

Client & First Impression Reviews

Jon French

AW Financial Management LLP



4.9 out of 5

Review from Verified Client

Sussex | October 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I recently retired and also was looking to invest appropriately the equity released after the sale of property.

How has Jon helped you?

Provided clear advice regarding options available to me for investment of a lump sum and made appropriate recommendations.

Have you seen the outcome you were hoping for?

The investments I have made are for the long term and I expect to see fluctuations (both up and down) in their value. Currently things are moving very much towards a positive outcome.

What could they have done better?

Nothing.

Review from Verified Client

Kent | July 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Self Employed

How has Jon helped you?

Understands my issues and reacts accordingly.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Not sure in the circumstances he could do any better

Review from Verified Client

Kent | July 2021

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The circumstances were that we both had pensions and savings but didn't know exactly what they amounted to or would amount to in terms of retirement. We also were in a fortunate position of having had a good mortgage product (which would allow us to pay it off early giving us extra disposable income), reasonable incomes and a conservative and careful approach to spending. So we wanted to know what we could do to improve both our cash assets and our retirement income including, if possible, some financial help to our two children along the way.

How has Jon helped you?

Jon, as part of AW Financial Management LLP, has continued to help with our goals of understanding, reviewing and improving our financial position, both with regards to cash and future pension income. Our income and available disposable income have always been assessed by annual face to face and regular six-monthly market reviews and the appropriate risk strategies advised to ensure that we were in a strong place to weather any downturn in the markets, backed up by a recommended accessible cash sum.

Have you seen the outcome you were hoping for?

The answer in a nutshell is yes. We have seen a growth in our overall wealth across both our cash and my pensions. This despite the fluctuations in the markets including the most.

recent blip caused by the COVID Pandemic. The growth of our funds easily exceeding that of the available high street offers and exceeding the benchmark for the risk strategy advised and managed by Jon. We therefore feel that we have been extremely well advised, and this continues to put us in a strong place with regards to both our now financial position and one that holds the prospect of an earlier retirement, with a reasonable income. This has also quite importantly been achieved by the recommended use of an Ethical strategy, products & portfolios that Jon has continued to oversee and manage for us.

What could they have done better?

To be honest I have no idea. I cannot think of anything that Jon could have done any better!!

Review from Verified Client

Kent | July 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Wanted ethical investments that would give a better return than bank or building society savings. To sort out inheritance for children. Advice on wills and Power of Attorney. Simplification of finances.

How has Jon helped you?

Jon was very helpful with all of the above. He always gave careful and clear explanations of the options. He gives clear and helpful advice. Prompting us to find a solicitor to sort out wills and power of attorney. Also in managing our investments and explaining any recommended changes.

Have you seen the outcome you were hoping for?

Yes. We have invested in medium to low risk ethical investments. The returns have been better than from a bank or building society. John and his firm have always responded quickly and helpfully to any enquiries. We are very happy with the services provided and can recommend Jon.

What could they have done better?

Nothing

Review from Verified Client

Kent | July 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I am retired, but have no private pension and not a full state pension.

How has Jon helped you?

He gave me some practical advice according to my needs.

Have you seen the outcome you were hoping for?

It's early days, only 6 months.

What could they have done better?

It's hard to say.

Review from Verified Client

London | July 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Money to invest for retirement

How has Jon helped you?

Fully understood personal circumstances and advised with knowledge, wisdom and care

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

Kent | July 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed advice because we had money to invest from a retirement lump sum, and had money in savings which were not giving a good return.

How has Jon helped you?

Jon helped us to explore carefully what we wanted from our money, and gave clear and sound advice without being pushy in any way. He took the time to explain options to us at our initial meetings and in the follow-up reviews, always being honest about potential risks as well as benefits. He has been extremely reliable about keeping in touch and keeping us well informed about our investments. We have complete confidence in his integrity and professionalism.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Nothing. All has been fine.

Review from Verified Client

Middlesex | July 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted advice on transferring a final salary pension into a defined contribution pension, as well as consolidating it with my AVCs.

How has Jon helped you?

Jon gave me clear, detailed advice on the pros and cons of transferring my final salary pension, including timescales and the process. He is both approachable and very professional.

Have you seen the outcome you were hoping for?

