

# JANE HODGES

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Background report to support inclusion  
in the **2025 Guide To The UK's Top  
Rated Financial Advisers**



Jane Hodges







Money Honey Financial Planning










Top Rated 2025

4.8 / 5  118 reviews

## VouchedFor checks:

-  FCA Regulated
-  Qualifications Uploaded
-  Recent Client Reviews
-  Transparent Fees
-  Independent Financial Adviser
-  Positive First Impressions

## Services offered

-  Investments and Savings
-  Pensions
-  Retirement income (annuities, drawdown)
-  Inheritance Planning
-  Equity Release
-  Insurance & Protection
-  Long Term Care

## Qualifications listed

### Advanced Qualifications: 2 Qualifications

CII - Chartered Financial Planner

Fellowship of the Personal Finance Society (FPFS)

### Standard Qualifications: 7 Qualifications

PFS - Member by Diploma

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

CII - Certificate in Equity Release

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

## Client Reviews

### Jane Hodges

#### Money Honey Financial Planning



4.8 out of 5

Review from Verified Client

Outside UK | March 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was required to get an FCA-regulated advice in order to access my DB pension scheme and transfer the income to Australia, where I now live. My local financial advisors recommended Money Honey.

#### How has Jane helped you?

I had three options for dealing with the pension fund. Jane walked me through the pros and cons of each of them, and helped me to make my final decision based on a thorough understanding of my current position and future financial needs.

#### Have you seen the outcome you were hoping for?

Not yet - we're still dealing with the pension fund people. But I see no reason why the outcome will be different to what we expect.

Review from Verified Client

Bristol | December 2024

★★★★☆ 4 out of 5

Value: ★★★☆☆

Advice: ★★★★★

Service: ★★★★★

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

Family Inheritance advise needed

**How has Jane helped you?**

She and her team have kept me updated with financial changes and made useful recommendations.

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

The layout needs some improvement

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Review from Verified Client

Essex | December 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

to try to lessen the impact of inheritance tax

**How has Jane helped you?**

Jane has offered options to do this and we have taken one option.

**Have you seen the outcome you were hoping for?**

Too soon to know

**What could they have done better?**

nothing

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Review from Verified Client

Manchester | December 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Initially I need advice to transfer a very small Defined Benefit pension in to another Defined Benefit pension (LGPS). Many advisers were resistant or wanted exorbitant fees to cover it. Jane provided helpful advice to enable that to happen. From that point we have since moved on to wider financial modelling, cashflow modelling and life planning as well as IHT advice.

## How has Jane helped you?

Jane has logged my assets and has done 2 main pieces of analysis a "Cashflow model" (expected change in assets, income, expenditure) from now until 100 years old. That allows me to understand how I can plan through different life events. She has also done a "Life Planner Report" to understand my goals, and my risk tolerance and then RAG rating things I should consider or sort out. We've since moved on to specific solutions to some of those areas needing attention.

## Have you seen the outcome you were hoping for?

Very much so. Jane has helped me see the bigger picture. I am confident with my general personal finance approach but Jane has helped to resolve so areas I hadn't considered and found better approaches than I ever would have thought of. She's encouraged me to sort out other gaps like LPAs which now having done them give me more comfort.

## What could they have done better?

Can't think of anything.

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Review from Verified Client

Bristol | December 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was relocating back to the UK from working abroad and needed advice about my UK finances and how to provide for my daughter.

## How has Jane helped you?

She has looked at my entire estate and my lifestyle and made some practical suggestions as to how to maximise returns on investments whilst considering inheritance tax and my daughters future.

## Have you seen the outcome you were hoping for?

In part he's but I have only just implemented her plan.

## What could they have done better?

Nothing, Jane has always been very communicative and has a very well balanced way of arriving at her financial recommendations always taking into account lifestyle. I like her practical and holistic approach.

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Review from Verified Client

London | December 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was aware I had several pension pots dotted around and no idea regarding if they were well placed or needed consolidating. Also I was considering reducing my working hours but lacked financial confidence to know if this was possible.

## How has Jane helped you?

Jane has guided me through an increased understanding of my own and shared finances. She has helped me to feel more confident to begin making decisions and to realise I dont need to fear money and its ok to spend!!

## Have you seen the outcome you were hoping for?

Its a work in progress. Some aspects of support I needed are fully sorted. Others we still need to work on but are better planned for. The outcomes thus far have exceeded my expectations.

## What could they have done better?

Possibly ease of updating the portal but this could be me not passing over info quick enough.

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Review from Verified Client

London | December 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To help us make sense of our financial situation

**How has Jane helped you?**

Jane has been so supportive and helpful in helping us navigate around our financial planning

**Have you seen the outcome you were hoping for?**

We have seen outcomes on a personal level.

**What could they have done better?**

I cannot think of any !

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Review from Verified Client

Outside UK | November 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My father recently left me a SIPP in his will. I moved to Canada 20 years ago making the transfer less straightforward. Money Honey executed the transfer with professionalism and a friendly, helpful nature. I wouldn't hesitate to recommend their services to any of my friends and family.

**How has Jane helped you?**

She enabled the transfer to be a smooth and trouble-free process.

**Have you seen the outcome you were hoping for?**

100%

**What could they have done better?**

There is nothing that they could have done better.

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Review from Verified Client

Outside UK | October 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

no longer able to maintain Standard life pensions as living outside the UK. Needed a SIPP provider and someone to help transfer these pension into the SIPP

**How has Jane helped you?**

Jane has helped me enormously especially since the untimely death of my husband. She has coached me through the transfer of pensions and generally given me with sound advice in a difficult situation, especially with regard to being a non UK fiscal resident.

**Have you seen the outcome you were hoping for?**

I believe so. It is an ongoing situation and time will tell. But I am happy for the time being.

**What could they have done better?**

no issues

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Review from Verified Client

London | October 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed help and advice in Transferring out one of my Pensions

**How has Jane helped you?**

She has given me great advice, and helping me on the right track

**Have you seen the outcome you were hoping for?**

I have definitely seen the outcome I was hoping

**What could they have done better?**

Nothing, they did everything right



Review from Verified Client

Outside UK | October 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I am based in Australia and wanted to gain control over and start looking after my UK pensions.

### How has Jane helped you?

Jane has helped me to identify what pensions I have, what they are valued at and she has also shown me that I needed to connect with an Australian based financial adviser who is qualified to give advice across the two countries.

### Have you seen the outcome you were hoping for?

Yes

### What could they have done better?

Nothing

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Review from Verified Client

Dorset | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Reasonably complex set of pensions and estate thar required planning for retirement

### How has Jane helped you?

Did an assessment of needs and then advised on best products and route to achieve aims

### Have you seen the outcome you were hoping for?

So far, yes

### What could they have done better?

I was completely happy with the service provided

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Review from Verified Client

Outside UK | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I am a British Citizen living in Ireland. I had two pension pots in the UK that when it came to make changes - the current financial adviser advised that as I was no longer resident in the UK they could not help. Obviously it never occurred to them to let me know nor could they recommend anyone who could assist.

