and has established a track record of over 4 decades of helping clients achieve their financial goals. Many of its clients have relationships with the firm that go back decades.

#### Wide Range of Services:

As a team of broad-based financial advisers in the UK, the company offers a wide range of services to its clients:

- personal planning (retirement planning, inheritance tax planning, personal protection, and investment)
- corporate planning (business protection and director pensions)
- wealth management

#### Qualification and Continuous Professional Development:

To maintain its position as a top-rated financial adviser in the UK, the company's team consists only of advisers who hold appropriate industry qualifications, as laid down by the FCA. Additionally, in order to maintain the highest standards of ongoing service to their clients, advisers continually undergo professional development refreshes.

#### Dedicated Advisory Services:

Clients looking to build a personal relationship with an independent financial adviser in the UK will find Gee & Watson's approach very conducive. The firm dedicates individual financial advisers to each client, thereby fostering personalised client-adviser relationships.

#### Well-Regarded Funds For Client Portfolios:

In its Self-Select Portfolios and Wealth Select Portfolios, Gee & Watson uses funds from highly regarded fund managers and underwriters, including Fidelity, Invesco, JP Morgan, Old Mutual, Vanguard, and BlackRock, amongst others.

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# Holden and Partners Review

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[Holden and Partners](#) is a firm of independent financial advisers in the UK that operate across London, East Anglia, and South East, delivering a range of bespoke investment and financial advice to its clients, with specific specialisation in sustainable and ethical investments.

The firm was established in 2003 by 5 colleagues who had previously worked together for a considerable time. With the formation of Holden and Partners, the firm's clients now have access to an independent financial adviser in London with a wealth of knowledge and experience to help them grow their wealth through ethical and sustainable investment opportunities.

In addition to focusing on ethical and responsible investing, the company provides its clients with a broad array of services:

- tax planning
- pension arrangements
- ISA and collective investment portfolios
- alternative investments and property

As an , Holden and Partners advises clients that have investable assets in excess of £100,000, with many of its clients holding portfolios in excess of £5 million.

Holden and Partners' fee structure depends on the type of service provided, the time expended in delivering those services, and the asset value being advised on. While the two broad fee categories include investment management and financial planning, the actual fees charged are assessed after considering each client's unique situation.

## **Key Factors That Enabled This Firm to Rank as a Top 2016 UK IFA**

Consistently Recognised as a Top 25 Independent Financial Adviser:

Operating as a top-ranking IFA in London, Holden and Partners has been honoured with the Top 25 IFA award by Client Practitioner for four consecutive years, from 2011 to 2014. These awards recognise the firm's status



as an independent financial adviser (IFA) and applauds the firm for delivering financial advice of the highest quality to its clients.

### Chartered Financial Planners:

With six members of the team already holding the prestigious Chartered Financial Planners (CFP) designation, awarded by the Chartered Institute of Insurance (CII), and two others soon to acquire their CFP certification, Holden and Partners is amongst a select group of financial advisers in London who hold the Chartered Financial Planner Firm status.

### Recognised Leadership in Ethical Investing:

Clients searching for an independent financial adviser in the UK, who also share a vision of responsible and sustainable investing with their advisers, will find a ready and capable partner in Holden and Partners.

The company was the recipient of the Responsible Investment Adviser 2014 award, presented to the firm by Unbiased Media Awards for its member's contribution to the media. As an IFA in London that specialises in responsible investing, the firm also funds and runs the Climate Change and Ethical Investment Awards annually.

### Small Firm ... Big on Service:

The founders of the company have deliberately maintained a small footprint, with each adviser managing a reasonable number of clients. This has enabled advisers to deliver high-quality, highly personalised advice to every client.

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## **Money Wise Review**

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Established in Bath in 1997, [Money Wise](#) is an independent financial adviser with offices also in London, Cambridge, and Bournemouth. The firm offers financial advice to its clients who include individuals, families, professionals, trustees, business owners, and large corporations.

As a top UK independent financial adviser, the firm offers a broad array of services to its private, business, and professional clients:

- advice on planning for later life care needs
- providing advice during divorce
- investment advice for trustees (to comply with the Trustee Act 2000)
- inheritance tax advice
- School Fees Planning
- advice on retirement planning and cash flow forecasting
- advice on investing personal injury awards and Court of Protection awards
- advice to employers on employee benefits schemes

As an IFA operating in London, Bournemouth, Bath, and Cambridge, the firm employs nearly 40 staff members and has an excess of £350M in funds under its management. The company's 2014 operating income was reported at £3.8M, indicative of a firm that is well-established in the industry.

