

Top 13 Best Financial Advisers in the UK | 2017 Ranking | Top UK IFAs & Independent Investment Firms

2017 RANKING & REVIEWS TOP RANKING UK WEALTH ADVISORS

Finding the Top Independent Financial Adviser (IFAs) in London and Select UK Cities

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.

Be that as it may, many Brits are unaware of the difference 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 can help Britons maintain their financial health. Since one would take the time and effort to search for a physician of their choice, you should also conduct appropriate diligence when identifying independent financial advisers in London or elsewhere in the UK.



Award Emblem: Top 13 Best Independent Financial Advisers in the UK

Answers to Your Important Questions: Finding the Best UK Financial Advisers

You put a lot of effort into accumulating your savings. As such, you don't want to be exposed to market volatility that could have been avoided with the right financial advice.

Having a qualified and experienced UK financial adviser on your side can help you preserve what you've accumulated and even grow it for the years to come.

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.

AdvisoryHQ's List of the Best 13 Financial Advisers in London and Select UK Cities

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

- [Alexander House Financial Services](#)
- [Burlington Associates](#)
- [Chetwood](#)
- [Devonshire Wealth Management](#)
- [Equilibrium Asset Management](#)
- [Gee & Watson](#)
- [Holden and Partners](#)
- [Money Wise](#)
- [Paradigm Norton](#)
- [Partridge Muir & Warren](#)
- [Russell Ulyatt](#)
- [Serenity](#)
- [Skerritts](#)

Top 13 Best Independent Financial Advisers in the UK (Top IFAs) | Brief Comparison

Independent Financial Advisors in the UK	Highlighted Features
Alexander House Financial Services	Advice for Buying a Home
Burlington Associates	Independent Firm
Chetwood	School Fee Planning
Devonshire Wealth Management	State-of-the-art Technology
Equilibrium Asset Management	Inheritance Tax Planning
Gee & Watson	Corporate Planning Services
Holden and Partners	Lifetime Cashflow Analysis
Money Wise	Community Involvement
Paradigm Norton	Tax and Estate Planning
Partridge Muir & Warren	Consistent Track Record
Russell Ulyatt	Independent, owner- managed firm

Serenity	Structured Life Planning Process
Skerritts	Buy with Confidence and Trading Standards Scheme member

Table: Top 13 Independent Financial Advisors in the UK | Above list is sorted alphabetically

AdvisoryHQ's Selection Methodology

What methodology does AdvisoryHQ use in selecting and finalizing the credit cards, financial products, firms, services and products that are ranked on its various top rated lists?

Please click here "[AdvisoryHQ's Ranking Methodologies](#)" for a detailed review of AdvisoryHQ's selection methodologies for ranking top rated credit cards, financial accounts, firms, products, and services.

Detailed Review – Top Ranking Financial Advisors in London and Select UK Cities

Below, please find the detailed review of each firm on our list of the best financial planners in the UK. We have highlighted some of the factors that allowed these UK wealth management firms to score so high in our selection ranking.

See Also: [Best Financial Advisers in Manchester and Cheshire, UK | Ranking | Manchester & Cheshire IFAs and Wealth Managers](#)

Alexander House Financial Services Ltd Review

[Alexander House Financial Services Ltd](#) (AHFS) is a UK investment advisory firm with local advisors all over the UK. The firm was [incorporated in 2013](#). Their motto is "Traditional Values. Modern Thinking. Transparent Advice".

Alexander House Financial Services does not explicitly say whether they are a fee-only or fee-based wealth management firm in the UK. You can find more information on their [compensation structure](#) on their website.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in the UK

Flexible, Upfront Fee Structure

While this UK wealth management firm does not call itself either fee-only or fee-based, they are transparent about what their fees are for different services.

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, this UK wealth management firm 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 provides access to this UK financial advisory firm's comprehensive range of services and is tailored to the client's individual needs.

Advice for Buying a Home

For most people, their home is their biggest asset. Even for those with multiple properties, purchasing a new residence or commercial property is a financial choice they want to make carefully. The UK financial advisors at AHFS can help individuals approach buying property in a strategic way.

Even if you can afford to buy a home, there are a number of questions you will need to ask yourself and the answer to each one of them depends on your unique situation. Some of these questions [include](#):

- What will my costs be after I buy this house?