### How has Jane helped you?

I located Jane through Money Helper and she was able to assist and advise on these matters leading to a satisfactory outcome. Responses to queries were always dealt with promptly and I would highly recommend Jane and her team.

### Have you seen the outcome you were hoping for?

Yes.

### What could they have done better?

Nothing from Jane's side but the overall attitude of advisers and pension providers post Brexit appears to be one of not bothering with anything out of the norm which is disappointing to say the least.

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Review from Verified Client

Outside UK | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to consolidate my savings and investments.

### How has Jane helped you?

She is very responsive to any questions I have regarding my investments. As I retired this year,

I needed advice on pensions.

## Have you seen the outcome you were hoping for?

Yes

## What could they have done better?

Nothing comes to mind.

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Review from Verified Client

Oxfordshire | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Inheritance planning

## How has Jane helped you?

In addition to inheritance planning, she has helped the whole family with long term investments and savings.

## Have you seen the outcome you were hoping for?

Yes, Jane explained everything very clearly and took us through options and the benefits of each, by the time we made a choice we were very well informed.

## What could they have done better?

The administration took longer than I'd expected.

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Review from Verified Client

Hertfordshire | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed advice on how best to use my Defined Contribution pensions and AVCs as I approached retirement, and how to receive an income from them..

## How has Jane helped you?

She arranged the setting up of annuities which will increase with RPI.

## Have you seen the outcome you were hoping for?

This is exactly what I was looking for.

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Review from Verified Client

Surrey | December 2023

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Consolidate multiple pensions and provide a flexible income

## How has Jane helped you?

Guided me through the process and offered advice on best suited products

## Have you seen the outcome you were hoping for?

Very happy with the outcome. We still have some outstanding transfers, but that was my decision. I will be happy to continue using Jane for my future transfers

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Review from Verified Client

Outside UK | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★ "15px" viewBox="0 0 33.296 32.099" fill="none" xmlns="http://www.w3.org/2000/svg"> ★

Value: ★★★★★

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

A fixed term annuity had ended and I was looking for a new pension provider as a non-uk resident

## How has Jane helped you?

Jane found a suitable place for my funds and has since found an annuity provider for non-uk residents

Have you seen the outcome you were hoping for?

Yes

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Review from Verified Client

Outside UK | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed an adviser to receive my old pension from CIS Co op insurance which Royal London had now got them.

**How has Jane helped you?**

To advise me on the lump sum I had with CIS which was bought out by Royal London. And Jane was perfect advisor.

**Have you seen the outcome you were hoping for?**

Oh yes and very happy the advice and Jane and her team done perfect service.

**What could they have done better?**

They was A1 at all times

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Review from Verified Client

Wiltshire | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had two pensions with Prudential one had a guarantee and I needed a financial adviser to monitor any subsequent developments. My original plan was to go for a draw down arrangement but was advised against this, ! now have an annuity.

**How has Jane helped you?**

Going through my expenses Jane was adamant that an annuity would be the best option.

## Have you seen the outcome you were hoping for?

Yes, as long as I live long enough!

## What could they have done better?

I was happy with the result.

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Review from Verified Client

Outside UK | October 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to transfer a defined benefit pension plan to a SIPP and then to consolidate this with several other smaller pensions

## How has Jane helped you?

Jane took care of everything from start to finish. She was professional and highly responsive and gave me absolute confidence about everything.

## Have you seen the outcome you were hoping for?

Yes my pensions were consolidated as planned and I have now transferred everything to Australia where I live and plan to retire

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Review from Verified Client

Bristol | April 2023

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to know if I could retire with the savings and investments I had.

## How has Jane helped you?

As the head of the firm she has been overseeing the advice proposed by my long-term advisor who had joined her company. Recently she has driven a thoroughgoing review of the portfolio

with future performance in mind.

## Have you seen the outcome you were hoping for?

it's early days, but the proposals are clear and seem sensible

## What could they have done better?

The company's response to queries has sometimes been slow, but much quicker recently.

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Review from Verified Client

London | April 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Inheritance investment

## How has Jane helped you?

Invest lump sum and manage the investments

## Have you seen the outcome you were hoping for?

Yes

## What could they have done better?

Dunno

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Review from Verified Client

London | April 2023

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I was initially looking for an adviser to help me look at how best to support long term care for my elderly parents and wanted an adviser who was qualified in that area and in particular care annuities.

## How has Jane helped you?

I have been a client of Jane for nearly 2 years now. She initially helped me with setting up care annuities for my elderly parents and provided advice on inheritance planning. She has just recently helped my husband and I with our own retirement planning. She made sure she understood our circumstances and appetite for risk completely, what we wanted to achieve and presented us with a range of options. The profiling and reports she provides are thorough and easily understood.

## Have you seen the outcome you were hoping for?

Yes the care annuities brought security for my parents and Jane made the process very straight forward. We have just finalised our initial retirement planning and happily proceeded with recommendations made by Jane. We feel a huge benefit of working with Jane is the peace of mind it gives us that we have not overlooked anything and that we are making sound investments in proportion to our appetite for risk.

## What could they have done better?

Not sure there is anything.

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Review from Verified Client

Roxburghshire | April 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to obtain a transfer of one of my defined benefit (final salary) pensions.

## How has Jane helped you?

Jane promptly arranged for a transfer specialist to handle the (very onerous) regulatory requirements for the transfer. Regulation now stacks everything against obtaining such a transfer and the rigorous process the specialist goes through has to be done within a time limit to secure the quoted value - which last year was at a time of plummeting values, so became very stressful. Without Jane's several interventions to cut across the specialist company's crossed wires and some bureaucratic mis-steps, the guaranteed value would have been lost, probably making the transfer pointless.

## Have you seen the outcome you were hoping for?

Yes, the transfer was secured at the guaranteed value just in time.



## What could they have done better?

It seemed unimportant at the time (and my requirements were a bit unusual and demanding), but with hindsight of how markets and transfer specialist availability moved (not their fault!) a faster time to getting me quoted for the service to get the process started would have helped. A minor point and driven by bad luck of the circumstances.

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Review from Verified Client

Surrey | December 2022

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Recently retired with a number of pensions. Although I had a rough idea of what I wanted to do, I had discovered that the modern world of pensions is a complex area.

## How has Jane helped you?

Jane helped by quickly understanding my situation and refining the (seemingly) infinite number of options down to a more manageable number. Jane would express her view and point out the positives and negatives, but would always defer to my wishes. This is an online service and following an initial video call everything was dealt with online. The initial video call was extremely helpful in establishing a relationship between Jane and myself. All subsequent interactions were, in my case, on-line. The speed of work was impressive and yet with no lack of thoroughness. It is also worth noting that the technology that was used was first class and I felt completely confident in sharing financial information with Jane.

