

Client & First Impression Reviews

Gem Durham

Whitebeam Independent Financial Advice Ltd



4.9 out of 5

This adviser has some reviews that were left while they were employed at a different firm to the one they are at now.

Review from Verified Client

Dorset | November 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension gained from divorce

How has Gem helped you?

Understanding and offering good solid advice on all options

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing!

Review from Verified Client

West Midlands | November 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The value of my investments were falling under my previous adviser and their fees were high.

How has Gem helped you?

Gem reviewed everything and advised a transfer to funds which have a better track record. More importantly, she encouraged me to think about what I wanted to do with my retirement and how I could best arrange my income to make this happen.

Have you seen the outcome you were hoping for?

Yes - I replaced my car and have started to take the holidays which I had always dreamed of!

What could they have done better?

I was really happy with the service so can't think if anything which could have been improved.

Review from Verified Client

West Midlands | November 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Gems worked with us for over ten years to insure our income has been protected when applying for new mortgages and changing jobs.

How has Gem helped you?

She has given us clear guidance, explaining the pros and cons of different options and patiently explained the process and terms to us when they have been unclear. She has also worked quickly and followed-up with us efficiently to ensure the process has moved in a timely fashion. Above all, shes helped by making a world that is not clear to me clearer, in an open and honest manner.

Have you seen the outcome you were hoping for?

Absolutely!

What could they have done better?

Nothing!

Review from Verified Client

West Midlands | November 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Taking voluntary redundancy a year before planned retirement. A friend explained how he had benefitted from professional advice.

How has Gem helped you?

Ensured I took advantage of the Financial benefits available to me and claimed all tax and pension bonuses which I knew nothing about previously. Gem explains things in a clear and easy to understand way.

Have you seen the outcome you were hoping for?

Absolutely. It's too early to see the investment returns but the other savings made far outweigh the fee.

What could they have done better?

I honestly can't think of anything currently.

Review from Verified Client

Worcestershire | November 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension

How has Gem helped you?

With financial advice

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing, all spot on!

Review from Verified Client

West Midlands | October 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Our current Advisor retiring

How has Gem helped you?

listened, cared, advised.

Have you seen the outcome you were hoping for?

yes

What could they have done better?

nothing

Review from Verified Client

West Midlands | October 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having taken on power of attorney over my mums financial affairs, I was dissatisfied with the lack of service being provided by the previous financial advisor and Gem was highly recommended.

How has Gem helped you?

Gem has been very professional and efficient from the first point of contact. She took the time to meet with my mum, myself and my brother, to understand my mums financial situation and needs going forward. She is open and honest in advising on and explaining the various investment options available, including the pros and cons and is easily contactable to answer any queries we may have.

Have you seen the outcome you were hoping for?

Most definitely. We are now totally confident in dealing with my mums affairs with the support that Gem provides.

What could they have done better?

Nothing. The service provided so far has been fantastic.

Review from Verified Client

West Midlands | August 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Need to reorganise my affairs at age 75.

How has Gem helped you?

I'd already decided what I wanted to do - take 25% tax-free and leave the rest as drawdown. That sounds simple but my provider wasn't making it so. So I needed somebody to confirm I was on the right lines and to mke it happen in practice

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

Staffordshire | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To make money I earned work for me in the most effective way possible

How has Gem helped you?

Pension and investment advice, IHT planning

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

N/A

Review from Verified Client

West Midlands | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension transfer

How has Gem helped you?

Gem has given a professional and friendly service in respect of my pension investment over several years.

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

Warwickshire | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was late in life taking a private pension and I never had financial advisor in my circle of friends but a close friend of mine recommended Gem Durham who he had used for years.

How has Gem helped you?

I have used Gem for about 12 years and always had sound advice that has been first class.

Have you seen the outcome you were hoping for?

The outcome has been better than I expected.

What could they have done better?

I don't think they could have been better.

First impression from a user who is not yet a client

January 2024

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Gem

Gem is very friendly and put me at ease when talking about my fathers finances. We are meeting next week to discuss further.

Review from Verified Client

West Midlands | November 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Disenfranchised with my existing advisor. Diversification or ISA funds.

How has Gem helped you?

Advice and recommendations. Set up of financial investments.

Have you seen the outcome you were hoping for?