- Do I want to repay this mortgage on a month by month basis, or simply pay the interest and save on my own?
- Should I opt for a fixed or variable rate?
- Should I pay my mortgage off over a shorter or longer period of time?

Acquiring the services of a UK financial planner can help you answer these questions in a way that will keep you secure moving forward.

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 UK financial adviser is more than willing and happy to accommodate you.

Nevertheless, AHFS wants to make you happy enough that you consider working with them on a long-term basis. 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. In addition to their services for people buying a home, they also offer help with:

- Protecting your family
- Saving for the future
- Managing your wealth
- Reducing your taxes
- Coping with old age

Chartered Financial Planners

Having achieved Chartered Financial Planner designations means AHFS advisors are investment advisors you can trust. Being '[chartered](#)' means AHFS's UK financial 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 2016, the firm won [several awards](#) for its innovation and services. Some of these include:

- Wealth Manager of the Year 2016
- Highly Commended Award - Best Use of Technology

They also won a number of industry awards in 2015.

Burlington Associates Review

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

This UK wealth management firm 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.

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

- Wealth management
- Corporate advice
- Mortgages

Individuals searching for independent financial advisers in London will greatly benefit from this UK wealth management firm'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 Wealth Management Firm

Independent Advisory Firm

As a UK [independent financial advisor](#), 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 from this UK wealth management firm 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, this wealth management firm 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 from [ten to thirty 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.

Don't Miss: [Best Financial Advisers in Leeds, UK](#)

Chetwood Wealth Management Review

[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.

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

Chetwood Wealth Management is a fee-based wealth management firm in the UK.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm

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 these UK financial planners 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 the UK, 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.

Specific services this UK wealth management firm provides [include](#):

- Estate planning
- Trust planning
- School fees planning
- Personal and professional protection

Devonshire Wealth Management Review

[Devonshire Wealth Management](#) is a firm of financial advisers in London that has been around [since 1983](#). For over three 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.

Devonshire is a fee-based wealth management firm in the UK.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm

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 are used appropriately to the benefit of its clients.

High Client Retention

This UK wealth management firm's exceptional client retention rate and high client satisfaction are a 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.

[Related: Best Financial Advisors in Philadelphia, PA | Ranking | Greater Philadelphia Area Wealth Managers](#)

Equilibrium Asset Management Review

[Equilibrium Asset Management](#) is a Chartered wealth management firm in the UK that has been providing personalized financial planning advice since 1995. Their objective is giving their clients the confidence they need to live their lives comfortably knowing that their financial future is secure.

Equilibrium does not explicitly call itself fee only or fee based, but the [compensation structure](#) they describe on their website sounds like they are a fee-only wealth management firm in the UK. They are compensated by

receiving a percentage of the assets they manage for an individual client and are not remunerated for any transactions they take on a client's behalf.

As always, we recommend that readers verify a UK wealth management firm's compensation structure before beginning a working relationship.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in the UK

Intergenerational Planning

Figuring out how to preserve wealth across several generations is tricky business. Smart families manage their money so that they leave their capital intact and live off of strategic investments. A financial advisor in the UK can help families figure out how to pass their money along to the next generation through [intergenerational financial planning](#).

This wealth management firm in the UK can help clients put together a realistic plan that ensures there is enough money left over to take care of their children and grandchildren. Proactive planning can ensure your heirs are not hit by a huge tax bill when they receive their inheritance.

But while taxes are a huge factor to consider when planning wealth transfers, it is not the only variable. This UK wealth management firm can ensure the right amount of money goes to the right people at the right time. They can help your heirs overcome certain financial barriers that may get in the way of receiving their money.

Inheritance Tax Planning

It's safe to assume that most people want to leave a nest egg behind for their family. What's the point of building up all of that wealth if you can't guarantee the health and security of the people you love most? But this is easier said than done. With poor planning, moving that money from you to them may add stress. In some cases, a huge percentage of that money may be lost to taxes.

Working with a UK financial advisor can ensure your wishes are honored even when you are no longer around to reiterate or clarify them. Through their [inheritance tax planning](#) service, they help clients navigate the complex world of inheritance tax law to mitigate what their heirs may have to pay. These UK wealth planners can help with specific areas related to:

- Inheritance tax allowances
- Gifts out of income
- Wills
- Trusts
- Family Investment Companies

There is also useful information about inheritance tax planning on their [website](#).