Yes, Jon managed the process of setting up my new pension arrangement and he has conducted regular reviews of my pension since. His review reports are thorough and I am very pleased with the performance of the pension.

What could they have done better?

I cannot find fault with Jon's advice/service.

Review from Verified Client

Vale of Glamorgan | July 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Despite being financially qualified (qualified accountant, banker & VC investment Manager) I did not have time to put in to managing my personal pension, reviewing and selecting the funds and managing reallocations because of the pressures of my own work. I knew Martin Andrews, the founder of AWFM & he agreed to take me on as a client in 2014.

How has Jon helped you?

As AWFM grew Jon French took over management of my personal pension in 2018 and since then has provided an excellent service ensuring that fund switches are made promptly and in time to benefit from market changes and in line with my agreed risk profile. The result has been much improved performance from my personal pension fund. Jon has also advised me on technical pensions issues relating to changes in legislation, decisions on drawdowns from my pension fund as I came up to retirement and general investment and savings issues. He always responds promptly and thoughtfully and is open to discussion of any reservations I may have on his recommendations, explaining them fully & carefully to me. He and AWFM have been & continue to be a valuable resource and good value for money

Have you seen the outcome you were hoping for?

Yes - my pension fund has grown much better since I put it under AWFM management.

What could they have done better?

I can think of a 1 fund switch recommendation that proved unfortunately timed due to the impact of Covid on its market - but this was an unpredictable extreme non-financial factor so I do not blame Jon or AWFM. They worked hard to recover the position and eventually all funds

invested were recovered (although expected growth was not what had been hoped for when making the switch).

Review from Verified Client

Kent | July 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Future investment of maturing pension funds

How has Jon helped you?

Suggesting investment strategies and keeping these under constant review and comparison with other yields. Also was effective in mobilising funds for special events, holidays and house purchase etc.

Have you seen the outcome you were hoping for?

Yes. We have an effective ethical investment strategy.

What could they have done better?

Sometimes too much information with the review.

Review from Verified Client

London | July 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To improve my pension

How has Jon helped you?

He recommended a better performing company.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

N/A

Review from Verified Client

Kent | July 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

This was an ongoing situation following excellent financial advice from Martin Andrews.

How has Jon helped you?

Continued to give excellent financial advice.

Have you seen the outcome you were hoping for?

Most definitely.

What could they have done better?

Not a lot

Review from Verified Client

Cornwall | July 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had three frozen pension schemes from the 1980s and was told that if they were not handled by an expert in this particular field I could have lost thousands of pounds. The funds were transferred and any cash lump sums were withdrawn on our behalf giving us a good start to our Investment ISAs. My wife and I hold an ISA each and over the past few years, with sound advice from Jon and the other members of the team we have continued to see the funds grow and grow. I also hold a Collective Retirement Account that gives me a monthly income and would have expected the funds to diminish but again with fund switching and the correct advice it has continued to grow.

How has Jon helped you?

Sound financial help over many years, Fund switching, and how to handle old frozen pension schemes

Have you seen the outcome you were hoping for?

We have indeed seen what we originally hoped for. Even during the lock-downs our funds diminished slightly but were correctly advised to hold tight and watch them grow when the economy picked up again, which was absolutely the right advice. Other advisers may have told us to withdraw the funds and wait but we would have got rock bottom prices on the funds.

What could they have done better?

I really don't think they could have done any more to improve the service

Review from Verified Client

Worcestershire | July 2021

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Managing an inheritance

How has Jon helped you?

Financial planning and managing investment options

Have you seen the outcome you were hoping for?

Yes, I have seen consistent income and growth over a reasonable period

What could they have done better?

Not much

Review from Verified Client

Lincolnshire | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I used this company in order to invest an inheritance well over ten years ago.

How has Jon helped you?

Initially Martin Andrews put my investment portfolio in place, subsequently John has managed it with equal efficiency.

Have you seen the outcome you were hoping for?

Most definitely.

What could they have done better?

Nothing

Review from Verified Client

Kent | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Transfer of private pension from previous jobs

How has Jon helped you?

Advised on transfer growth and complete package on financial services savings mortgage will childrens savings

Have you seen the outcome you were hoping for?

Yes very happy as investment has continued to grow even in these uncertain times

What could they have done better?