## Have you seen the outcome you were hoping for?

Yes. In fact it is a better outcome than I was looking for.

## What could they have done better?

I am no expert in the area, but the signing of documents could be done better. Sometimes it required printing out, physically signing and scanning a document. In other cases it required electronically signing with third part software. As I said it may just be that is simply where the technology is and there is nothing much that can be done. I should also say that this is a small gripe.

Review from Verified Client

London | November 2022

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★☆

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

Retired from work.

### How has Jane helped you?

Evaluation of personal needs in the long term and options I can have. This help me to decide and also give me ideas as to what I can expect in the long run.

### Have you seen the outcome you were hoping for?

It is at its early stage but currently I am able to do what I want for now.

### What could they have done better?

Perhaps urgent matters can be communicated at personal level.

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Review from Verified Client

London | November 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was Transferring out of my Pension and needed advice on how to re-invest the monies

### How has Jane helped you?

Jane and her colleagues were excellent, constantly keeping me updated each step of the way and explaining everything in detail

### Have you seen the outcome you were hoping for?

Yes, everything has come through as explained by Jane and her team

### What could they have done better?

Nothing, they were excellent, chasing and advising each step of the way

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Review from Verified Client

West Sussex | October 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

As a single female professional, I have been self financial-planning for some time, as I have previously lacked trust in services previously available. Jane came highly recommended and as a successful award-winning woman in the financial sector this gave me the validation and confidence I had been searching for, for a very long time.

### How has Jane helped you?

Jane has taken all the worry away from me which until this point I was doing single-handed. I felt I was doing an okay job with my finances, however, Jane has brought an another level to this of short and long-term planning and actions to be taken. I feel all the burden of looking after myself has been lifted.

### Have you seen the outcome you were hoping for?

I am in the early stages of my altered course of planning, however, I feel confident in the rigorous approach that Jane takes you through and the choices that I have made that there will be a successful outcome.

### What could they have done better?

Nothing. The whole online experience has been easy, quick and very thorough using the secure portal.

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Review from Verified Client

Wiltshire | October 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking to get advice on transferring a db pension

## How has Jane helped you?

Jane and the team have been extremely helpful and responsive. Having spoke to many IFAs previously, dealing with Jane and the team has been very positive. Jane's team makes use of a free introductory call followed up by use of an online portal which allows client to stay in touch and Jane responds quickly to any questions. This is a total contrast to the glacial speeds at which some other companies in this space move :-)

## Have you seen the outcome you were hoping for?

Yes

## What could they have done better?

The only way Jane and the team could have improved would be to respond in real time to immediately to any questions. All questions have been answered quickly within hours or on the same day

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Review from Verified Client

North Yorkshire | September 2022

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

We looked into pension advise and Jane was recommend to us.

## How has Jane helped you?

We needed to see a bigger picture for planning anything tondo with pension

## Have you seen the outcome you were hoping for?

Yes it helped us make decisions forbthe retirement.

## What could they have done better?

Service and advice was excellent, if anything could be improved I would suggest the cash flow could be more detailed for us to see breakdown monthly.

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Review from Verified Client

Kent | September 2022

★★★★★ 5 out of 5

Value: ★★★★★

Advice: ★★★★★

Service: ★★★★★

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

Looking into early retirement

## How has Jane helped you?

Jane has reviewed my financial circumstances and made projections of my future income/expenses to ascertain whether my plans are affordable.

## Have you seen the outcome you were hoping for?

Yes

## What could they have done better?

Sometimes they refer to certain things with different names, this can lead to confusion but always managed to point me in the right direction when I asked for clarification.

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Review from Verified Client

Oxfordshire | September 2022

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Looking for independent financial advice following family inheritance

## How has Jane helped you?

Pensions and investment advice linked to broader financial planning through to retirement

## Have you seen the outcome you were hoping for?

Very happy with the independent advice received; too early to determine the success of the investments made to date

## What could they have done better?

Very happy on all fronts!

Review from Verified Client

Kent | September 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was approaching retirement age and had no idea what pensions I had and what these would yield for me in the future

### How has Jane helped you?

She has not only consolidated all of my pensions but drawn up a financial plan for my retirement, advised me on clearing a tax backlog, invested spare cash for me from sale of an inheritance property and much more

### Have you seen the outcome you were hoping for?

Definitely yes

### What could they have done better?

It has taken me around 5 years to finally get to a position of clarity about my finances. This is in no way own o Jane's tardiness but own to my own frequently changing circumstances which have included redundancy in March 2020 and setting up my own business, selling two properties and buying a house jointly with my husband in 2021/ 2022. Jane has been extremely helpful and patient throughout

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Review from Verified Client

London | September 2022

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I needed support for planning IHT and future care costs for my parents.

### How has Jane helped you?

Jane has researched and advised on all aspects of IHT planning and financial planning. Her careful, thorough consideration and clear communication has made it much easier to understand the process. Jane is always respectful and helpful regarding family members and

making sure everyone is being considered in relation to the finances.

### Have you seen the outcome you were hoping for?

Yes and it has been very helpful to look at all the possible options in order to get the outcome we hoped for.

### What could they have done better?

Jane has been very thoughtful and has always replied quickly to emails. Her work has been excellent and I can't think of any ways she could have been better.

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Review from Verified Client

Cumbria | September 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We did not know who could help are friend Stephen who had his pension swindled from him

### How has Jane helped you?

Put a very lot of work in and relayed everything back to us in lament terms for us to understand

### Have you seen the outcome you were hoping for?

Yes definitely

### What could they have done better?

Nothing

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Review from Verified Client

London | May 2022

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★☆☆

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

To fund my parents care needs.

## How has Jane helped you?

Jane had an initial remote meeting with me . She listened to and understood my situation quickly. She was caring and empathetic in her approach. She gave sensible advice. She was efficient and responsive.

## Have you seen the outcome you were hoping for?

The situation changed so we had to make alternative plans but I am maintaining contact with Jane and am likely to go back for further advice.

## What could they have done better?

The costs of the services are quite high but I can see that had I been in a position to proceed with taking up the products then this would have been relatively offset.

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Review from Verified Client

Outside UK | April 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

BEING AN EX PAT BUT PAYING UK TAX

## How has Jane helped you?

She is supportive, patient in answering my questions and very approachable.

## Have you seen the outcome you were hoping for?

not yet as still on going

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Review from Verified Client

Kent | March 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The transfer of my pension



## How has Jane helped you?

Jane is extremely helpful and easy to talk to. She is knowledgeable, empathetic and makes sure that you are aware of any implications. Good value for money.

## Have you seen the outcome you were hoping for?

Yes

## What could they have done better?

Nothing to improve, excellent service

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Review from Verified Client

Hertfordshire | March 2022

★★★★★ 4.7 out of 5

Advice: ★★★★★

Value: ★★★★★

Service: ★★★★★☆

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

I was approaching retirement and wanted to ensure that my finances were in order.