### **Key Factors That Enabled This Firm to Rank as a Top 2016 UK IFA**

#### Independent Financial Adviser:

Money Wise is an independent financial adviser in the UK that offers impartial and unbiased investment and financial advice to its clients. The firm specialises in offering customised financial solutions, with an objective of improving client wealth.

While maintaining its impartial status, Money Wise works in concert with other investment managers, accountants, and solicitors to deliver a full suite of services to its clients.

#### Well-Defined Processes:

Money Wise uses a well-defined methodology to understand client needs and to then design and implement customised solutions to meet those unique needs.

#### Small Yet Flexible:

Unlike many large independent financial advisers in London and elsewhere across the UK, Money Wise is a relatively small firm whose staff is representative of the clients it serves – ordinary people dealing with the everyday challenges of life. The firm's small size, however, offers it the advantage of being well-managed and provides it the leverage to be flexible when designing personalised financial solutions or accommodating unique client needs.

### Reputed Client Base:

As a top independent financial adviser operating in London, Bath, Bournemouth, and Cambridge, Money Wise has earned a status as a preferred financial adviser to some of South England's leading accountancy and legal firms. Additionally, one of the top independent risk management and insurance brokerages in the UK, Aston Scott Group, designates Money Wise as its preferred adviser.

### Accredited and Qualified Advisers:

Prospective clients looking to work with qualified financial advisers in the UK will be happy to know that a significant number of advisers at Money Wise are Certified or Chartered. Many of the advisers have accreditations from institutions such as the Society of Later Life Advisers (SOLLA) and Trust and Estate Planners (STEP) as well as holding registration with the Association of Personal Injury Lawyers (APIL).

These credentials ensure that clients receive unbiased and independent advice from UK financial advisers that are recognised by some of the industry's most venerated institutions.

### Emphasis on Building Strong Relationships:

Money Wise places great emphasis on its relationships with its clients. Some of these ongoing, long-standing professional relationships date back more than 2 decades to when the firm was founded. The company also actively participates in fund raising and other charitable events in the communities it serves.

As a reputed UK independent financial adviser, Money Wise has also established excellent professional associations that benefit its clients, communities, and the firm, including relationships with Aston Scott Group, Brampton Asset Management, Bath Rugby Foundation, and the Bath Cricket Club.

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## **Paradigm Norton Review**

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Founded in 2001, [Paradigm Norton](#) is a UK financial adviser with offices in London, Torquay, and Bristol. The company offers a broad array of services to its clients:

- financial planning
- estate and tax planning
- investment portfolio management
- charity and philanthropic giving advice
- trust portfolio management
- family business financial planning

As a premier financial adviser in the UK, Paradigm Norton typically serves UK-domiciled, wealthy clients that are looking to work with a team of competent professionals to create a financial strategy to manage their wealth. Ideally, the firm's clients have either already accumulated wealth in excess of £250,000 or are on track for doing so in the next year or so.

In the past 12 years, the firm has won awards for top performance in a number of service areas including financial planning, investment management, risk management, retirement planning, human resources, and technology.

Paradigm Norton has the distinction of being the only firm of UK financial advisers that has won the prestigious Citywire New Model Adviser award more than five times – including in 2015.

The company is also proud to have won the inaugural 2013 Institute of Financial Planning Accredited Financial Planning award.

### **Key Factors That Enabled This Firm to Rank as a Top 2016 UK IFA**

#### Chartered and Certified Financial Planners:

Paradigm Norton is a firm of financial advisers in the UK that serves clients nationwide through offices in London, Torquay, and Bristol. The company holds the Chartered Financial Planners (CFP) designation, which is awarded by the Chartered Institute of Insurance (CII), and is also an Accredited Financial Planning Firm with the Institute of Financial Planning (IFP).

These accreditations are proof that the firm and its advisers embrace the highest levels of professionalism and comply with stringent pre-requisites set out by these institutions when delivering services to their clients.

#### Strictly Fee-Based Service:

Paradigm Norton is a fee-based service provider. As a premier financial adviser in the UK, the firm's professional fees for its investment portfolio management and financial planning services [start at £3,000 per annum](#).

#### Customer Service Focused:

While many UK financial advisers are sales focused, the Paradigm Norton team has an unconventionally sales-focused business model. The firm employs 9 client relationship managers and 35+ tax planners, financial planners, and administrators to ensure that clients receive the highest levels of service possible.