Tough question as I am very happy with the service

Review from Verified Client

London | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to consolidate the pension plans accrued over several jobs and wanted to invest those pensions in an ethical and effective way.

How has Jon helped you?

Jon advised me on where to invest the pensions and when and where to move investments around in the new portfolio.

Have you seen the outcome you were hoping for?

Yes. I have seen a stable and strong growth in the pension portfolio.

What could they have done better?

n/a

Review from Verified Client
London | June 2021
★★★★★ 4.7 out of 5

Advice: ★★★★★
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Service: ★★★★★
Value: ★★★★★☆

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

To open a retirement fund.

How has Jon helped you?

Jon advised and led me to the right solution for myself.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Don't know.

Review from Verified Client

London | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Left house which we sold and needed advice on investing money.

How has Jon helped you?

Gave us advice and invested money for us.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

We have been satisfied

Review from Verified Client

Kent | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension advice

How has Jon helped you?

Told me my various options etc.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

Kent | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed advise about investing our money for the future.

How has Jon helped you?

Yes.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Nothing I can think of.

Review from Verified Client

Kent | June 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Pensions

How has Jon helped you?

With investments and draw down pension

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

Kent | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a large sum of money to be invested and did not want to do this myself

How has Jon helped you?

Set out very clearly the options facing me and keeping me updated as the financial climate has changed over the years.

Have you seen the outcome you were hoping for?

Far better than I expected.

What could they have done better?

Not sure what else they could have done.

Review from Verified Client

Worcestershire | June 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

The need to save for retirement

How has Jon helped you?

Provided the right information for me when I needed it and kept me updated all through the process.

Have you seen the outcome you were hoping for?

Yes, Definitely

What could they have done better?

There was nothing they could have done better. I am very happy with the service provided and would recommend them to family and friends.

Review from Verified Client

Kent | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was reaching retirement age and was looking for financial advice and retirement planning.

How has Jon helped you?

At introduction there was absolutely no pressure just a clear explanation of Jons background the companies history and current portfolio and expertise. There was a clear understanding of costs associated with the service both one time and ongoing before we entered into any detailed analysis and advice. I decided to move forward and he and the team have structured my financials ever since, keeping me informed at all steps.

Have you seen the outcome you were hoping for?

Yes and much more. I have grown to trust Jon and his team through their excellent communication and ability to simplify and choices that I had to make.

What could they have done better?

I can't fault Jon and his team at all, they have always been available if needed and are in contact should a decision need to be made.

Review from Verified Client

Kent | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Planning early retirement

How has Jon helped you?

Jon helped consolidate savings and optimize pension provision

Have you seen the outcome you were hoping for?

Absolutely

Review from Verified Client

Kent | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed advice

How has Jon helped you?

Jon gave me various options

Have you seen the outcome you were hoping for?

At this stage yes

What could they have done better?

Nothing really, Jon keeps me informedverywell

Review from Verified Client

Essex | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My late father had left monies in his life insurance/pensions set up with Jon.

How has Jon helped you?

When my father passed Jon helped me & my mother transfer the monies so she would receive it monthly. (Sorry forgot technical terms) Jon was excellent, very patient & explained it so it was easier for us to understand, as it was my father who was the money expert.

Have you seen the outcome you were hoping for?

Yes couldn't fault Jon in anyway. Very trust worthy & professional.

What could they have done better?

I can honestly say there was nothing he could of done better. Both my mother & I was very

pleased.

Review from Verified Client

Kent | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having an annuity to invest plus savings.

How has Jon helped you?

Gave lots of options after listening to our opinions. Was never pushy and gave us plenty of time to consider options. Always willing to explain anything if not totally understood.

Have you seen the outcome you were hoping for?

We are getting a payment each month as we wanted and money has been invested.

What could they have done better?

Jon was friendly and always willing to listen and help when any questions asked. Nothing was too much trouble.

Review from Verified Client

Kent | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

When Barclays Bank mis-sold a Bond to us they suggested we find an independent financial advisor.

How has Jon helped you?

Jon has been most helpful from our very first visit. He explains everything to us in layman's terms so we can understand the position with our investment funds; we have a meeting with him every year in his office but during the year he will write and update our situation in great

detail. He is very professional.

Have you seen the outcome you were hoping for?

Yes, but better than we were hoping for.