## How has Jane helped you?

She has advised me on financial planning in the lead up to my retirement and has undertaken a financial health check and offered further advice since I retired. She has been particularly helpful in tax & inheritance planning.

## Have you seen the outcome you were hoping for?

Yes, she has offered me clear and, I believe, good advice.

## What could they have done better?

Sometimes responses take a while. But I suspect that this is due to pressured of work and health issues.

---

Review from Verified Client

London | December 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I was looking to transfer a Defined Benefit pension into a SIPP.

## How has Jane helped you?

Provided financial assessment and investment proposals, referral to Pension Advice Specialists for the actual pension transfer assessment. There is a huge amount of information, forms and hand-offs between various parties, all of which has been handled with extreme professionalism by Jane and her team.

## Have you seen the outcome you were hoping for?

Yes, high quality advice was received and support through the administration actions.

## What could they have done better?

Online communications and document storage used the Personal Finance Portal, which works effectively. Cannot fault the service.

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Review from Verified Client

Cumbria | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed professional financial advice with a view to transferring out of my company DB final salary pension scheme.

## How has Jane helped you?

Jane helped me to successfully transfer out of my existing company defined benefit final salary pension scheme.

## Have you seen the outcome you were hoping for?

Yes, I am very pleased with the outcome Jane Hodges has achieved for me.

## What could they have done better?

I felt that they could have given me more information about what lay ahead and where I was in the process. Perhaps a list of the process steps which were ticked off when completed might have been helpful.

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Review from Verified Client

South Yorkshire | September 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Wanting to transfer a DB pension to SIPP/Drawdown.

**How has Jane helped you?**

Great unbiased advice. Very professional service and excellent value for money.

**Have you seen the outcome you were hoping for?**

Yes.

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Review from Verified Client

Kent | August 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Need to transfer via CETV a DB pension to get best value from the fund

**How has Jane helped you?**

Very good, clear and patient advice from the start. Jane found time in a busy diary to sort the issues out.

**Have you seen the outcome you were hoping for?**

Yes there has been a successful outcome.

**What could they have done better?**

na

Review from Verified Client

Oxfordshire | March 2021

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★☆☆

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

Couldn't get out without one

### How has Jane helped you?

Jane understood why I wanted the funds and helped me achieve it. All other advisors bluntly said no, not very helpful when you have health issues.

### Have you seen the outcome you were hoping for?

Yes

### What could they have done better?

Nothing I can think of.

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Review from Verified Client

Outside UK | March 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I'm an expat living in Singapore and needed advice on a potential Defined Benefit Pension Transfer.

### How has Jane helped you?

I much preferred the "on-line" only model, particularly as I live overseas, and online doesn't mean there is no physical interaction, Jane and I have a few Zoom calls to discuss her advice, make decisions on investments etc. Jane charges a fee rather than a commission, which as a consumer gave me great confidence that the advice provided was impartial and in my interests. She uses an independent pension transfer advice company to do the pension transfer analysis, and this is very thorough. She doesn't "recommend" a transfer, just lays out all the facts in a clear, easy to understand way, to enable an informed decision. Once I decided to transfer, then Jane worked with me to build the Investments portfolios for the SIPP.

## Have you seen the outcome you were hoping for?

Yes, the process takes quite a time, but she regularly provides updates on status, the transfer is now complete, and the proceeds invested. In terms of Investment performance, it's too soon to tell as the portfolio's are all long term, but Jane listened to what I wanted, and has built some nice portfolios across a range of currencies, and a good balance of passive and active funds, so I'm comfortable. Since the initial enquiry I have placed all of my UK investments and Insurance holdings under her care, which is an indication of how much I trust her

## What could they have done better?

Everything looks good so far, I am very comfortable with my decision. I am using two platforms, as I wanted some multi-currency portfolios, and Jane is still working with one of the portfolios to automate the feeds into the portal for a consolidated view, however this is a minor issue really, as there is still full transparency, I can see both platforms independently through their apps/websites.

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Review from Verified Client

London | March 2021

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to transfer two pensions from old employers into one that belonged to me.

## How has Jane helped you?

She gave financial advice that allowed the transfer to take place, and organised the transfer.

## Have you seen the outcome you were hoping for?

Yes

## What could they have done better?

Because everything was on-line, it was hard to speak to anyone. At times this was very stressful - a brief phone call could have saved days of hassle and worry. So being more available on the phone would have really helped.

Review from Verified Client

Outside UK | February 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I was looking for a financial advisor who could provide regulated advise for Expats living in Europe.

### How has Jane helped you?

Jane was able to to help me reposition my funds into modern pension products and to help me review the various pensions I had. I needed to work out which order to access them and when, so that I could fulfill a long held dream.

### Have you seen the outcome you were hoping for?

Yes, I now have the financial reach I need, as a result of Janes insight.

### What could they have done better?

It's been a very longtime since I've experienced this level of service - it's thorough, considered, ethical and fast.

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Review from Verified Client

Bedfordshire | January 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I needed to make a good arrangement for my FSAVC as I was very close to the age of 75. I wanted an adviser with a SOLLA qualification whom I could have complete confidence in.

### How has Jane helped you?

A very systematic review of our personal finances was undertaken, and then a questionnaire to test our willingness to accept risk. I wanted to have my funds invested ethically and indeed for positive good as regards the environment and social impact. I was delighted that Jane was able to explore this for us as part of a Drawdown arrangement, as well as opening the possibility of beneficiary pensions for our children. Jane has opened my eyes to other

possibilities that I need to explore as regards estate planning and investment. She is highly knowledgeable and forward thinking on our behalf. A caring professional who wants to do the best for her client. I have great confidence in her.

### Have you seen the outcome you were hoping for?

Yes. Jane tuned into our financial needs with much sensitivity and insight, She found an exciting ethical investment fund, with graduated degrees of risk. This matched our requirements exactly. The transfer of my pension fund was duly expedited. In all ways Jane and her colleague were very friendly, expert and eager to explain matters. They were both very efficient and quick to answer our queries: an outstanding quality of service. The portal became a trusted and effective way to operate. Online meetings with Jane and later her colleague were a great way to establish a rapport and help come to key decisions.

### What could they have done better?

Really great all round. I could give four stars only on value because I had not done comparisons with other advisers.

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Review from Verified Client

Merseyside | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I am looking at moving my DB pension to SIPP

### How has Jane helped you?

Jane provided lots of information including a 20 min podcast to listen to about the pros and cons of moving DB pensions which was very informative. She is very responsive to my questions and her replies are clear and concise. All the information, documents and emails are stored and accessed through a portal which is very easy to use .

### Have you seen the outcome you were hoping for?

Yes I have got the outcome I wanted

### What could they have done better?

Nothing so far - I am happy with the advice and level of communication I have received from Jane.