So far so good

What could they have done better?

Nothing springs to mind.

Review from Verified Client

West Midlands | October 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pensions and investments

How has Gem helped you?

She has listened to what I needed and I feel reassured that my finances are safe

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

West Midlands | October 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Marriage.

How has Gem helped you?

Gem is friendly and professional throughout. She was recently able to obtain the best policy for my needs.

Have you seen the outcome you were hoping for?

Yes, absolutely.

Review from Verified Client

Isle of Wight | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I am an engineer not an accountant, therefore needed some advice.

How has Gem helped you?

The advice given has always been backed up with an honest and sound synopsis with an empathy for the client.

Have you seen the outcome you were hoping for?

Yes I have.

What could they have done better?

Nothing. If its not broken don't try and fix it.

Review from Verified Client

West Midlands | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Planning for retirement

How has Gem helped you?

Explained financial options in a clear and accessible way and set up and managed investments. Gem has also sent regular updates.

Have you seen the outcome you were hoping for?

It's too early to say as I haven't retired yet but I feel confident with the advice and support I've received from Gem.

What could they have done better?

I can't think of anything

Review from Verified Client

West Midlands | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Work Pension transfer

How has Gem helped you?

Advice on pension

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Worcestershire | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retiring from workplace and considering private pension drawdown

How has Gem helped you?

Sound advice on priorities to conserve my assets

Have you seen the outcome you were hoping for?

Yes, despite market fluctuations

What could they have done better?

Nothing

Review from Verified Client

North Yorkshire | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to plan for my retirement

How has Gem helped you?

Gem has ensured that I receive an income to fit my life style in the most tax efficient way possible

Have you seen the outcome you were hoping for?

Yes I am very happy with the outcomes I have received as a result of Gems advice

What could they have done better?

I'm very happy with Gem's advice

Review from Verified Client

Shropshire | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Redundancy / early retirement

How has Gem helped you?

Gem has been meticulous in understanding our financial situation and our expectations, has provided us with expert advice, and has offered us the most appropriate investment options.

Have you seen the outcome you were hoping for?

Absolutely

What could they have done better?

Nothing!

Review from Verified Client

Dorset | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My previous adviser was not in tune with my requirements, the on-going communications were extremely limited and I did not feel valued as a customer.

How has Gem helped you?

Gem has been very helpful with my pension planning.

Have you seen the outcome you were hoping for?

Yes, Gem is regularly in contact with me. The information she provides is realistic and supportive of my needs and I feel valued.

What could they have done better?

I am not able to think of anything that could be improved, I am very happy with the service.

Review from Verified Client

Shropshire | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Inheritance and selling a property

How has Gem helped you?

Very calm and trusted advice. Always happy to meet with Gem.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

All good.

Review from Verified Client

West Midlands | September 2023

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Shareholders protection insurance was required.

How has Gem helped you?

Explained the service, sold the service.

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Midlands | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Divorce

How has Gem helped you?

Gem sorted out my pension I received from my divorce settlement and advised me how to invest it. Her advice and support has been invaluable during the time I have been with her.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Not sure if she could have done better

Review from Verified Client

West Midlands | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Receiving a lump sum of money

How has Gem helped you?

Invested my money safely so I can see regular gains for me in the future

Have you seen the outcome you were hoping for?

Definitely

What could they have done better?

Nothing really

Review from Verified Client

West Midlands | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I inherited a sum of money and needed advice on where best to invest it. Since then Gem has provided advice on a number of retirement related issues including pensions and tax.

How has Gem helped you?

Gem has helped me make the best use of my investments and releasing capital for a retirement project.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

West Midlands | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Freeing up pension funds as part of property purchase.

How has Gem helped you?

Enabled me to have a better general understanding of financial services available and provided advice on various investment/savings options (eg tax implications). Also following detailed discussion facilitated reinvestment of existing funds to achieve better outcomes.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Can't think of anything obvious.

Review from Verified Client

West Midlands | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a few pensions and was very confused about how to move forward with them when planning for retirement.

How has Gem helped you?

Provided peace of mind.

Have you seen the outcome you were hoping for?

Yes, Gem sorted through my pensions and advised me, now I have my pensions in place and have a much clearer plan moving forward.

Review from Verified Client

West Midlands | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

New pension

How has Gem helped you?