Review from Verified Client Advice: ★★★★★
Kent | October 2019 Service: ★★★★★
★★★★★ 4.7 out of 5 Value: ★★★★★☆

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

To review all my pensions with a view to possibly consolidate them

How has Jon helped you?

Reviewed my finances and consolidated some of my pensions in a new product

Have you seen the outcome you were hoping for?

A positive return and with ethical investing as well

Review from Verified Client Advice: ★★★★★
Kent | October 2019 Service: ★★★★★
★★★★★ 5 out of 5 Value: ★★★★★

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

Approaching retirement, I sought advice regarding some existing pensions and how to invest the lump sum I was expecting.

How has Jon helped you?

Jon provided clear and helpful advice

Have you seen the outcome you were hoping for?

Our investment is for the longer term so it is too soon to comment on the outcome other than to say that we have no reason to doubt that it will be as expected.

Review from Verified Client

Kent | September 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Cross roads in my life and retiring for the third time, this time for good.

How has Jon helped you?

Jon, Advised me on the value of my current assets and the likely future income and advised a way ahead.

Have you seen the outcome you were hoping for?

I have taken most of Jon's advice and now wait to see if benefits accrue.

What could they have done better?

As I have never used an adviser before, I was grateful for the one to one meetings and the explanation of terms and financial products.

Review from Verified Client

Kent | September 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed a highly qualified professional to provide impartial advice largely regarding workplace pension consolidation

How has Jon helped you?

Providing advice and full analysis report based on personal circumstances and individual goals

Have you seen the outcome you were hoping for?

To date I am very pleased with the direction of travel , even in uncertain markets !

What could they have done better?

In fairness, Jon could not have given more attention to detail in every aspect of his advice. He has a manner which explains everything clearly and appropriately for your individual level of understanding. All decisions are your own ultimately, you are provided with comprehensive, patient advice to enable your decisions.

Review from Verified Client

Kent | September 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

As I approached retirement I had a significant non- defined benefit pool of funds in one of my pensions and felt I needed guidance through the minefield of choices, particularly to ensure my wife was well provided for.

How has Jon helped you?

He advised and guided me through my options and set up a retirement fund.

Have you seen the outcome you were hoping for?

Yes it appears to be working well.

What could they have done better?

Difficult to say if anything could have been better; there is nothing I can think of.

Review from Verified Client

Kent | September 2019

★★★★★ 5 out of 5

Advice: ★★★★★ > ★

Service: ★★★★★

Value: ★★★★★

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

Nearing retirement and wanted to make sense of what I already had and what I needed to alter in order to achieve my goals.

How has Jon helped you?

He rationalised my existing plans and helped me put things in more sensible order going forward.

Have you seen the outcome you were hoping for?

It's early days but the signs are very promising.

Review from Verified Client

Leicestershire | September 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had some finance from 2 pensions that had matured and as I was looking to semi retire, I wanted it to continue to increase the amount until I was ready to retire completely.

How has Jon helped you?

Used my wishes and the risk I was prepared to take to get the right investment for me. It was also looking to the future for drawdown.

Have you seen the outcome you were hoping for?

Yes. A steady increase in the value.

What could they have done better?

Not sure at the moment as investment has only been for 2 years and am looking to more long term investment.

Review from Verified Client

Kent | September 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Myself and my husband were nearing 60 and had decided to downsize in our property and wanted to invest any profits wisely. We also wanted to look at what we could do with my

deferred pension benefits

How has Jon helped you?

Jon gave us very professional advice always aware of our personal risk choices and our choice of the length of investment term. He was very concise in his advice and took time to discuss everything in enough detail suggesting more than one or two meetings to make sure we were fully aware of our investments and the potential growth against potential risk.

Have you seen the outcome you were hoping for?

It is quite early to say, however initial quarterly statements seem to indicate that our investments are doing well despite the current economic crisis

What could they have done better?

Not sure that Jon could have done any better. We thought him very professional and he knows his subject.

Review from Verified Client Advice: ★★★★★
Kent | September 2019 Service: ★★★★★
★★★★★ 5 out of 5 Value: ★★★★★

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

I was awarded some of my ex husbands pension as part of my divorce settlement.

How has Jon helped you?

He gave me really helpful advice

Have you seen the outcome you were hoping for?