#### Limited Number of Clients:

As a top ranked financial adviser in London, with offices also in Torquay and Bristol, when it comes to delivering value for money to its clients, Paradigm Norton's focus is on quality rather than quantity. That's why the firm (as of August 2015) has limited the number of clients it services to no more than 750.

By comparison, other UK financial advisers of similar size and stature as Paradigm Norton would have a typical client base in excess of 5,000.

#### Unique Characteristics:

The firm offers its clients a unique value proposition that includes great attention to detail, an integrated service-oriented business model, and the delivery of low-cost, high-return investment solutions.

These characteristics are what set Paradigm Norton apart from many other financial advisers in the UK.

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## **Partridge Muir & Warren Review**

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[Partridge Muir & Warren](#) (PMW) is an independent financial adviser in the UK that is based in Esher. The company was founded in 1969 and is made up of wealth advisers, financial advisers, and Chartered Financial Planners.

As one of the top UK IFAs, the PMW team focuses on providing truly independent and highly customised service to its clients. Its substantial and continually growing client base is a testament to the fact that the company's proven track record over the past 45+ years hasn't gone unnoticed by its clients.

The firm's continued dedication to maintaining its regulatory independence and corporate autonomy demonstrates Partridge Muir & Warren's commitment to serve its clients over the long term as a UK independent financial adviser.

PMW offers services in the following areas:

- wealth management service
- financial planning review service
- investment review service
- tax service

The company maintains minimum thresholds for clients to avail some of these services. For instance, investment review service clients are required to have a minimum of between £50,000 and £100,000 to be eligible for the service.

As a leading independent financial adviser in the UK, the company's largest family account holds an excess of £7M, with the average client portfolio valued at around £600,000. However, the firm readily welcomes new clients with initial investment portfolios at as low as £100,000 if there is a commitment to adding more funds to the account over time.

Prospective clients looking to work with a financially strong and independent financial adviser in the UK should note that, while many of its peers are struggling with their own finances, PMW has been a profitable entity for the past 13 consecutive years.

## **Key Factors That Enabled This Firm to Rank as a Top 2016 UK IFA**

### Independent Financial and Wealth Managers:

Partridge Muir & Warren takes pride in its status as an independent financial adviser in the UK that offers an array of bespoke and unbiased financial and wealth management services to its clients.

### Proven Track Record:

Since its establishment in 1969 as a UK IFA, the firm has continued to grow its client base. While many of its peers have since ceased business altogether, the PMW team continues to offer its clients unwavering support throughout the years.

### Great Value System:

As one of the premier independent financial advisers in the UK, Partridge Muir & Warren credits its longevity and success to a value system that includes:

- honesty
- transparency
- integrity
- diligence
- skill
- care

The firm also believes that its focus on building long-term relationships with its clients and educating clients about financial matters that affect their wealth is what makes it stand out from other UK IFAs.

### Risk-Aware, Conservative Approach:

The PMW team's default approach to investing client wealth is one of conservatism. This means that the firm's advisers will always seek to deliver consistent and competitive returns without speculating or taking undue risks.

### Team-Based Service:

As a top independent financial adviser in the UK, Partridge Muir & Warren has a strong team-based approach to service delivery. For instance, clients availing of the wealth management service are assigned two professionals to deal with their needs – an account manager and an adviser. These two lead professionals are also supported by a large operations team.

The firm uses well-structured approaches to deliver all of its services.

### Clarity on Fees:

PMW's clients have exceptional clarity with respect to the services that the firm offers and the cost/fees they have to pay. For instance, wealth

management clients know that once their funds are invested with the firm, no additional advice fees or transaction charges will be levied.

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## Russell Ulyatt Review

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[Russell Ulyatt](#) is a fee-based independent financial adviser in the UK offering a wide range of financial and wealth management services to its clients. Based out of Nottingham, the company traces its roots back to 1881 with the establishment of the Scanlan insurance agencies which eventually became Russell Scanlan.

In 1973, Bill Russell and Bill Tomlinson merged their independent operations to form Russell Tomlinson. In 1999, the merger of Russell Tomlinson and F S Ulyatt gave birth to Russell Ulyatt Financial Services Ltd.

Through the years, Russell Ulyatt has operated as a UK independent financial adviser, continually evolving to meet the needs of its clients and introducing new services to meet those needs.

