

# DAVID BOYCE

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Background report to support  
inclusion in the **2021 Guide To The  
UK's Top Rated Financial Advisers**



**David Boyce**

Bright Future Financial



Top Rated 2021

**4.9 / 5** ★★★★★ 40 reviews

### VouchedFor checks:

✓ FCA Regulated

✓ Recent Client Reviews

✓ Independent Financial Adviser

✓ Qualifications Uploaded

✓ Positive First Impressions

### Services offered

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

### Qualifications listed

**Advanced Qualifications: 2 Qualifications**

CII - Advanced Diploma in Financial Planning

CII - Chartered Financial Planner

**Standard Qualifications: 7 Qualifications**

CII - Pension Planning (AF3)

CII AF1 Personal Tax and Trust Planning

CII AF4 Investment Planning

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

## Client Reviews

**David Boyce**

Bright Future Financial



4.9 out of 5

Review from Verified Client

Devon | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We met David when he was an advisor for a high street bank some 12 years ago, and the advice he gave us then proved to be very sound. He moved on and we lost track of him until earlier this year, when we were looking around for an adviser to help us to plan and reorganise our investments now that we are both retired.

### **How did David help you?**

David has reviewed our situation and provided us with detailed reports, plans and recommendations, which are now being implemented. His work is meticulous, and he takes trouble to get our input to all aspects of the plan. He updates us regularly and informs us clearly of the fees which will be payable for each piece of work. David is very personable and professional.

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

Yes, we have confidence in the plan he has drawn up and implementation is in progress.

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

Nothing! We are very pleased to have found him again; he is a pleasure to work with

Review from Verified Client

Devon | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed an adviser more local to our current location.

**How did David help you?**

He provided a comprehensive review of our current situation and gave clear understandable advice. He is very good at answering questions and replies quickly to any queries.

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

Too early to say.

**What could they have done better?**

The advice was comprehensive and efficiently provided, and we are happy with his advice which was explained very clearly.

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Review from Verified Client

Devon | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We originally met David over 10 years ago and during those years have both retired and needed help with consolidation of our different funds and pensions for the next stage of our lives

**How did David help you?**

David has at all times been very patient and helpful.

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

We are very happy with how things are progressing but it is fairly early days and we have no idea what lies ahead post pandemic

**What could they have done better?**

We would have no hesitation in recommending David who I don't believe could have done anything better.

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Review from Verified Client

Dorset | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had just qualified to take my main Employer Pension. I also wanted to review my savings and investments simultaneously, as I was looking for a top up income as well. I wanted advice on how to maximise tax efficiency both my pension and on my savings. I also had an AVC and didnt know how to use this fund most effectively.

### **How did David help you?**

David reviewed my Pension contributions and following his discussions with my Pension provider was able to obtain an increase in my Lifetime Allowance, which gave me greater opportunities when considering my options. Each option was reviewed independently by David and the pros and cons were identified. Advice was given on how best to utilise my AVC. My overall income was reviewed and advice given on how I could increase my retirement income in the most tax efficient way. A full survey and report was provided at each stage of the process. This was backed up with the supporting information on which the advice was based. Everything provided was very user friendly. I was able to have Face to Face sessions, phone call and E-Mail access as required. The report made it so much easier for me to understand what was at stake and to decide on the best option for my needs. After resolving my Pension choices. David then went onto review and report on how best to maximise my savings/investment to provide me with additional income and to protect my capital to meet my retirement needs. My current investments were reviewed to ensure they were right for me and again advice was given on how I could maximise my income but not with the loss of Capital. David is very personable and easy to communicate with. I was very impressed by his level of 20 years professional expertise and quality of his work to agreed deadlines. All fees and costs were explained in detail and many were obtained below the going rates and covered by the investment. There was absolutely no sell at all and you remained the decision maker. I was very impressed by the level of knowledge David acquired on my personal retirement needs and therefore the review was based on meeting my needs and not selling me a product. Overall I was very impressed and felt at the end I was beginning to make informed decisions that I understood about my Pension and future investment. What David has saved me in tax, utilising my ISA allowance, increasing my Pension Lifetime Allowance

has more than paid for any costs involved and I will continue to profit beyond the initial decision making. Without Davids professional expertise and input I would possibly have made the wrong Pension decision and I would certainly not have maximised allowances on savings and tax. I highly recommend David and I am delighted by the progress and rapport we have established to date.

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

Too early in the process to say. However I am confident in the decisions I have made as they are informed.

**What could they have done better?**

Absolutely nothing in my view. First class.

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Review from Verified Client

Dorset | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

A lot of my money was in a SIPP but only as cash , I needed advice as to where to invest my money and for future pension planning .

**How did David help you?**

I discussed with David the various options for my pension and the risk I wanted to take .

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

Yes Davids advice was very good and easy to understand , we agreed on the option that best suited me and I am happy my money in is the right place .

**What could they have done better?**

Nothing really David was very easy to talk too and explained everything very well .

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Review from Verified Client

Devon | July 2020

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Need to review some of the funds which had been underperforming for the last 3 years and also re-evaluate the overall strategy underpinning the portfolio

**How did David help you?**

Provided an extremely thorough and professional review with detailed comparisons and carefully costed alternatives

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

Not yet as the switch into other funds was only completed in the last 3 weeks

**What could they have done better?**

Struggling to make constructive comments as. David was meticulous In all that he said he would do and he delivered!!