Investment Planning and Management Advice

This UK wealth management firm helps clients work towards their unique financial goals while also keeping in mind that they would like to maintain a comfortable lifestyle in the meantime. A client may be a serious investor who needs a second-opinion on how to realize returns while protecting themselves from market volatility or someone who simply wants to beat inflation to protect and grow their wealth.

This wealth management firm in the UK takes a long term approach to investing. They will use a combination of investment vehicles to help clients obtain target returns.

They can also work with clients to monitor their portfolio and make adjustments as needed. Clients can work with their UK financial advisor to determine their attitude to risk, choose which investment products they'd like to put their money in, figure out how to construct their portfolio, and understand the implications of different asset classes and sectors.

Gee & Watson Review

[Gee & Watson](#) is a firm of independent financial advisers in the UK that has 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.

Gee & Watson is a fee-based wealth management firm in the UK.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm

Independent Financial Advice

As an independent financial adviser in the UK, Gee & Watson's focus is on the best interests of its clients. Due to its independent status, any advice benefits its clients as opposed to a 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. This UK wealth management 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.

Popular Article: [Best Financial Advisors in Cincinnati, OH | Ranking | Cincinnati Wealth Managers](#)

Holden and Partners Review

[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, this UK wealth management 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

Holden and Partners' fee structure depends on the type of service provided, the time spent on 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 Wealth Management Firm

Chartered Financial Planners

Several members of this UK wealth management firm's team hold the prestigious Chartered Financial Planners (CFP) designation, awarded by the Chartered Institute of Insurance (CII). This [team of UK financial planners](#) boasts an impressive number of degrees and designations among them including the Certified Financial Planner (not to be confused with the Chartered Financial Planner designation), the Advanced Financial Planning Certificate, and the Chartered MCSI, among others.

Lifetime Cashflow Analysis

It can be hard to predict the future, but that doesn't mean it is completely impossible. This wealth management firm in the UK can help clients understand what their cash flow situation will be in the years leading up to a specific financial goal whether it's home ownership, funding a child's education, or an early retirement.

Using their expertise to apply some educated assumptions about potential investment growth, they can help you understand what you need to do in order to have secure and sustainable future that also allows you to do what you want to do with your money.

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.

This UK wealth management firm was [named](#) a New Model Advisor Top 100 Firm as well as a Top 25 IFA by [thewealthnet.com](#).

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 these UK financial advisors to deliver high-quality, highly personalised advice to every client.

Money Wise Review

Established in Bath in 1997, [Money Wise](#) is an independent financial adviser with an office in London as well. This wealth management firm in London offers financial advice to its clients which includes individuals, families, professionals, trustees, business owners, and large corporations.

As a top UK independent financial adviser, this 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

This London wealth management firm has [over £350 million](#) in assets under management.

Money Wise does not explicitly say whether it is fee-only or fee-based. We advise all readers to verify the fee structure of any UK wealth management firm before starting a working relationship.



Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm

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. This London wealth management 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 is a London financial advisory firm that 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.

This London wealth management 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.

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).

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 two decades to when the firm was founded. This wealth management firm in London 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 Bath Cricket Club and the Bath Rugby Foundation.

[Read More: Best Financial Advisors in D.C., Maryland, & Virginia \(Tri-State\) | Ranking | D.C., MD & VA Wealth Managers](#)

Paradigm Norton Review

Founded in 2001, [Paradigm Norton](#) is a UK financial adviser with [offices](#) in London, Torquay, and Bristol. This wealth management firm in London 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 wealthy clients that are looking to work with a team of competent professionals to create a financial strategy to manage their wealth. Ideally, this UK wealth management 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.

This UK wealth management 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 does not explicitly say whether it is a fee-only or fee-based wealth management firm on its website. On their "Our Clients" [page](#) one of their clients references the fact that they work on a fee basis. We advise all readers to verify a firm's compensation structure before starting a working relationship with any advisor.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm

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).

This UK wealth management firm's 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.

Tax and Estate Planning

This London wealth management firm can seamlessly combine your investment strategy with your tax planning to provide you with comprehensive service. Highly qualified tax professionals work at the firm to prepare tax returns, estate plans, and design inheritance tax mitigation strategies.