Advice and products, annual reviews

Have you seen the outcome you were hoping for?

Long term plan

What could they have done better?

Nothing

First impression from a user who is not yet a client

February 2023

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Gem

Can't recommend her enough . I spoke to few financial advisors so far I would say she was the best . I would highly recommend her

Review from Verified Client

West Midlands | October 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Investment advice and pension planning

How has Gem helped you?

After the initial advice re iro investments, Gem has visited on an annual basis to check my circumstances, and to discuss any further requirements I may have. Gem is always happy for me to contact her should I need clarification or assistance with financial matters, and I have done so on a few occasions. Gem is always very approachable, knowledgeable and friendly.

Have you seen the outcome you were hoping for?

Yes I am happy with the investments

What could they have done better?

Nothing

Review from Verified Client

West Midlands | October 2022

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Desire to consolidate my pensions and to plan pension savings

How has Gem helped you?

Gem is an extremely good listener and has the ability to ask very direct questions in order to really understand my driver's and barriers when it comes to all matters financial. She's very skilled at explaining financial options and she is also ready and willing to discuss matters of concern. She proactively keeps in touch, offering updates on how changes in the UK/global economy are affecting investments etc. Moreover, Gem is extremely personable and I look forward to our meetings. I trust Gem's professional judgements and would recommend her to anyone seeking financial advice.

Have you seen the outcome you were hoping for?

Yes. Gem merged my pensions so they are now easier to track/ review, and pension (retirement) planning is ongoing

What could they have done better?

Nothing

Review from Verified Client

Isle of Wight | September 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The need to know that my future and immediate families' interests are catered for.

How has Gem helped you?

Gem, apart from her impartial professional advice, as much as she is able to provide is always on hand, monitoring and checking and making sure that "we" her clients are looked after.

Have you seen the outcome you were hoping for?

Haven't got there yet!!!!!!

What could they have done better?

Nothing. Otherwise, I would have gone elsewhere.

Review from Verified Client

Northamptonshire | September 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension transfer

How has Gem helped you?

Gem is always there in the background, keeping me informed when needed but not obtrusive.

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Midlands | September 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Gem was the adviser to my mother and using her for appropriate management of my inheritance seemed like the right move.

How has Gem helped you?

Gem was instrumental in the locating of the appropriate funds and advising on the best course of action to achieve my goals.

Have you seen the outcome you were hoping for?

Yes, we have setup the necessary accounts and investments to help achieve my mid to long term goals.

What could they have done better?

Nothing comes to mind.

Review from Verified Client

Worcestershire | September 2022

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Expired insurance

How has Gem helped you?

Worked through some barriers to achieve desired results

Have you seen the outcome you were hoping for?

Yes ??

Review from Verified Client

Staffordshire | September 2022

★★★★★ 5 out of 5

Advice: ★★★★★
/ > ★★

Service: ★★★★★

Value: ★★★★★

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

We had savings that were earning little or no interest

How has Gem helped you?

Assessing our views on risk and making recommendations.

Have you seen the outcome you were hoping for?

Yes excellent ??

What could they have done better?

We have been entirely satisfied

Review from Verified Client

West Midlands | September 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Releasing part of pension towards cost of house purchase.

How has Gem helped you?

Facilitated a number of savings/investments and provided general financial advice.

Have you seen the outcome you were hoping for?

Generally yes

What could they have done better?

Can't think of anything specific.

Review from Verified Client

West Midlands | September 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement and inherited money

How has Gem helped you?

Yes tax advice.

Have you seen the outcome you were hoping for?

Against a challenging backdrop recently of the pandemic, yes.

What could they have done better?

0

Review from Verified Client

West Midlands | September 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Release some funds

How has Gem helped you?

Advised me well

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

Shropshire | September 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Early retirement / redundancy payment

How has Gem helped you?

Through accessible information, advice, and guidance

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

First impression from a user who is not yet a client

September 2022

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Gem

Very personable and offered very good advice. I felt happy to see her again.

Review from Verified Client

Worcestershire | August 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a pension from previous employment that was sitting making no gains as the employer was no longer in business and there was nobody actively managing the pension. I was looking to transfer it to see if we could improve on this.

How has Gem helped you?

Gem comprehensively discussed my requirements and aims and she transferred the non performing pension into funds that we felt would give gains. Since then Gem has helped with further pension advice and arrangements.

