

# JANE HODGES

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Background report to support  
inclusion in the **2022 Guide To The  
UK's Top Rated Financial Advisers**



## Jane Hodges

Money Honey Financial Planning



Top Rated 2022

4.8 / 5  90 reviews

### VouchedFor checks:

 FCA status: Certified by Firm

 Recent Client Reviews








 Independent Financial Adviser

 Qualifications Uploaded

 Transparent Fees

 Positive First Impressions

### Services offered

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

+ 1 more service

### 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 & First Impression Reviews

**Jane Hodges**

Money Honey Financial Planning



4.8 out of 5

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.

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!

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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 laments 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.

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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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First impression from a user who is not yet a client

August 2021

★★★★☆ 4 out of 5

**Please provide a brief comment about your experience with Jane**

Hi, at the start of my pension transfer process I was concerned about who I could trust with so much money at stake. Fortunately I was recommended Jane by a friend and I am very happy with my choice. Jane and her team have done a great job for me and I am happy to recommend her to others. It took a while to get used to using the online portal, but we got there in the end. Thanks Jane for all your patience and help.

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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?**

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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.

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Review from Verified Client

Outside UK | 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 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.

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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.

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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 & management

### 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 quastions 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

---

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.

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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!

---

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.

---

Review from Verified Client

Gloucestershire | August 2019

★★★★★ 4.7 out of 5

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 shear 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 newbie like myself the shear 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.

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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.



First impression from a user who is not yet a client

May 2019

★★★★★ 5 out of 5

**Please provide a brief comment about your experience with Jane**

Overall, Jane enabled me to feel relaxed and at ease. I am confident in her skills and qualifications to fulfill the work that I need. I like her no-nonsense approach and will certainly recommend her services as required,

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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

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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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First impression from a user who is not yet a client

April 2019

★★★★★ 5 out of 5

### Please provide a brief comment about your experience with Jane

We have not sealed a transaction yet but so far I am very happy!

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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

---

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 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. Its 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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First impression from a user who is not yet a client

February 2019

★★★★★ 5 out of 5

**Please provide a brief comment about your experience with Jane**

Very helpful.

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First impression from a user who is not yet a client

February 2019

★★★★★ 5 out of 5

**Please provide a brief comment about your experience with Jane**

Waiting on my financial situation to be resolved and then will review jane's proposal

---

First impression from a user who is not yet a client

February 2019

★★★★★ 5 out of 5

**Please provide a brief comment about your experience with Jane**

Excellent.

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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.

---

First impression from a user who is not yet a client

January 2019

★★★★★ 5 out of 5

**Please provide a brief comment about your experience with Jane**

Super lovely and friendly as well as helpful. Will stay in touch for future needs. Many thanks,  
Jo

---

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

---

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

---

First impression from a user who is not yet a client

October 2018

★★★★★ 5 out of 5

**Please provide a brief comment about your experience with Jane**

The right qualifications for are needs

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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

---



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.

---

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.

---

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.

---

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.

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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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Review from Verified Client

Bristol | January 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was in two minds to take money out of a well funded DB scheme so needed some very good advice.

**How did Jane help you?**

Jane was terrific! The information provided was detailed but clear to understand. She gave me her opinion quickly but it was obviously well thought through. We were on a tight deadline and I could reach her at times to suit me and we got to conclusion on time.

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

Certainly!.

**What could they have done better?**

Genuinely.....nothing!

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Review from Verified Client

London | January 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I am approaching retirement - aged 58 - and needed help to rationalise five pensions



accumulated over the years. I also have a buy to let property and wanted advice on re-mortgaging and the merits of sale vs rental. I also wish to transition into online work and move to Spain with my husband and was seeking advice about how the financial ramifications of this and how it might be achieved, alongside planning longer term for my retirement income. At the time, I had received some initial advice from a financial advisor, however although his input was very good, his charges reflected the fact that he worked for a larger company and that he made face to face visits. Following a lengthy conversation with Jane, in which she explained fully how her online financial offer differed, I realised that this approach enabled her to provide clients with excellent advice and support at very competitive fees, because all the work is done through telephone calls, video conferencing and email. It also became evident in the conversation that Jane was thorough and highly experienced and would be able to help with what had at times seemed like a rather difficult set of financial circumstances. Following our initial conversation, a family member approached me with some very challenging financial issues around pension and income management, so I referred him to Jane last year. He was both relieved and delighted with the advice he received. I subsequently decided to move to Jane myself and have been very impressed with the way her company works.

#### **How did Jane help you?**

Jane helped by enabling me to have a conversation about the bigger picture financially and how I would be able to move forwards from my current situation. She explained the different types of investments in a way that I could clearly understand and talked me through the various complexities of rental vs investment and the ways this can be managed.