By 2009, the company had over 100 wealth management clients, and by 2011, the firm had surpassed £100m in assets under its management. With additional strategic acquisitions in 2014, Russell Ulyatt established itself as a top UK Financial adviser, employing nearly 50 professionals and managing upwards of £250m in private wealth for its clients.

As a UK IFA, Russell Ulyatt offers three primary flavours of services to its clients:

- **Private Client Service:** This service appeals to individuals and families that need ongoing advice, frequent financial check-ups, and continuing reviews of their financial portfolios and plans.
- **Corporate Service:** This service is ideal for corporations looking to work with an independent financial adviser in the UK that will advise them on corporate pension schemes and employee benefit plans.
- **Reactive Program:** This service is geared towards clients who are not interested in an ongoing relationship with their financial adviser and, therefore, don't pay regular retainer fees. Instead, financial advice is offered to them on an as-needed basis.



## **Key Factors That Enabled This Firm to Rank as a Top 2016 UK IFA**

### Independent, Fee-based Financial and Wealth Managers:

As an owner-managed firm, Russell Ulyatt acts as an independent financial adviser to clients in the UK, offering them unbiased and impartial advice under a fee-based model. Advisers with the firm do not indulge clients in sales pitches or baffle them with industry jargon.

The company offers several service models for clients to choose from, with all fees and service charges discussed up-front and transparently. Alternately, clients who do not wish to work with a financial adviser in the UK on a retainer basis may opt for service under the Reactive Program where fees are determined/paid for each service requested/offered.

### Leveraging Clout of a Large Group of Companies:

As a top-ranked UK IFA, Russell Ulyatt is part of the larger Russell Ulyatt Group of Companies.

The group comprises Russell Ulyatt Financial Services, Greenhalgh Financial Services, Hart Shaw Financial Planning, and Shevill Parkes (Financial Services). The combined corporate entity can leverage its resources individually and collectively for the greater good of their clients.

### Specialist Support:

Where necessary, the skills and experiences of the Russell Ulyatt team are augmented by external experts who specialise in helping UK independent financial advisers establish best-in-class financial planning and wealth management practices.

### Emphasis on Technology:

As a premier independent financial adviser in the UK, the company is a great believer in using technology to empower its clients and the team of advisers and support staff who manage and administer client accounts.

The company's dynamic website enables clients and advisers to view, monitor, and track all of a client's investments, pension accounts, and savings instantaneously – from a single source.

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# Serenity Review

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[Serenity](#) is an independent financial adviser with offices in London, Lincoln, Pinner, Yorkshire, Cornwall, Nottingham, North London, Herts, and Edgware. The company uses a unique service approach, known as Financial Life Planning, to deliver clients a personalised, value-based financial planning experience. The approach is based on the research-based EVOKE (Exploration, Vision, Obstacles, Knowledge, and Execution) process developed by The Kinder Institute of Life Planning.

The firm's fees are based on the level of service provided to a client. As fees are tied to each stage of its 4-stage advisory process, clients may opt to go through as many of the stages that they deem necessary, paying just for what they need.

For clients requiring ongoing, longer-term support and advice, Serenity charges a minimum advisory fee of £1500 + VAT annually. Unlike many independent financial advisers in the UK, though, Serenity does not insist that clients have a minimum threshold value of investable portfolio to work with its advisers.

In addition to traditional financial planning and wealth building support, clients who are looking for a UK independent financial adviser to offer unbiased opinions on other aspects of their financial lives, such as pensions, ISAs, mortgages, and private medical insurance, will find a great partner in Serenity.

Uniquely for independent financial advisers in London and other parts of the UK, Serenity also offers access to foreign exchange transactions through the FTT Global FX payments service.

## **Key Factors That Enabled This Firm to Rank as a Top 2016 UK IFA**

### Independent, Fee-Based Advisory:

Serenity is a UK financial adviser that offers independent financial and wealth planning advice to its clients. The firm delivers its services through four distinct stages, with fees charged at each stage. The stages of support required

are optional and based on individual clients' needs for service. Serenity also offers an annual retainer-based fee structure for clients needing an ongoing relationship with the firm.

### Individualised Planning:

As an independent financial adviser with offices in London and other parts of the UK, Serenity believes that it differentiates itself by focusing on creating individualised strategies for each of its clients. While money is a tool to accomplish many of life's goals, the firm's Financial Life Planning approach works to provide clients with a personalised "whole life" experience.