Have you seen the outcome you were hoping for?

Yes, the previous pension has so far doubled in value.

What could they have done better?

In my opinion, nothing. Gem really gets to understand your aims and attitude to risk and gives very good guidance based on this. She is always happy to answer questions and responds quickly to any enquiries that I may have.

First impression from a user who is not yet a client

March 2022

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Gem

Gem could not have been more polite. She was unable to help me financially, however she kindly pointed me in the right direction and gave me some valuable good advice. Gem was very professional and understanding.

Review from Verified Client

West Midlands | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Wanted to invest

How has Gem helped you?

Gave quality advice and clear instructions on what to do

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Midlands | October 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Life insurance and sickness protection

How has Gem helped you?

Gem was fantastic - she really took the time to understand what we were looking for and shared her advice and expertise on suitable products. She advised on the pros and cons and made a complicated area easier to understand and was on hands to answer questions and advise us. She has an open and honest, no nonsense approach and challenged some of what we thought we wanted with her experience - resulting in a much better outcome for us.

Have you seen the outcome you were hoping for?

Yes - we found a life assurance and sickness policy that absolutely meets our needs.

What could they have done better?

Honestly, I can't think of anything - Gem was patient, we made contact during the pandemic and being so busy at work meant we often were not as responsive as we could have been. Gem didn't hassle us but kept in touch and was on hand via text and email to enable us to get the policies sorted.

Review from Verified Client

West Midlands | October 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

A review of my personal circumstances.

How has Gem helped you?

Gem provided reassurance and guided me through my existing arrangements and helped me to make future plans.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing.

Review from Verified Client

West Midlands | October 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Was looking for a package to protect income incase of ill health

How has Gem helped you?

Gem was very informed not only in financial matters but on religious rulings too. I was very impressed with her knowledge.

Have you seen the outcome you were hoping for?

Yes i was happy with outcome. Unfortunately the price did rise from initial quote but that was due to me delaying the process.

What could they have done better?

Nothing particular comes to mind.

First impression from a user who is not yet a client

October 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Gem

I had a very friendly and open conversation with Gem. She was helpful and gave straightforward advice.

Review from Verified Client

West Midlands | October 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

With young children, we were looking for life insurance mainly.

How has Gem helped you?

Gem advised on life insurance and income protection in a very helpful way and made sure we understood everything we were buying.

Have you seen the outcome you were hoping for?

We got everything we wanted due to Gem's clear advice.

Review from Verified Client

West Midlands | October 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Buying a new house and I wanted to ensure financial protection. Also planning how to manage childrens money

How has Gem helped you?

She found me the right plan

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Staffordshire | May 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Transfer of company pension.

How has Gem helped you?

Gave the right advice and clearly outlined all the options in a clear and understandable way.

Have you seen the outcome you were hoping for?

Excellent results so far.

What could they have done better?

Can't think of anything.

Review from Verified Client

West Midlands | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

New pension requirement

How has Gem helped you?

Expert advice, good product and excellent communication throughout

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

West Midlands | April 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Pension was rubbish, cashed it in.

How has Gem helped you?

Sorted everything, was diligent in making sure it was right decision

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

Worcestershire | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Income protection policy in case of illness and being unable to work

How has Gem helped you?

Gem found perfect policy option for me, exactly what I was looking for

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Worcestershire | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed advice on my pension investments, and with investments and savings more generally due to a growing family.

How has Gem helped you?

She advised over the telephone and in person, and during Covid via Zoom.

Have you seen the outcome you were hoping for?

Yes, Gem has always done as promised.

What could they have done better?

I do not think the service Gem offers could be improved.

Review from Verified Client

Berkshire | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: > ★★★★★

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

House sale meant I had cash that I wanted to invest. I also had pre-existing investments that I did not feel were doing as well as I had hoped for.

How has Gem helped you?

Gem advised on the most tax efficient ways to invest my capital with both long and medium term views.

Have you seen the outcome you were hoping for?

Even though I have had the investments a very short time, they have already done better than some of my pre-existing investments.

Review from Verified Client

West Midlands | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Did not have a clue what I was doing

How has Gem helped you?

Not only got me a nice secure income protection package but gave me some other tips with my savings as well

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Midlands | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

First time

How has Gem helped you?