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Review from Verified Client

Outside UK | September 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed to move UK pension schemes into a vehicle accessible from Canada

**How has Jane helped you?**

Identified an unexpected opportunity to transfer funds out of the UK to Canada making future drawdown far simpler

**Have you seen the outcome you were hoping for?**

Yes

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Review from Verified Client

Outside UK | August 2020

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to review my pension options, especially as I now live overseas.

**How has Jane helped you?**

Jane was thorough in her review of my options, which were a little more difficult given that I now live overseas which limited some of the products that were available to me.

**Have you seen the outcome you were hoping for?**

Yes.



Review from Verified Client

Outside UK | August 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★

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

I was converting a UK based DB pension and considered I was receiving compromised advice to move to a QROPS with high fees. I also had two other pensions outside the UK, and a few other investments, and wished to incorporate all of these into a comprehensive investment strategy. I wished to have a strong, knowledgeable investment and financial planning professional to challenge my own planning and to improve my investment approach.

### How has Jane helped you?

Jane advised and executed the conversion of the UK based DB pension into a UK based SIPP with sensible costs, and advised on suitable investment funds. We're now moving on to the next stage consisting of tax planning, releasing another pension outside the UK, and medium term investment planning.

### Have you seen the outcome you were hoping for?

So far yes. The DB conversion has been confirmed by the DB provider, and funds are expected to be transferred shortly. We have had fruitful discussions on investment approaches, and I am hopeful we will develop a solid investment plan in the coming months. The transfer of one of the non UK pensions has not yet started and is much less time critical than the UK DB conversion was.

### What could they have done better?

Overall I am happy with Jane and her team. However, there were several occasions where timelines were given that turned out to be too optimistic, and there is a slight tendency on the team's part to gloss over difficulties, so I found that I needed to manage the process a little more (and in more detail) than I would have expected. This was not a big issue, more a matter of frustration than being seriously problematic, and would emphasise that ultimately the outcome was met with enough time to spare, but it is an area that could be improved.

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Review from Verified Client

Hampshire | July 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I was recommended to Jane by my brother who had used her for his retirement planning and was very pleased with her advice and responsiveness. Initially I had consulted an alternative advisor who had failed to provide any report or advice in over 6 months. I was getting very close to the date I wanted to retire and had no planning in place.

## How has Jane helped you?

Jane absolutely understood the urgency of my situation and I have been very pleased with how quickly she was able to put appropriate plans in place - even in an industry where the wheels grind particularly slowly.

## Have you seen the outcome you were hoping for?

I have been very pleased with the process and the tools and reporting that Jane has provided. Jane is very responsive and her advice has always been clear and sensible. I am happy with the outcome.

## What could they have done better?

Given the very poor experience I had received via a different provider, I can't find any fault in the process I've been through with Jane to date.

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Review from Verified Client

Outside UK | July 2020

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a pension with a company that did not allow drawdown payments. I wanted a drawdown type of pension pot and, because I do not live in the UK, it was difficult for me to transfer my pension as many UK pension companies do not operate outside of the UK. I hoped that a financial adviser could assist in finding a pension company that could provide me with a drawdown type of pension.

## How has Jane helped you?

I found Jane Hodges on the FCA list of financial advisers and selected her because of her qualifications, Chartered, PT Gold Standard, Solla. I explained my requirements to Jane, MoneyHoney Financial Planning, and she thought she could find a UK pension company that was able to provide me with the type of drawdown pension that I required even though I was

living outside of the UK.

### Have you seen the outcome you were hoping for?

Yes. Jane has found a pension company that can provide me with the type of drawdown pension that I require even though I am living outside of the UK. She has arranged for the pension plan with my previous company, (that did not allow a drawdown arrangement), to be transferred to my new pension company which provides me with a drawdown arrangement even though I am living outside of the UK.

### What could they have done better?

This process has taken some time. We began our discussions in early February and we are just now beginning to see the end of the transfer, mid July. There is not one specific reason for the delay but the Corona Virus has certainly not helped. It takes time to discuss requirements and evaluate the available options and, when there are multiple actors involved, it is best to take time in consideration rather than move too quickly. Jane Hodges, MoneyHoney Financial Planning, have been attentive, always responding quickly to my questions. They have a solid, secure method of communication, arranged telephone or video-link meetings and gave me confidence that they are acting on my behalf.

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Review from Verified Client

Outside UK | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was transferring my pension from one company to another and Jane helped with the process.

### How has Jane helped you?

Jane provided guidance I needed to make sure all required regulations were met for the transfer. Jane helped with finding a company that could handle my special circumstances.

### Have you seen the outcome you were hoping for?

Yes everything went very smoothly.

### What could they have done better?

Jane and her team are excellent communicators' always keeping me in loop with the latest status. I was very persistent always asking questions and they were always patient and

forthcoming with information.

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Review from Verified Client

Outside UK | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking for a specialist who could help facilitate the transfer of my Pension to a SIPP and then offer the best advice on investing the funds wisely.

### How has Jane helped you?

Jane oversaw the transfer while arranging for me to take regulated, independent advice on whether a transfer was in my best interests or not. She then arranged for the funds to be invested in manner that suits my desired end result.

### Have you seen the outcome you were hoping for?

Most definitely.

### What could they have done better?

Given the specific circumstances, I'm not a British national and no longer live in the UK, I don't think Jane and her team could have improved on their service.

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Review from Verified Client

Outside UK | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having moved to Spain, not able to find a reputable advisor in Spain, so looked for a UK adviser with passporting permissions.

### How has Jane helped you?

She researched all options for my UK private pensions and recommended financial vehicles

that I could consolidate my pensions into one flexible pension scheme.

### Have you seen the outcome you were hoping for?

Yes, I have transferred my various pensions into one SIPP.

### What could they have done better?

Nothing. She works virtually and remotely - which suits me perfectly. Everything is conducted through a secure finance portal.

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Review from Verified Client

Yorkshire | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Wanted to transfer pension

### How has Jane helped you?

Jane was fantastic, she delivered exactly what we wanted, all queries and questions were answered promptly and she managed to complete the whole process in an extremely short timeline.

### Have you seen the outcome you were hoping for?

Absolutely

### What could they have done better?

Nothing, she was great from start to finish

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Review from Verified Client

Cheshire | January 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Transferring a defined benefit scheme to a personal pension - over 30K therefore requirement

to receive independent advice.

## How has Jane helped you?

Jane was very helpful in setting out the various options to me; discussing each one in detail, including the risks associated with each option. She also provided comprehensive reports, simulators and forecasts so that I could make a well-informed decision. We conversed via Skype, at my convenience, which was a great help.

## Have you seen the outcome you were hoping for?

Yes.

## What could they have done better?

I'm being picky, but some of the paperwork requests to me could have been made 'en masse' rather than on an ad-hoc basis. However, these were very easy to upload to the MoneyHoney portal so this wasn't a big deal.