### Structured Financial Life Planning Processes:

As one of the top-rated independent financial advisers in the UK, Serenity follows a highly structured 4-step process to address unique client financial planning needs.

The process, which is based on leading-edge financial and behavioural research, puts clients, their families and friends, and all of their goals and aspirations at the centre of the planning process.

### Experienced and Qualified Advisers:

The company has a team of independent financial advisers that support clients in the UK, all of whom have the appropriate industry qualifications and credentials and are equipped with sound technical expertise to develop the most appropriate financial architecture for each client's needs.

### Sound Investment Philosophy:

As UK IFAs, Serenity's advisers offer clients investment solutions based on a sound investment philosophy. The firm's investments are guided by the belief that long-term investment success is a function of minimising investment-related costs, and that returns are proportionate to the risk that investors are prepared to assume.

Key to Serenity's portfolio construction is the concept of diversification and the sound belief that any attempt to time the market always ends badly.

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# Skerritts Review

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Headquartered in Hove, [Skerritts Chartered Financial Planners](#) makes up a firm of independent financial advisers with offices also in London. Over the past few years, the firm has acquired several other companies within the South East region, enabling it to serve in excess of 25,000 clients.

As top-ranked financial advisers in the UK, Skerritts caters to both personal and corporate clients, offering a wide range of services to each client segment:

## PERSONAL WEALTH:

- wealth protection
- wealth creation
- wealth management
- mortgages
- insurance comparison

## CORPORATE PLANNING:

- group pensions
- benefit packages
- auto-enrolment
- corporate investment consulting
- directors planning
- business protection

Recognised as a top UK independent financial adviser, Skerritts has won numerous awards and accolades from financial industry watch groups and media. The firm has won the New Model Adviser® award six consecutive times, from 2011 to 2016, and has been the proud finalist for MoneyMarketing's Adviser Awards in two categories.

The firm has the distinction of being amongst a select group of UK Independent financial advisers in the South East to serve clients as both discretionary investment managers (DIMs) as well as Chartered Financial Planners (CFPs).

**Key Factors That Enabled This Firm to Rank as a Top 2016 UK IFA**

### Independent Advisory Services:

Operating as independent financial advisers in the UK enables the Skerritts team to evaluate and recommend financial products and services from across the whole of the market, without its advice being linked to any third-party affiliations.

### Regulator-Approved Planners and Advisers:

Skerritts is a firm of Chartered Financial Planners (CFPs) – a designation granted by Briton's Chartered Insurance Institute (CII) to advisory firms in the financial industry that demonstrate their commitment to the highest professional and ethical standards.

The firm has also been granted permission by UK's Financial Conduct Authority (FCA) to act as discretionary investment managers (DIMs).

### Investment in People:

Since 2002, Skerritts has been amongst the ranks of UK IFAs that are considered to be judicious investors in their people's talent.

As a member of Investors in People, the firm uses a framework to develop and manage the potential of its people across the organisation, which makes it more effective in delivering professional services to its clients.

### Trusted and Verified:

Prospective clients looking to work with an independent financial adviser in London and elsewhere in the UK will commend the fact that Skerritts is an approved Buy with Confidence and Trading Standards Scheme member.

This designation means that affiliated companies have been verified and approved for compliance with local business standards and laws by an independent body – Brighton and Hove's City Council's Trading Standard's Service.

### Fair Treatment to Staff:

An employer who follows fair employment practices is someone that clients would be willing to entrust their wealth to. As a top UK financial adviser, Skerritts has been designated as a living wage employer.

This designation recognises employers in Brighton & Hove who have voluntarily chosen to pay all of their employees decent hourly wages in line with the cost of living in the UK.

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## **Conclusion - Top 12 Best Independent Financial Advisers in the UK**

Independent financial advisers in London and, in fact, all across the UK, are part of a mosaic that is Britain's growing and thriving financial hub. However, these professionals are unique in the skills that they possess and the services that they offer their clients.

When searching for the right UK IFA to work with you, it is impossible to use a "cookie cutter" approach. Each of the individual advisers listed here bring a certain value proposition to the table. It is up to you to know what you need, in terms of financial planning or wealth management advice and support, and to then use the resources we've provided above to decide which one (or several) of these UK financial advisers is best suited to meet your unique needs.

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If you have questions, comments, or tips about this "Top 12 Best Independent Financial Advisers in the UK (Top IFAs)" article, send us an [email](#). Follow us on social media to be the first to hear about major economic news stories.

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Cheers,

AdvisoryHQ Team