Yes so far my money has grown in value.

What could they have done better?

Can't think of anything that could have been done differently.

Review from Verified Client

London | September 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My wife and I were approaching retirement and needed advice on our respective pensions and the best way in our circumstances to ensure sufficient retirement income and to manage our savings and investments for retirement.

How has Jon helped you?

Jon rationalised our approach to savings and investments and directed us to an independent investment platform which he keeps under review for us and advises us on any changes to our investment strategy.

Have you seen the outcome you were hoping for?

Yes, our investments have performed very well.

What could they have done better?

It is very difficult to say as Jon's approach is unhurried and clear. He deals with all our questions in a professional and friendly manner and keeps us updated regularly with reports and information.

First impression from a user who is not yet a client

January 2019

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Jon

I actually met his colleague Sean and he took details giving me an idea about my pensions and savings.

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 Jon

Very thorough in understanding our needs and what could be provided. Clear understanding of the charges with material to take away and digest with a report to follow. .Came away with a positive feeling. At the end of the day its about trust and yes we felt we could trust him.

First impression from a user who is not yet a client

January 2018

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Jon

I spoke with Jon on the phone for a reasonable length of time. We discussed my situation and he outlined his charges: fixed fee for the initial work, a percentage implementation fee if I go ahead (which effectively replaces the initial fee), and an ongoing percentage annual fee fee.

Review from Verified Client

Kent | September 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My decision to transfer 3 company pensions to a SIPP.

How did Jon help you?

Jon provided expert guidance on the advisability of making the transfers. The advice was thorough and presented in an easy to undersand way.

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

Yes. The process took longer than expected because of multiple problems with getting the correct information from the scheme providers. Jon's expert knowledge meant he knew when

the information was wrong and should be challenged. His tenacity with scheme providers got us the correct result.

What could they have done better?

I was happy with the way Jon handled the whole process.

First impression from a user who is not yet a client

August 2017

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Jon

You guys were helpful

Review from Verified Client

Kent | January 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having been let down by a previous adviser and taken poor investment decisions I needed to find someone reliable and trustworthy to guide in planning for the future.

How did Jon help you?

Jon took me through all the steps and decisions which needed to be made and considered. He is very knowledgeable and personable so able to advise what was best for me.

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

I have a plan for the future so that is a major step forward, whether investments grow as much as we would all like remains to be seen but I am confident I am in safe hands.

What could they have done better?

Very little, I am very pleased to be working with Jon and everyone at AWF

Review from Verified Client

Kent | January 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Review of investments and pension.

How did Jon help you?

Careful to understand our goals, aspirations and values and to seek to meet our needs effectively.

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

Very happy with both process and outcomes.

Review from Verified Client

Kent | January 2017

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Looking for advice and guidance regarding multiple pensions and the best way to maximise income in retirement.

How did Jon help you?

Jon provided clear and thoughtful guidance taking into account our preferences and risk appetite.

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

Whilst I have not as yet retired and have been able to assess the benefit of the financial strategy in place, I am comfortable that the plan should yield the desired outcome.

What could they have done better?

It has been less than a year since I commissioned Jon to help manage my portfolio, so it is

early days. He has however provide sound advice in a professional way.

Review from Verified Client

Kent | January 2017

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To take early retirement.

How did Jon help you?

Jon reviewed my existing pensions and came up with options to enable me to have the best return in order to retire comfortable within my budget.

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

Yes and am very satisfied and went ahead with Jons advice.

What could they have done better?

Jon was very thoughter and took on board my reasons for retiring and my concerns . Am not sure how Jon could have given me a better service as he always answered my questions and I did not feel pressurised and his advice was clearly explained. My only comment would be that some of the reports and charts were a little overwhelming to read showing future market predictions .

Review from Verified Client

Kent | January 2017

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Consolidation of various pensions and advice on Limited Company Director pension.

How did Jon help you?

Clear and pragmatic advice and options.

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

Too early to tell but initial observations positive.

What could they have done better?

Clarity of charges. Not Jon's specific negative but across the sector seems unnecessarily complicated

Review from Verified Client

West Sussex | May 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking for IFA to provide me ethical financial advise for my pension and portfolio.

How did Jon help you?