Review from Verified Client

Sussex | January 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Transferring two pensions into a SIPP, one was a Defined Benefit.

## How has Jane helped you?

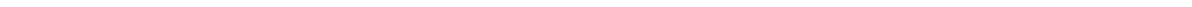
Jane walked me through all of the options, gave me advice on exactly how to go through the transfer procedures.

## Have you seen the outcome you were hoping for?

Yes - one has already been transferred and i have access to the 25% lump sum and the other is in process.

## What could they have done better?

i think the system worked well. Jane and her team was very responsive and easy to understand.



Review from Verified Client

Tyne and Wear | December 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

It's a regulatory requirement as I was wanting to transfer out of a Defined Benefit pension scheme

### How has Jane helped you?

Jane undertook the required analysis, helped me understand the risks involved, clarify my investment approach for drawdown and then guided me through the actual transfer process whilst coordinating with my sipp platform provider.

### Have you seen the outcome you were hoping for?

Not quite yet but it's in progress and Jane has been efficient and very communicative throughout.

### What could they have done better?

There have been a few minor niggles with the operation of a secure website that Jane uses for data transfer with clients but these have been reported to the website provider and should be resolved soon.

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Review from Verified Client

London | December 2019

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension transfer advice & managment

### How has Jane helped you?

Jane reviewed my situation & researched all my options to advise me on pension transfer. the information i was provided with was accessable & understandable & I was always encouraged to ask questions to ensure i understood the information & implications.

## Have you seen the outcome you were hoping for?

yes, i am transferring my pension feeling that i have all the information to make an informed decision

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Review from Verified Client

Outside UK | December 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was considering a transfer out of a DB Pension scheme

## How has Jane helped you?

The process and use of technology worked really well. The use of video meetings for face to face interaction and the online tools for two-way communication and information sharing made a complex topic easier to understand. As we went through the process Jane was always available to answer my many questions and I learned a significant amount along the way. Your pension and the decisions about it have huge consequences and Jane did a great job of helping me understand that, point out all the benefits and risks and ultimately help me make an informed decision.

## Have you seen the outcome you were hoping for?

Definitely yes. The outcome is slightly different to what I envisaged at the start, but with Jane's advice, the outcome is the right one.

## What could they have done better?

Nothing - 5 Star !

---

Review from Verified Client

Hertfordshire | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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



Transferring from defined company pension scheme

**How has Jane helped you?**

Excellent advice and clearly articulating my long term strategy

**Have you seen the outcome you were hoping for?**

Advice provided which I have considered and executing advice received

**What could they have done better?**

N/a

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Review from Verified Client

Warwickshire | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have a small defined benefit pension and wanted to move it so I could use it to drawdown additional income now instead of waiting until my normal pensionable age. To do this I was obliged to use the services of an IFA who was registered to advise on pension transfers. I spoke to 4 others before talking to Jane. As soon as I explained my circumstances Jane was incredibly supportive.

**How has Jane helped you?**

Jane could see what advice I would need and explained the process very clearly. She outlined how things would work and gave clear information about fees. There was no pressure just clear facts and explanations. The service was excellent, fast and Jane answered all my questions and gradually built up a picture of my financial position. She was able to understand my personal circumstances straight away and took the time to explain every step. She gave me confidence.

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

Cant think of anything additional.

---

Review from Verified Client

London | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to transfer my defined benefit pension into a SIPP due to the extremely low level of gilt yields and my need to have flexibility/

**How has Jane helped you?**

From start to finish.

**Have you seen the outcome you were hoping for?**

100%

**What could they have done better?**

She was perfect

---

Review from Verified Client

Buckinghamshire | October 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I have a DB pension which I was looking to transfer so as to release funds.

**How has Jane helped you?**

Jane gave me all the help and advice I needed to make a decision.

**Have you seen the outcome you were hoping for?**

Its still ongoing but it's looking positive.

**What could they have done better?**

I think everything was done correctly so nothing could be improved .

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Review from Verified Client

Essex | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking for advice in relation to a pension from a previous employer with a view to transferring the sum into another pension pot I already have.

**How has Jane helped you?**

Jane looked at the figures involved, calculated my future financial requirements and considered a number of possible future scenarios.

**Have you seen the outcome you were hoping for?**

The final report summarised the alternative outcomes, and the recommendation matched my needs and requirements exactly.

**What could they have done better?**

I was very happy with the paperless interactions with Jane, and use of online solutions; therefore I don't feel that there was anything Jane could have done better!

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Review from Verified Client

Gloucestershire | September 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Transferring my pension, where i can take a tax free lump sum and re-invest the remaining funds.

**How has Jane helped you?**

Jane explained the risks and benefits of transferring the pension, of both keeping it where it was, or transferring it, in plain English that was easy to understand.

## Have you seen the outcome you were hoping for?

Hopefully ( still ongoing )

## What could they have done better?

I think Jane was clear and precise at all times, can't think of anything Jane could have done any better than she did.

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Review from Verified Client

Gloucestershire | August 2019  
★★★★★ 4.7 out of 5

1,491,1487i-2.348,9.1a1.447,1.447,0,0,0,2.172,1.593i7.813-5.062a1.362,1.362,0,0,1,1.541,0i7.848,5.062a1.447,1.447,0,0,0,2.172-1.593i-2.348-9.062A1.462,1.462,0,0,1,225.52,19.761Z" transform="translate(-199.939 0)" fill="#4BC1CA" /> ★★★★★  
Advice: ★★★★★  
Service: ★★★★★  
Value: ★★★★★

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

Opportunity to release a pre employment pension fund that was no longer being contributed into. As I am still in employment with the existing take over company this allowed me to release funds into my estate and take control of the future investments with support from Jane.

## How has Jane helped you?

Explaining in detail the pros and cons around share portfolio investments, the risk involved and being prepared if it didnt work out as planned. Advised in contingencies against to much risk but also offers advice for the benefits of risk. The sheer amount that I didnt know was explained in detail and in language that I understood and kept in.

## Have you seen the outcome you were hoping for?

The outcome is now better than I expected because of the knowledge I now have and how to explore and grow those opportunities, whilst being armed with the guidance and support to manage investments.

## What could they have done better?

Possibly advised from the outset to a newby like myself the sheer amount of learning and documentation required, this is only from my experience as I was trying to listen and learn dutiable work time and breaks but this really needs a clear head and dedicated quiet time with Jane. This lesson is now learnt by me, very time we have an appointment in future I will be 100% focused.

Review from Verified Client

London | July 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Wished to transfer pension from DB to DC scheme

**How has Jane helped you?**

Sorted all the relevant issues out while at the same time looking out for my best interest.