An overview

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Midlands | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Planning ahead for retirement.

How has Gem helped you?

Advised about investment decisions to help achieve financial security in retirement.

Have you seen the outcome you were hoping for?

I felt reassured and more confident. It is too early to judge the financial outcome.

What could they have done better?

I can't think of anything. Gem listened carefully to understand my situation and future needs. She explained complex matters clearly and patiently. She is very accessible and responsive and is proactive in maintaining communication. Most importantly, I feel I can trust her.

Review from Verified Client

West Midlands | July 2020

★★★★★ 4.7 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★☆

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

Initially pensions and savings - I wanted to have a review of my situation and to look at what changes were optimal

How has Gem helped you?

Advice on income protection insurance, savings and pensions - I ended up living my pension into a vehicle that had ethical credentials and was better suited to my risk profile.

Have you seen the outcome you were hoping for?

Yes - Gem has kept the pension under review and has been in touch during the recent lockdown to answer any questions

Review from Verified Client

West Midlands | May 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had left work before retirement age and needed to invest savings and money purchase pension pots and secure an income from these

How has Gem helped you?

She chose the investment products and organised an income from these.she gave me reassurance that based on reasonable assumptions there would be enough for me to live on until my occupational and state pensions kicked in.

Have you seen the outcome you were hoping for?

Yes.she could not have foreseen the current circumstances.

What could they have done better?

I think Gem has done everything well

Review from Verified Client

Isle of Wight | May 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Start investing for retirement.

How has Gem helped you?

Sorted me out with excellent recommendations.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Can't really answer that one, since I have no comparisons.

Review from Verified Client

Staffordshire | May 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Long standing client

How has Gem helped you?

In all areas of financial management, moving forward. Savings goals. Standard of living

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Midlands | May 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed advice on investments and how to obtain information

How has Gem helped you?

Gem was friendly and understanding and helped my late husband and myself with her expertise and knowledge.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

No, I don't think so. We trusted her completely

Review from Verified Client

West Midlands | May 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Value: ★★★★★☆

Service: ★★★★★

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

Initially to review Life Insurance requirements and investment options for a lump sum and consider whether to transfer a pension. Following this, life events (moving house and later redundancy) meant we asked Gem to review pension, savings, investment options and critical illness cover after I received a large redundancy payment and pension lump sum for loss of some pension rights.

How has Gem helped you?

Gem reviewed our situation, our aspirations, our attitude to risk and recommended an approach. She advised on my pension situation and gave us options to invest a lump sum. Later she reviewed cover to find the best product for my changed working situation finding a flexible product that gave us what we needed. She also found the best way to invest some of the redundancy and pension compensation payments in the most tax efficient way and in line with our attitude to risk. Gem has also provided regular updates during the financial turmoil surrounding COVID-19.

Have you seen the outcome you were hoping for?

We have recovered some of the overpaid tax and made additional pension provisions. Our savings are now working harder for us and we have a much better understanding of our overall financial position. The COVID-19 situation will affect everything significantly, but we are confident that we'll continue to receive good advice on how we should respond to any changes to the market.

What could they have done better?

Nothing really. Gem is very friendly and helpful. We needed pushing to get our affairs sorted out and I think she applied very gentle pressure to get us to pull together our budget. We perhaps needed a bigger push!

Review from Verified Client

Worcestershire | May 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I run my own business so needed to consider pension options available to me

How has Gem helped you?

I have been advised by Gem for many years. She has always looked at all the options available to me and given me the plus and minus for each.

Have you seen the outcome you were hoping for?

Very satisfied with the outcomes received.

Review from Verified Client

West Midlands | May 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Compulsory redundancy and unplanned early retirement.

How has Gem helped you?

Gem helped to give me a comprehensive understanding of the options I had for my private pension. Also by producing a review of the best way forward for consolidating my individual investments.

Have you seen the outcome you were hoping for?

Yes. The outcome of the pension transfer met my personal ethos and has been favourable compared to others during this current challenging economic climate.

What could they have done better?

At the moment I can offer no suggestions as I have found Gem's service professional and perfectly in tune with my needs. Her updates are timely and informative with sound advice given in a warm, caring and friendly manner.