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

We are in the process of working on the way forward and I am confident, in the light of the high quality of the online portal, the client agreements and the conversations I have had with Jane, that we are working towards a grounded plan in which I will be far better informed and will be supported in making choices in line with my aims.

#### **What could they have done better?**

At this point I am very satisfied with all aspects of the service Jane offers and impressed with her knowledge and the quality of the service.

Review from Verified Client

Berkshire | January 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to review my pension situation as I had a combination of SIPPS, ex employer pension schemes, and current employer pension scheme.

#### How did Jane help you?

She very thoroughly reviewed my financial situation (current and future) to help me decide whether to transfer my pervious employers' deferred pensions to a SIPP. Very clearly took me through all the options, and the impacts on me and my family.

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

Yes.

#### What could they have done better?

No, I really don't think so. Friendly, very clear and concise.

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Review from Verified Client

London | December 2017

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

A particular event. I became ill, with a brain tumor. I started to plan to take early/ill health retirement and need advise. Also my Mother died and I wanted advice on investing the inheritance.

#### How did Jane help you?

Jane very quickly understood my needs and was very supportiv. She explained all aspects of my circumstances, including some I had'nt even thought of my self, in a very knowlidgeabl and clear way.I was a bit overwhelmed by all the different aspects of my finance but Jane has made it much more understanderble and stopped me from worrying.

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

We are still workin on it, and waiting for probate and other things to come through, so I am

unable to answer this question at the moment.

**What could they have done better?**

So far, nothing, and I am confident of a positive outcome.

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Review from Verified Client

Surrey | December 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

A complicated situation bringing 3 family units together. This involved house purchase, long term financial planning and much more.

**How did Jane help you?**

Jane spent a great deal of time researching, and offering different scenarios for us all to consider.

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

Absolutely. What is fantastic is that Jane kept us fully informed, offered us options we had not even considered and happily went through all options available at a pace we felt was ideal for our minimal knowledge of finance.

**What could they have done better?**

I can't think of anything Jane could have done to improve her service. A total professional who left no stone unturned. I would recommend her services without hesitation!

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Review from Verified Client

Surrey | December 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Value: ★★★★★

Service: ★★★★★

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

Buying a house together with older parents. So needed advise on mortgage, life insurances and possible tax implications on joining equity.

### How did Jane help you?

She found us a mortgage options that suited our requirements and at the best rate. Searched for insurances required for mortgage. Found a solicitor capable of dealing with our complex case. Has been very proactive in keeping the process moving such as identifying possible issues and how best to resolve them. Also keeping all parties organised and in contact where required.

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

Definitely, mortgage approved! Possible unforeseen circumstances have been assessed, planned for or otherwise avoided where possible.

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Review from Verified Client

Outside UK | December 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking for a pensions advisor to help review my disparate pensions and especially my multiple defined benefit pension schemes to bring them under a single manageable portfolio.

### How did Jane help you?

Jane provided me with the necessary information on which to make my decisions - by showing me the advantages and disadvantages of converting my existing DB schemes into a single SIPP. She provided me with clear and easily understandable information about how moving from a DB schemes to managing my own pension with a SIPP could affect my eventual pension pot and payout. She also helped identify an appropriate SIPP provider and open the account and ensure that all obligations were met to ensure a smooth transfer.

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

The advice helped me with the decision to move my funds across to my SIPP. The big differentiator from other IFAs is that she uses modern technology very well has a great platform for secure communication and transfer of information and documentation which makes the process very efficient. Also her product is very flexible and she only charges for what is needed and therefore makes her very cost effective.

Review from Verified Client

Surrey | November 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed someone to advise on a mortgage.

**How did Jane help you?**

Our case was not a straightforward one, but Jane took the challenge on with both hands and ensured that we looked at all our available options. She helped us get the best deal we could, ensuring we were kept up to speed every step of the way.

**What is your current situation? 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

West Yorkshire | November 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking for professional services to advise on a final salary pension transfer.

**How did Jane help you?**

Provided very high quality advice suited to my personal circumstances.

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

Absolutely.

**What could they have done better?**

Nothing could have been any better

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Review from Verified Client

Essex | November 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to set up a regular annual review of my investment portfolio.

### How did Jane help you?

Jane did a thorough assessment of my needs and attitude to risk, and put together a cash flow forecast for various scenarios. She was happy to provide a tailor made service which was suited to my requirements and experience. She gave me some general guidance on how I could make my portfolio more tax efficient and about estate planning.

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

I am very happy with the outcome. Jane made me think again about contributing to my SIPP (for which I'd stopped contributing to since taking early retirement), which should hopefully result in a higher income in retirement. We will also be looking at setting up powers of attorney, and will consider making our wills more tax efficient. At my request no specific products were recommended.

### What could they have done better?

Jane gives all her advice remotely via VC and uses a secure electronic system to communicate with her clients. We had some teething problems with the technology but these were quickly resolved.

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Read more reviews at

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