Clients receive assistance in the following areas:

- Comprehensive financial and cash flow planning
- Personal tax and estate planning
- Investment portfolio management
- Giving and philanthropy planning

The specialists at Paradigm Norton can help clients answer important questions like:

- How much should I give my children to ensure they are secure while preserving their sense of personal motivation?
- Should I divide my assets equally between my children?
- How can I explain to my children that I will be leaving all my assets to charity?

Unique Characteristics

This UK wealth management 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.

Partridge Muir & Warren Review

[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. This UK wealth

management firm's 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.

This UK wealth management 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
- Financial planning review
- Investment review service
- Tax service

The company maintains minimum thresholds for clients to avail some of these services. For instance, investment review service clients need to be able to invest at least £50,000 and those looking for wealth management services have to be able to invest at least £100,000.

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](#).

Partridge Muir & Warren's website does not explicitly say whether they are a fee-only or fee-based wealth management firm. On their investment review service page, they [explain](#) that their fee is calculated as a percentage of the funds under assessment. We advise all readers to verify a firm's compensation structure before starting a working relationship.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm

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

This UK wealth management 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 this UK wealth management 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 using their 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.

This UK wealth management firm uses well-structured approaches to deliver all of its services.

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Russell Ulyatt Review

[Russell Ulyatt](#) is an 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 hit its 100th wealth management client mark, and by 2011, the firm had surpassed [£100 million](#) in assets under its management. With additional strategic acquisitions in 2014, Russell Ulyatt established itself as a top UK Financial adviser, employing 49 professionals and managing upwards of [£250 million](#) in private wealth for its clients.

As a UK IFA, Russell Ulyatt offers [three primary types](#) 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.

Russell Ulyatt describes itself as a fee-based wealth management firm, in the UK but their wording alludes to a fee-only compensation structure - it says on

their [website](#) that their fee-based structure provides no obligation or pressure for them to sell. We advise all readers to confirm any wealth management firm's compensation structure before working with them.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm

Independent, Fee-Based Financial and Wealth Managers

As an owner-managed firm, Russell Ulyatt acts as an [independent UK financial adviser](#) for clients, offering them unbiased and impartial advice. Advisers with the firm do not indulge clients in sales pitches.

This UK wealth management firm 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 and paid as needed.

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.

This UK wealth management firm'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.

Serenity Review

[Serenity](#) is an independent financial adviser with offices in London, Lincoln, Cornwall, and Nottingham among others. 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.

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.

Serenity does not explicitly say on its website whether it is a fee-only or fee-based wealth management firm in the UK. We always advise readers to confirm any financial advisors compensation structure before starting a working relationship.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management 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.

Stage 1: Getting to Know You

They go through the first three letters of the EVOKE process in order to do an audit of your current financial situation, which means reviewing your income, expenditure, savings, investments, pensions, employee benefits, and more.

Stage 2: Preparation of Your Financial Life Plan

This team of UK financial advisors helps put together a plan that consists of the following components:

- Report of your income and expenditure
- Net worth
- Cashflow forecasting
- Risk profiling
- Determination of suitable tax strategy
- Recommendations on actions to take

Stage 3: Implementation of Your Financial Plan

The financial advisors at this UK wealth management firm will take the time to analyze your situation and conduct thorough research to choose the best options for your financial plan. They will process the paperwork, provide written confirmation of any recommendations, and manage the entire investment endeavour.

Stage 4: Ongoing Monitoring and Review

Reviewing the progress of your financial plan is vital. This monitoring and review process consists of:

- An annual review with your UK financial advisor
- Regular access to your advisor
- Detailed progress report and action plan
- Ongoing wealth management advice
- Online access to your information
- Access to educational seminars, workshops and networking events

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](#). This UK wealth management 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.

Skerritts Review

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, this UK wealth management 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 different client segments.

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. This UK wealth management firm has won the New Model Adviser® award [seven consecutive times](#), from 2011 to 2017, 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).

Skerritts's website does not explicitly say whether they are a fee-based or fee-only wealth management firm in the UK. We advise readers to confirm a financial advisors compensation structure before starting a working relationship. Skerritts does say that they will [go over fees](#), in detail, before getting started.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm

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.

This UK wealth management 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, this UK wealth management 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.



Conclusion - Top 13 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 busy 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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