Jon was superb. He conducted a detailed review of my current financial position and understood my requirements/objectives. He came back to me with a professional report explaining the reasons for his recommendations and how I would benefit. He assisted me meet my goal of wanting an ethical pension provider.

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

Yes, he assisted me meet my goal of wanting an ethical pension provider.

Review from Verified Client

Kent | May 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Approaching retirement and not sure how to process to ensure I got the best from my AVC pension pot.

How did Jon help you?

He understood my needs and fears !He was able to answer my many questions and guided me to ask ones I had not even considered.He was very patient and encouraging.He gave clear and appropriate advice.

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

Yes . I am happy with the outcome and achieved peace of mind about my pension and saving arrangements.

What could they have done better?

Nothing.

Review from Verified Client

Kent | May 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I inherited some money that I wanted to invest.

How did Jon help you?

He gave information about short and long term investments, ethical and non ethical funds and gave advice about the right level of risk for someone in my circumstances. He then arranged a suitable portfolio of investments.

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

Yes, I chose to invest in ethical funds and have been pleased at the steady growth of the investments.

Review from Verified Client

Kent | May 2016

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking for advice on how to invest my pension lump sum.

How did Jon help you?

Jon fully understood what I was seeking to achieve and provided clear and concise advice with a number of options of which all were clearly explained. As I was looking to invest my pension lump sum it was absolutely vital Jon understood the level of risk I was willing to take. The initial free meeting was more involved than I expected, was not rushed and we were encouraged to really think through what we wanted to achieve.

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

Its too early to comment on the outcome, but I'm confident in the options provided and the final choice we made.

What could they have done better?

I really don't feel I have any suggestions to make at this time. Jon was friendly, yet professional at our meetings and clearly explained the process and their charges should we proceed with our investment, which we did.

Review from Verified Client

Kent | March 2016

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I received a lump sum on my retirement and wished to invest it in an ethical fund. I needed expert advice on the right amount to invest and the right product that balanced ethical considerations with securing a reasonable return..

How did Jon help you?

Jon was very thorough and approachable. He made sure he understood my personal circumstances and what I wanted to achieve before providing any advice. He very clearly explained his recommendations and how they were derived from an understanding of my needs and talked me through the processes involved in making the investment. He was particularly clear in explaining the make up of ethical investments so that I fully understood what type of business my chosen funds would invest in. He also explained clearly how he would review my investment with me in the future. Overall I was very pleased with the advice I received.

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

I am very happy with the investment made and the justification for it although at this stage it is too early to judge how good the financial return will be.

What could they have done better?

None

First impression from a user who is not yet a client

December 2015

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Jon

I found both conversations very useful in terms of clarifying the different options available to me. I am, at this stage, not completely certain which option to take. No mention was made of charges unless I were to go forward with more definite intentions.

Review from Verified Client

Kent | November 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★ fill="#4BC1CA" />

Value: ★★★★★

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

I invested in a Standard Life Corporate Stakeholder Pension Plan. I approached Standard Life to convert the investment into retirement income. In general they suggested the two approaches of either fixed annuity or flexible draw-down. My contact at Standard Life however, suggested that I approach an independent financial adviser - seeing that there are a host of issues to consider before deciding on the type of income and thereafter another load of products to consider, tax issues to keep in mind, etc. I searched for Financial Advisers in our area and came upon Jon French, with his offices not far from where I live and thus approached him for assistance.

How did Jon help you?

Firstly, Jon gave us some quality time during our first meeting to determine our needs and to

walk us through the complexities of retirement planning. I quickly realized that there is a potential minefield out there and that these issues were above my pay-grade. At the end of our first meeting I sighed a sigh of relief - feeling that we have found a bloke that knows this particular field and I liked his whole approach. Secondly, Jon took us through the initial "at retirement advice" stage and thereafter into the "wealth management service". Jon clearly determined our preferences in various aspects through questionnaires and thus determined our specific needs. His investigations were detailed and in depth and his feedback and written reports were comprehensive, clear and appropriate with very specific options for our consideration. I quickly realized that I would never have been able to do this on my own. Not only did I find a financial adviser (that I needed) but also a person we got along with very well and whose style we liked.