**Have you seen the outcome you were hoping for?**

Still ongoing

**What could they have done better?**

Nothing so far

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Review from Verified Client

Gloucestershire | July 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to transfer a pension with my employer to a SIPP

**How has Jane helped you?**

Jane provided practical advice, explained the risks and executed the transfer

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

n/a

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Review from Verified Client

Devon | June 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I needed access to my pension fund. After a PensionWise appointment I decided which option to go for. My provider told me that I would need to transfer elsewhere. I researched the market and chose a new provider. In order to complete the transfer I needed to obtain independent financial advice. I contacted several IFAs and for various reason none of them were able to work in this way.

### How has Jane helped you?

Jane reviewed my circumstances, advised me on my options and agreed with proposed transfer.

### Have you seen the outcome you were hoping for?

Yes

### What could they have done better?

No. She was perfect!

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Review from Verified Client

London | May 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I had to find a Financial Advisir that dealt with Pension Transfers

### How has Jane helped you?

We spoke at first, whereby she listened to what I want, then she informed me of the pros and cons of a Transfer, the implications and before starting the ball rolling, ensure that I was clear on what I could expect

### Have you seen the outcome you were hoping for?

Yes, I have and that is thanks to Jane and her staff. Prompt and quick detailed responses to queries and questions every step of the way

### What could they have done better?

There is nothing that could have been done better, the service was excellent and thorough

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Review from Verified Client

London | May 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I need an IFA to guide me through the transfer of a final salary pension to my SIPP.

### How has Jane helped you?

Jane provided me with a very comprehensive, ground up view of the pros and cons of a transfer. She and her team were very thorough and professional and were always on hand to answer queries and address issues. Jane was clear and frank about the issues I faced when she needed to be and at no time was steered by my views or intentions - in short, she gave me completely professional and impartial advice. I shan't hesitate to use Jane again when I need additional financial advice about my retirement.

### Have you seen the outcome you were hoping for?

Yes.

### What could they have done better?

I am not sure that she could have done anything better. My request was fairly straightforward and I think Jane has probably provided the same to many other clients, so it was a trouble free process.

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Review from Verified Client

Wiltshire | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have been looking at transferring my deferred Local Government pension over a long period of time. I approached Jane to look at this for me.

## How has Jane helped you?

Jane was extremely approachable and very thorough in reviewing every aspect of potentially transferring my deferred pension. We discussed the situation in great depth to ensure that no part was overlooked and that I was fully aware of the situation.

## Have you seen the outcome you were hoping for?

Yes

## What could they have done better?

I really do not think Jane could have done anything more, she was thorough all the way through.

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Review from Verified Client

Kent | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I am 62 and had no idea what my financial position would be after retirement.

## How has Jane helped you?

With every aspect establishing my current income and outgoings; locating my multiple pensions and evaluating their value for money and advising on options; a cash-flow planner

## Have you seen the outcome you were hoping for?

Yes and I will continue to work with Jane as my circumstances evolve

## What could they have done better?

Nothing - jane was very patient with my lack initial lack of understanding of all things pensio planning and I came to understand my position and the choices I have which is very empowering



Review from Verified Client

London | April 2019

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed to transfer a Defined Benefit Pension into a Sipp

### How has Jane helped you?

As it is obligatory to receive independent financial advice I looked around for a suitable IFA. Jane arranged the necessary procedures in which to have the pension transferred. Many IFA's will not provide the advice or Sip Providers will not accept a DB Transferred if the advice is not to proceed. Jane stated that she has navigated this route before and would be able to have my Pension transferred.

### Have you seen the outcome you were hoping for?

Jane was honest and direct in here dealing with me. She told me what I did not wish to hear but explained the reasoning behind her recommendation. This was after a though analysis of my situation and attitude to risk. She was not simply telling me the good news for the sake of pleasing a client but giving no nonsense advice in a professional manner. She understood the reasons for the transfer and the situation of having to pay for an IFA in order to do so.

### What could they have done better?

Both Jane and her P.A Rachael we very helpful throughout. They went above and beyond in their service. Jane was consistent in terms of how she articulated her knowledge in a manner that commanded respect and authority in her subject and the flexibility of the delivery assisted by Rachael her P.A.

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Review from Verified Client

London | April 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My mother was in receipt of a large sum of money as a result of the sale of her house.

## How has Jane helped you?

Jane gave us options for the how to invest the money long term in view of the need for mum to cover her care / living costs

## Have you seen the outcome you were hoping for?

Yes, after reviewing all the options that Jane provided.

## What could they have done better?

None

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Review from Verified Client

Gloucestershire | March 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Pension advise

## How has Jane helped you?

Excellent reviews of risk, cash flow and merits of differing options

## Have you seen the outcome you were hoping for?

Yes

## What could they have done better?

Nothing comes to mind

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Review from Verified Client

Gloucestershire | March 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a number of interrelated financial opportunities and challenges. I needed someone who was qualified to take a view and interpret the complexities to achieve the most effective

solution. More importantly, to then recommend and more discuss the implications of how how to achieve this.

### How has Jane helped you?

Jane, unlike a number of advisors from larger, vanilla firms was happy to listen to the issues in detail and approach the subject matter from a Personal perspective conducting a thorough review of my circumstances, my required solution, and carried out a thorough analysis of market, products from a solutions perspective whilst clearly highlighting the risks and benefits of various courses of action. This was a breath of fresh air compared to the fee first, risk averse, generic approach from other advisors spoken to whilst researching the advisor market.

### Have you seen the outcome you were hoping for?

I have been delighted by the approach of Jane and her team, and while the process is still ongoing I have the utmost confidence that Jane and the Money Honey team are working in my, not their best interests. It's been a breath of fresh air.

### What could they have done better?

Everything ran smoothly. One tiny point from a technical perspective. Just a possible addition to the excellent MHFP portal to capture details of other types of assets ( maybe a free type descriptive field).

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Review from Verified Client

London | February 2019

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had inherited a pension and needed help moving this from the original provider (Prudential) into a suitable beneficiary SIPP.

### How has Jane helped you?

Jane offered a flexible service to assist me in placing this money in a suitable platform. This took a great deal of hassle off my hands. She also provided investment advice and how I might look to invest the funds.

### Have you seen the outcome you were hoping for?

Yes. I have the money in a suitable platform that I can control and have been given instructive

guidance on how I might invest that money. Jane has a very flexible approach from limited advice and execution to a full advice package.

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Review from Verified Client

Gloucestershire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Transfer DB pension to SIPP

**How has Jane helped you?**

Provided required advice on move and ran a number of financial scenarios

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

Nothing, Jane was very responsive to e-mails and provided high quality documentation

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Review from Verified Client

West Yorkshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was considering a transfer out of my defined benefits pension

**How has Jane helped you?**

Jane provides a wealth of information and guidance to assist me in my choices. She was very understanding of my circumstances and worked with the utmost urgency given the strict deadlines

**Have you seen the outcome you were hoping for?**

Yes

## What could they have done better?

I couldn't fault Jane and would highly recommend her

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Review from Verified Client

London | September 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have a need for capital now I order to renovate my new (but old) house and barn and I wanted to look at the possibility of coming out of my existing pension scheme in order to do this, and investing the remainder in a private scheme.

