

JANE HODGES

Background report to support
inclusion in the **2019 Guide To The
UK's Top Rated Financial Advisers**



Jane Hodges

Money Honey Financial Planning



Top Rated 2019

4.8 / 5  34 reviews

VouchedFor checks:

 Recent Client Reviews

 Independent Financial Adviser

 Qualifications Uploaded

 Transparent Fees

 Positive First Impressions

Services offered

-  Insurance & Protection
-  Pensions
-  Equity Release
-  Retirement income (annuities, drawdown)
-  Investments and Savings
-  Occupational Pension Transfers
-  Inheritance Planning

+ 1 more service

Qualifications listed

Advanced Qualifications: 2 Qualifications

PFS - Fellow

CII - Chartered Financial Planner

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

Gloucestershire | March 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to 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 did Jane help 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).

Review from Verified Client

London | February 2019

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to 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 did Jane help 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.

Review from Verified Client

Gloucestershire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Transfer DB pension to SIPP

How did Jane help 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 look for a financial adviser?

I was considering a transfer out of my defined benefits pension

How did Jane help 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

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.

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

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

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

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.

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

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

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.

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.

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!

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.

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 possitive outcome.

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!

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.

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

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

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.