Review from Verified Client

Warwickshire | May 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 at moving my company pension and also required advice and help with retirement planning

How has Gem helped you?

Gem looked for and discussed the options that suited me and my retirement plans and gave me the flexibility that I required

Have you seen the outcome you were hoping for?

Yes I am very happy with the advice Gem offered me and the continuing support I receive from Gem

What could they have done better?

Nothing I trust Gem and rely on her expert advice, and always get a speedy response when I have any queries

Review from Verified Client

Warwickshire | May 2020

★★★★☆ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I needed advice regarding my pension.

How has Gem helped you?

She gave me unbiased advice and told me all my options .

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing I was quite happy with how my investment is doing .

Review from Verified Client

West Midlands | May 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We had just brought our first house she helped guide us to the best possible policy and also informed us of how this worked.

How has Gem helped you?

Buying a new house is daunting and also scary, Gem had gave us loads of advice on what we needed to think about and what policies were Available, she was friendly reliable and was even available to meet up around our plans. I also was happy with the price of the policy that was provided and the cover we needed to look for. My mother had had problems before with my dad's life insurance and she was a helping hand to listen and take in all about the past troubles my mom had to make sure something like this wouldn't happen to us.

Have you seen the outcome you were hoping for?

Me and my partner have both been happy with the outcome and it's great Gem still contacts us with information and updates on anything we need to be informed about .

What could they have done better?

Nothing. I am happy with the service .

Review from Verified Client

West Midlands | May 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed pension and investment advice due to a divorce.

How has Gem helped you?

Gem helped me understand investments and how to use my pension fund to work for me,

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Possibly a little more information on the difference between draw down and a pension.

Review from Verified Client

Staffordshire | May 2020

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Inheritance planning

How has Gem helped you?

To invest a certain amount of inheritance money that would have been taxed.

Have you seen the outcome you were hoping for?

Yes and more

Review from Verified Client

Dorset | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was unhappy with my previous adviser. I wanted an adviser that would be interested in giving me the appropriate advice in a way that I could easily understand.

How has Gem helped you?

Gem responded to my initial enquiry by meeting me at home. The initial meeting was to assess if the fit was good. Following the meeting Gem advised me on pension and investment planning in an efficient and effective way.

Have you seen the outcome you were hoping for?

Yes. Gem helped me better understand my attitude to risk and presented my options in a consumable and easy to understand way.

What could they have done better?

I have not suggestion for improvement. I appreciate the fact that Gem is willing to meet with me over Skype. It helps to easily coordinate meetings on a timely basis.

Review from Verified Client

West Midlands | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Banks give very little interest and we wanted an investment which was relatively safe.

How has Gem helped you?

Gem suggested an investment which gave a good rate of interest but was reasonably safe.

Have you seen the outcome you were hoping for?

The investment has produced a good rate of interest while being fairly safe.

What could they have done better?

We are quite satisfied with the service Gem has provided and she makes regular visits to update us on current trends.

Review from Verified Client

Worcestershire | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement planning

How has Gem helped you?

Advice on pension fund transfer and sustainable drawdown arrangement, savings priorities

etc.

Have you seen the outcome you were hoping for?

Yes, despite current market situation.

What could they have done better?

No negatives to report.

Review from Verified Client

Staffordshire | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Savings needed to be structured for a better return for access and pension for the future.

How has Gem helped you?

Establish our view to risk and put a package together enabling us to improve return and reduce risk.

Have you seen the outcome you were hoping for?

Yes, even though the market return has declined due to Corona Virus it is situated in a good place to recover in the near future.

What could they have done better?

We have been very pleased

Review from Verified Client

West Midlands | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Initially to obtain a mortgage. This progressed onto other areas.

How has Gem helped you?

Gem provided a good understanding of the options available and generally provided good advice.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

At this stage there are no matters which Gem could have done better.

Review from Verified Client

West Midlands | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To get some of my pension out when I turned 50

How has Gem helped you?

Sound advice

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Not a lot more really she explains everything really well

Review from Verified Client

Shropshire | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed investment advice when one of us retired and recieved a lump sum, and the other had an inheritance. Gem was recommended by a friend.

How has Gem helped you?

She listened carefully to our needs and our attitudes to risk, then identified investments that fitted in with our lifestyle and long-term aims. Gem has been a trusted guide, and has shown great skill in explaining the wider context to us.