## How did Jane help you?

Jane undertook a thorough review of all of the options and scenarios bearing in mind my wishes, and made an objective recommendation having talked me through all of the risks as well as the advantages.

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

Yes - I have now transferred my pension into a new scheme and am able to use 25% of the sum tax free to renovate the house.

## What could they have done better?

I have no suggestions for improvement. Jane did a great job in a short timescale and worked extremely hard

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Review from Verified Client

Essex | August 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Dissatisfied with our current adviser and were looking to reduce the charges we were paying.

## How did Jane help you?

Jane understood our needs and what we wanted to achieve. She explained everything carefully and thoroughly. As we are in our seventies she was very patient answering our questions. We felt she listened and was caring in her responses to our questions. She was always available to answer any questions we had.

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

Jane has reduced the charges we were paying our previous financial adviser quite significantly without having a detrimental impact on our investments. All the products she recommended fitted our risk profile and as result we have taken her advice and adjusted our investments accordingly.

## What could they have done better?

I can't think of a thing that Jane could have done better. She was prompt in her responses to us and explained everything over and over until we understood. She did not pressurise us at all and was clear that we could reject her advice at anytime.

---

Review from Verified Client

Surrey | August 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Return to the UK after being away for a number of years.

## How did Jane help you?

With tax advice initially and later providing investment advice which I am presently considering. Jane understood my goals and was extremely helpful in all aspects.

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

Yes. Jane provided the tax advice needed as well as investment advice which I will look into over the coming days.

## What could they have done better?

Really, Jane is experienced in her field and I cannot think of any suggestions I could make to improve the excellent service I received.

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Review from Verified Client

West Lothian | August 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Wishing to look in to a DB transfer and being let down badly by previous adviser. Jane was recommended to me by a colleague and friend.

**How did Jane help you?**

Jane picked up the baton and delivered a fantastic service, really understanding what I was looking for, taking time to get to know my requirements and providing me with all the facts I needed to help me make my decision.

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

Absolutely.

**What could they have done better?**

In Janes case I really don't think there is anything she should change. Her model is perfect for me, using technology to deliver a fantastic service and never forcing or coercing me to do what she wanted me to do.

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Review from Verified Client

Gloucestershire | July 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I required IFA advice to complete the transfer.

**How did Jane help you?**

She provided full advice on options.

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

yes.

## What could they have done better?

n/a

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Review from Verified Client

Gloucestershire | June 2018

★ ★ ★ ☆ ☆ 2.7 out of 5

Service: ★ ★ ★ ☆ ☆

Advice: ★ ★ ★ ☆ ☆

Value: ★ ★ ☆ ☆ ☆

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

Needed a financial advisor to fulfil transfer regulations.

## How did Jane help you?

Advise on procedure & decision making.

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

Still ongoing but so far yes.

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Review from Verified Client

Outside UK | June 2018

★ ★ ★ ★ ★ 5 out of 5

Advice: ★ ★ ★ ★ ★

Service: ★ ★ ★ ★ ★

Value: ★ ★ ★ ★ ★

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

Jane was recommended to ourselves as our existing adviser could not deal with our future pension planning as we are now living abroad.

## How did Jane help you?

Jane was tremendous in advice provided in difficult circumstances as our current pension plan was due to expire so timescale was very tight in dealing with our request. Needless to say we had been trying to resolve the situation with our previous pension provider for some months.

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

Yes, regular contact maintained throughout the whole process. Any questions or concerns



were dealt with promptly.

### What could they have done better?

No suggestions

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Review from Verified Client

Wiltshire | May 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed assistance in looking at two final salary pension schemes.

### How did Jane help you?

Reviewed both and did a full assessment of my requirements, risk appetite etc.

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

Yes.

### What could they have done better?

N/A

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Review from Verified Client

London | April 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Needed to review pension arrangements.

### How did Jane help you?

Detailed examination of pros and cons of some possible transfers from defined benefit schemes into a SIPP.

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

Yes.

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Review from Verified Client

Hampshire | March 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I wanted to move a DB pension fund into a more flexible financial set up and needed to find someone qualified to provide the necessary advice.

### How did Jane help you?

Jane and Tim handled the rather complicated process professionally and efficiently, leading to a successful outcome.

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

Yes, absolutely.

### What could they have done better?

My only minor criticism was that I was chased for payment before it was contractually due.

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Review from Verified Client

Gloucestershire | February 2018

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★☆

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

Decision whether to transfer my pension scheme from final salary to SIPP.

### How did Jane help you?

Talked me through all the pros and cons. Confirmed my risk appetite. Got to know me by fact finding my circumstances were and what my were my objectives.

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

Yes definitely. It was a clear process and Jane kept me engaged through the whole journey.

## What could they have done better?

I honestly cannot think of any improvements from my perspective it worked very well

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Review from Verified Client

Wiltshire | February 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to transfer a final salary pension so I could have control over my own finances.

## How did Jane help you?

She understood my priorities on why I wanted to transfer my pension when many other Advisors in the past had ignored what I wanted to do and told me it was too difficult to do the transfer. She did a risk analysis with me to determine the level of risk I was prepared to take in order to ascertain which pension to transfer into. She gave me the choice to have manual or electronic communication with her. I chose electronic which meant every issue / query was dealt with in a speedy manner. She completed a full report with excellent recommendations behind the rationale to transfer. She dealt with all paperwork for the transfer and answered any concerns I had in a manner I could easily understand.

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

Absolutely - she did a magnificent job within a very short transfer deadline.

## What could they have done better?

There was nothing Jane could have done better

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Review from Verified Client

Sutherland | February 2018

★★★★★ 5 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★

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

Money Honey have been very helpful with my pension, Very responsive and nothing is to

much trouble.

## How did Jane help you?

I wanted to encash my pension and move it to France where i live, Jane did a lot of research and found that I would be better off moving it to another pension plan. Jane took great pain to explain to me the ins and outs in simple language so that I would understand things clearly.

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

To be seen...

## What could they have done better?

For me nothing. Keep up the good work.

---

Review from Verified Client

Wiltshire | January 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Transfer of defined benefit scheme.

## How did Jane help you?

Analysis of pros and cons of the transfer and cash models.

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

Yes.

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Review from Verified Client

London | January 2018

★★★★☆ 4 out of 5

Advice: ★★★★★☆

Service: ★★★★★

Value: ★★★★★☆

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

Potential change of job.

**How did Jane help you?**

explaining different pension scheme.

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

A complete answer would have required more time, but she was very clear and friendly.

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<https://www.vouchedfor.co.uk/financial-advisor-ifa/hoxton/029937-jane-hodges/reviews>