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

In the "wealth management" phase, we decided upon the income draw-down approach and Jon assisted us in choosing a product provider and the particular product (combination of different investment funds) - having considered risks, ethical considerations, tax issues and pension death benefits. WE have reach the point now that the product provider has already taken over the pension pot from Standard Life, paid out our requested lump-sum portion, and invested in the recommended funds. Our monthly pension payments will commence within a few days. Have I seen the outcome I was hoping for? For sure !! - and more. The best part of it all is peace of mind.

What could they have done better?

I could not ask for more.

First impression from a user who is not yet a client

July 2015

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Jon

Jon French was the first person to phone me and provided a detailed explanation of what his company could offer.

Review from Verified Client

Essex | July 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Required an overall of financial circumstances and advice on how to proceed in the future with pensions, investments and debt management.

How did Jon help you?

Jon French following an initial consultation meeting produced a detailed report which included pensions advice coupled with long term cash flow and debt management advice for me and my wife.

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

We have changed pension providers and have received cash lump sum payouts to clear our outstanding debts thereby freeing up cash flow enabling me to pay additional premiums to my new pensions provider.

What could they have done better?

I am not aware at this time that Jon French could have done any better.

Review from Verified Client

Kent | February 2015

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

Jon is a very well informed professional who reviewed our financial situation thoroughly and then proposed numerous options for our future financial planning. He is very approachable and has a lot of patience and explained all the necessary points about pensions very clearly. I would recommend Jon to anyone with hesitation.

What could they have done better?

Jon's services were perfect for us so hard to think what can he do better!

First impression from a user who is not yet a client

January 2015

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Jon

asked which way i was prepared to go with moderate to risk type on pension's. overall, well explained.

First impression from a user who is not yet a client

December 2014

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Jon

First impression from a user who is not yet a client

December 2014

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Jon

Review from Verified Client

Kent | September 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Following a full duscussion about out financial position we felt that Jon was very thorough with setting out all our options for pension provision. The first meeting was free and the full costs were set out should we decide to go ahead with his services. We were kept informed

every step of the way and all options explained to us at another meeting once all the fact and figures had been obtained from the various all pensions we had and we could make a decision what would be the best way to secure some financial security for the future in retirement.

What could they have done better?

I honestly can't write in this box as I don't have constructive criticism. Jon was there to answer our queries the work was done very quickly and efficiently and we feel confident we made the best provision we could with what we had. Time will tell but at the moment we feel we were given good honest advice to enable us to make the right choices

Review from Verified Client

Kent | August 2014

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Jon gives advice in a very concise and energetic manner, but is happy to persist in explaining technical issues in ways that are fully understandable to the layman. He will also provide progress reports on pending matters without being prompted thus saving busy clients time.

Review from Verified Client

Kent | August 2014

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Particularly good at explaining investments in laymen's terms and also very good with written summaries of discussions. All conversations, both face to face and by phone are very thorough and helpful. All correspondence is extremely clear and all the support staff are very efficient. Various options were considered and explained and I was able to make informed decisions based on advice given

What could they have done better?

I trust that the advice given was sound, but as a newish customer, I must say that only time will tell! I can suggest no changes in approach nor are any aspects of the investment process giving me cause for concern.

Review from Verified Client

Kent | August 2014

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Jon is an extremely good communicator and I felt confident that he understood my needs. He did not have the attitude that others have had in regard to my lack of understanding or knowledge. I appreciated the sense of humour. I am very happy, the quality of the advice has yet to be seen but I am much happier that somebody with more understanding than myself has an eye on my small pot.

What could they have done better?

I honestly cannot think of anything.

Review from Verified Client

Kent | May 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Invested time and effort to fully understand my situation and explain the various options available to me. Acts with professionalism and integrity. Delivers on promises. Has a trustworthy manner.

Review from Verified Client

Kent | April 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Very patient, especially as my knowledge is very basic. Spent time establishing my goals and the level of risk i was prepared to take Very efficient in researching and giving a detailed

report Respected and acknowledged my ethical views when investments were chosen.
Communicated the findings clearly and calmly Always available for questions.

Review from Verified Client

Kent | July 2013

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

My advisor keeps me fully updated and informed of all necessary and recommended changes to my investments. My advisor is very patient and explains matters in layman's terms for me and I have complete confidence in him.

What could they have done better?

I am very happy with the way my finances are being managed for me and have no constructive suggestions to make.