Have you seen the outcome you were hoping for?

Yes, in all respects.

What could they have done better?

Apart from seizing personal control of the global economy, nothing!

Review from Verified Client

West Midlands | April 2020

★★★★★ 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 DB pension transfer and therefore needed financial advice

How has Gem helped you?

Gem was able to discuss and fully understand my needs and requirements, treated me as an individual and have all the relevant information. This allowed me to make an info decision, knowing the pros and cons of moving my pension.

Have you seen the outcome you were hoping for?

Yes I have, apart from the unprecedented downturn in the market, which no one could have predicted. The pension transfer has allowed me to buy my first home, which was a key goal.

What could they have done better?

Under the circumstances and the support provided by Gem. I don't think she could have done anything else.

Review from Verified Client

Worcestershire | February 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Approaching my retirement in 2005 I quickly realised that I had no clue about my financial future and finding that a previous work colleague had taken a similar route decided to research the web where I came upon Gem's details! a meeting was duly arranged and as they say the rest is history.

How has Gem helped you?

Gem painstakingly went through reams of paperwork which I had consigned to a brief case in the years and months leading to retirement and made short work of understanding them which she then explained to me in layman's terms. leading to her professional opinion on where best to invest my pension funds.

Have you seen the outcome you were hoping for?

I have seen some positive results based on Gem's advice and look forward to seeing even more improvement as time goes on.

What could they have done better?

With my limited knowledge of things financial I do not think that anyone would have advised me to the level that Gem has. she has gone out of her way to assist wherever possible without making me feel inadequate.

Review from Verified Client

Oxfordshire | February 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Review of my pension plans for the future

How has Gem helped you?

Gem was very helpful, she listened carefully to my views and requirements and considered these carefully.

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Midlands | February 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Divorce

How has Gem helped you?

She helped consolidate pensions and advised me what to do after a difficult divorce.

Have you seen the outcome you were hoping for?

I have now taken my pension and am pleased with the outcome.

Review from Verified Client

West Midlands | February 2020

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Gem helped you since your last review?

She shows a very good understanding of my difficult circumstances and has reassured me with regards to my financial position as I approach retirement this year.

Review from Verified Client

Leicestershire | February 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Gem helped you since your last review?

I am now on a Pension Platform thanks to Gems advice. The investment return has been satisfactory to date and I am confident that I have made a good choice of investments.

Review from Verified Client

West Midlands | February 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Gem helped you since your last review?

Yes, Gem advised on ISA investments.

Review from Verified Client

West Midlands | February 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Gem helped you since your last review?

Advice on paying in extra money

Review from Verified Client

Warwickshire | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Gem helped you since your last review?

Gem has always been available to give me sound advice when needed and by doing so pointed me in the right direction.

Review from Verified Client

West Midlands | September 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Compulsory redundancy and early retirement opportunity

How did Gem help you?

To feel secure about my investments with a clear understanding of risk. VERY GOOD - The whole process was very supportive, Thank you.

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

Yes

What could they have done better?

I was apprehensive about getting financial advise, but Gem has made it a reassuring and pleasurable process with clarity throughout. I feel confident in being enabled to make the right decisions for me and would not hesitate in recommending her services to others - Many thanks

Review from Verified Client

Staffordshire | April 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Inherited money

How has Gem helped you?

To reinvest

Have you seen the outcome you were hoping for?

Yes very good advice and the outcome is is very good

What could they have done better?

For me not a lot

Review from Verified Client

West Midlands | February 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Nothing in particular, just long overdue.

How has Gem helped you?

Good advice regarding income protection and other pension issues. Gem was good at explaining things to us.

Have you seen the outcome you were hoping for?

So far, so good.

What could they have done better?

Nothing!

Review from Verified Client

West Midlands | February 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★ 

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

House move and retirement

How has Gem helped you?

Providing advice and facilitating transfer of investments.

Have you seen the outcome you were hoping for?

To date investment results not as good as I would have hoped bearing in mind I relocated funds from a building society account providing slightly better than inflation/usual rate. Latest statement received last week seems to show that fund has decreased in value overall. Im conscious that my decision was to invest in a safe/cautious investment but still slightly

disappointed bearing in mind that fund is also subject to a management fee. Bearing this in mind I will continue to monitor the situation.

