

## Client Reviews

**Andy Pulford**

Faron Partnership Ltd



4.7 out of 5

Review from Verified Client

Berkshire | July 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement.

### How did Andy help you?

I felt Andy understood my needs at this time and going forward, he explained everything in an easy to understand manner, not making me feel at all pressurised in any way. The aim was to take my pension initially as a drawdown and revisit annually as and when my circumstances may change and this goal has been achieved to my satisfaction.

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

I found the recommendations and documentations very clear and as I visited Andy's office he was able to go through and explain everything face to face which I found really helpful. I feel that the products/services recommended to me suited my needs and as a result am very happy with the outcome.

### What could they have done better?

I found Andy was available to answer all questions face to face and was also available by telephone and internet so felt very comfortable with trusting him.

Review from Verified Client

Hampshire | June 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed advice on my pension and insurance and protection of income after cashing in my personal pension.

**How did Andy help you?**

Andy advised me to put my pension through my limited company to alleviate tax.

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

Yes.

**What could they have done better?**

No

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Review from Verified Client

Berkshire | June 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I reached retirement age and needed advice on whether to buy an annuity or not.

**How did Andy help you?**

He advised me on what was the best financial products that were available on the market.

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

Yes I have.

**What could they have done better?**

I can't think of anything as I have been very satisfied.

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Review from Verified Client

Berkshire | June 2017

★★★★☆ 4.7 out of 5

Value: ★★★★★

Service: ★★★★★☆

Advice: ★★★★★

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

I was looking to take early retirement and needed advice on whether it was viable.

**How did Andy help you?**

He offered an alternative investment platform to reduce charges. He talked us through our attitude to risk and advised appropriate funds. He used a computer software package to demonstrate different scenarios.

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

Yes, investments are performing well and we have regular reviews.

**What could they have done better?**

On occasions we had to chase him on actions he had promised to look into.

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Review from Verified Client

Lincolnshire | May 2017

★★★★☆ 3.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My discretionary pension was not performing as well as expected. I decided to look for a Financial adviser who would find a more suitable and rewarding pension portfolio.

**How did Andy help you?**

Andy met with me and we discussed all my concerns and needs and then completed a financial review. He provided me with a recommendation backed up with reports, spreadsheets and future projections. Andy completed all the necessary paperwork to transfer my pension.....all I had to do was put my signature to it.

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

Yes. Lower fees being paid ! Pension is performing very well. Andy is in contact regularly.

**What could they have done better?**

All good !

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Review from Verified Client

Hampshire | May 2017

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Divorce settlement pensions.

**How did Andy help you?**

Andy is friendly, cheerful and approachable. He explains things simply and without waffle. His expertise has saved us anxiety about what to do with our money and we can rest assured that it is in the best hands. Thanks to him, we have peace of mind.

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

We are more than pleased with the outcome at this stage in our investments.

**What could they have done better?**

We are very satisfied with Andy's services and cannot think of anything he could have done better.

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Review from Verified Client

Hampshire | May 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Our company wanted to set up a group pension scheme that would be fit the Workplace Pension requirements when they became compulsory.

**How did Andy help you?**

Andy listened to what we wanted and then researched various schemes and helped us choose one that was right for us, would be easy to manage and also be compliant with the changing regulations. He helped us to set up the scheme and has continued to provide advice and support through our staging process into auto-enrolment.

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

Yes - we are happy with the scheme chosen and the staff are happy with the scheme we provide for them.

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Review from Verified Client

Berkshire | May 2017

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Initially, I was looking for help with pension lifetime allowance protection but soon realised that I could get good advice also with savings and investments and inheritance planning.

**How did Andy help you?**

He advised on and executed the pension protection application. He subsequently advised on and arranged ISA savings and investments for myself and my wife and continues to advise on inheritance planning. He is currently transferring an investment ISA based on equities for one with a less risky, more balanced investment ISA.

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

Yes, he has maximised the Lifetime Allowance Protection on my pensions, invests annual amounts into investment ISAs with very positive results for myself and my wife and continues to suggest ways of achieving the inheritance aims that we have for our children. He is currently arranging, what I agree, are the best outcomes with two smaller pensions that I have and is transferring an ISA based on equities into a less risky balanced investment ISA.

**What could they have done better?**

I struggle to think of ways in which Andy could have helped me in a better way. I find that he is very attentive, pleasant, and honest, and he does not try to make decisions for me but clearly lays out the advantages and disadvantages of each option so that I find it comfortable to make a well informed decision myself.

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