What could they have done better?

Probably not much. Gem is an excellent communicator and very competent at interpreting and explaining complex financial matters to a laymen such as myself. She is prompt at responding to queries and always available if needed to meet in person to go through issues in more detail.

Review from Verified Client

West Midlands | February 2019

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

A wish to shape up my finances and an awareness that this was long overdue.

How has Gem helped you?

She enabled me to carry out a review of my finances - pensions, savings and insurance/protection. Ultimately, I used Gem to source income protection insurance.

Have you seen the outcome you were hoping for?

Yes and no - I still need to consolidate my pensions savings but this was going to involve more steps/ more fees that I didn't feel able to commit to. And with investing, the uncertainty around Brexit made me decide to hold off making any changes. But Gem's advice was much appreciated in all areas.

What could they have done better?

The Pensions review was useful but the pension consolidation activities were costly and this is off-putting. I don't see a way around it! Pensions are complicated and there must be many people in a similar boat to me who would benefit from consolidation but feel put off by the investment needed to complete this.

Review from Verified Client

Buckinghamshire | February 2019

★★★★★ 5 out of 5

Value: ★★★★★

Service: ★★★★★

Advice: ★★★★★

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

Transferring and consolidating pension funds.

How has Gem helped you?

I found Gem after a prompt response by Obsidian Financial to an internet search for a CETV Financial Advisor. Gem was extremely efficient in her dealings throughout the CETV transfer process, including initial information gathering, advice, and administration process. Gem was excellent at following up queries, and in dealing with both the defined benefits pension scheme and SIPP scheme that the CETV was transferred to. Overall excellent. D Cairns Director of Asian Business Development Asset Management.

Have you seen the outcome you were hoping for?

Yes.

Review from Verified Client

West Midlands | February 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Following death of my husband who was a client of Gem

How has Gem helped you?

She was very aware of our circumstances and was able to give very good advise

Have you seen the outcome you were hoping for?

No problems so far

What could they have done better?

I am quite satisfied with all help & advise to date

Review from Verified Client

West Midlands | February 2019

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

On retirement I had a number of different occupational pension policies and didn't know what to do.

How has Gem helped you?

She gave me good advice about what to do and arranged an appropriate new policy combining those I did not need to take at the moment.

Have you seen the outcome you were hoping for?

Not sure. Its been a time of great economic and political uncertainty.

What could they have done better?

I probably need things explained more and not left to online, which it is easy to ignore.

Review from Verified Client

West Midlands | February 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 receive an income from my pensions and savings after I left work, as well as a decent investment return.

How has Gem helped you?

She invested my savings and my pension pots (money purchase pension schemes) allowing me to take an income from these.

Have you seen the outcome you were hoping for?

Yes.the returns have been far better than I could have achieved "on the high street".

What could they have done better?

I think Gem did everything necessary.

Review from Verified Client

Warwickshire | February 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 mix of pensions that I had accumulated with a number of employers from the late 1970s through to 2003. In 2003 I joined a final salary scheme and still remain a member of that scheme. However, I had not reviewed the various pension pots with varying amounts that I held until I contacted the Pension People in 2014 when they recommended Gem Durham to me. I needed to consolidate as best I could the amounts held in those schemes as I thought they were underperforming.

How has Gem helped you?

In advance of our first meeting I had gathered all documents related to my pensions together, so Gem could go away and study them. She needed to do this in order to understand and determine the pensions/investments I held and whether they were producing suitable returns. It took a number of weeks for her to receive the information she had requested from the companies but when she had all the information she needed we had a second meeting at my home. At that meeting Gem was able to show me what investments/pensions were performing and the ones that were not. Gem explained everything and I was very confident in placing my trust in her to accept her advice and I chose to close the largest pension amount I had and move into a new fund that Gem had recommended. Gem recommended the other amounts I held with another three companies should remain untouched.

Have you seen the outcome you were hoping for?

Yes, I have seen a positive outcome from the changes made. I realise that investments can go up or down depending on the nature of the stock market but overall I am very satisfied with the performance of the fund recommended by Gem

What could they have done better?

I am struggling to think of anything else Gem could have done to assist me.

Read more reviews at

<https://www.vouchedfor.co.uk/financial-advisor-ifa/solihull/032083-gem-durham/reviews>