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Review from Verified Client

Cornwall | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My pension was in a group scheme with my previous employer and I needed to transfer it into a personal pension.

**How did David help you?**

David arranged for the funds in my pension pot to be transferred to a private scheme and, based on my answers to risk questionnaires, he advised on the best scheme that fitted my risk profile.

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

Yes I have. During the present crisis where the markets have suffered a downturn, the scheme that my funds are in has still performed well. I am due to retire in the next couple of years and the outcome is good.

**What could they have done better?**

I can't think of anything to say here. David has been very professional throughout.

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Review from Verified Client

Devon | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I took early retirement and moved to the area, releasing equity for investment to supplement various pension schemes accrued during my career. Having previously had advice from an IFA who was not actually independent and offered very little financial planning I found David's details on VouchedFor.

### How did David help you?

David visited my wife and I at home a number of times to get a solid understanding of our current situation, desired outcomes and ambitions for the future, helping us to find clarity in what that means in terms of our future financial needs. Laterally David hosted Google Meet calls when the social lock down was instigated due to the current Coronavirus pandemic. He proposed a portfolio of investments which we have now adopted, along with some options for future opportunities.

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

We are very confident with the portfolio David has suggested and given his ongoing support believe we will be able to navigate what now looks to be an uncertain future.

### What could they have done better?

I genuinely can't think of anything. Having switched advisor David has provided the breadth of support and guidance we were looking for.

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Review from Verified Client

Somerset | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to transfer and combine pensions. I contacted David as he was local and is a Chartered Financial Planner.

### How did David help you?



Initially David visited me and gave some very helpful advice. He has since provided me with a detailed financial review and is in the process of completing the transfers. David has spent a lot of time with me discussing options and finding the best investment funds whilst considering long term objectives. He has explained everything in detail and has always been prompt in responding to any questions. David is professional, trustworthy and has kept in touch all the time.

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

I am very happy with David's recommendations and with his expertise I have no concerns about my investments.

**What could they have done better?**

Nothing. David has done a lot more than I would have expected.

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Review from Verified Client

Devon | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My husband found David when he was looking for someone to take over his financial planning and was very satisfied with his careful advice and looked forward to their meetings.

**How did David help you?**

When my husband died I was very relieved to have David to turn to for his expert advice and help in re-organising my finances, knowing that I could rely on him.

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

David has been a great help giving detailed advice explained with his clear diagrams which I am sure will continue into the future.

**What could they have done better?**

I don't think he could have done anything better - very satisfied.

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Review from Verified Client

Devon | December 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were looking to do something with accumulated savings and start planning for retirement.

**How did David help you?**

Advised a very successful savings plan with great returns over 5 years. Helped ensure we build up our pension fund in a tax efficient manner.

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

Yes

**What could they have done better?**

Nothing

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Review from Verified Client

Devon | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The reason I needed a financial advice was to help me decide how to safely invest my pension pots and to maximise the investment growth on my money.

**How did David help you?**

I contacted David by phone, after seeing his details on an official government website listing accredited financial advisers. David and I made an appointment to meet at my house. David arrived on time and explained what he did and took some details of what I wanted, when he left he said he would look at some options and come back to me with some ideas. At all times David kept me informed by email of what he was doing and came up with investments I was happy to go along with.

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

I am happy with the recommendations David suggested and hope my investments grow as

anticipated.

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Review from Verified Client

Dorset | November 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

**How has David helped you since your last review?**

Provided excellent service with detailed analysis

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Review from Verified Client

Dorset | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

**How has David helped you since your last review?**

Understood our current and future needs and gave positive advice that was explained so we could understand it and were able to decide the next steps to full retirement in a clear and straight forward manor of a complicated subject.

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Review from Verified Client

Devon | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having managed to reach the ripe old age of 55 and it dawning on me that I had accumulated several pension pots, I took the advice given in a 'Pension Wise' booklet and contacted via email financial advisers in my area who were listed on the Financial Conduct Authority (FCA) website.

**How did David help you?**

David helped me to unravel the complexities of the various options specifically applicable to me, at the same time as clearly and honestly explaining the risks and costs involved. His advice was clearly explained and backed up with sufficient evidence to make me feel confident in the outcomes he suggested.

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

I now know exactly where I stand with regard to my retirement income and feel that having transferred my pensions as per David's advice I believe that both I and my next of kin have greater financial security in the future.

**What could they have done better?**

I honestly cannot at present think of anything that David could have done better.

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Review from Verified Client

Devon | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking for a local proactive advisor to deal with a complex situation

**How did David help you?**

David, was patient, spoke in terms we could understand and dealt with all of our complex requirements to a high standard with an outcome better than we expected.

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

Yes to our complete satisfaction.

**What could they have done better?**

Well our tree needed pruning. ... Seriously though we are totally satisfied and feel in safe hands.

Review from Verified Client

Dorset | September 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Dissatisfaction with previous IFA

**How did David help you?**

Carried out a detailed review of income and pension arrangements. Provided detailed account of pros and cons of various strategies, including not using an IFA or staying with current adviser. Clear about charges and fees.

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

Yes, although early days yet. But I am confident we will always be in an informed position in future so we can evaluate the quality of the service and compare it with alternatives.

**What could they have done better?**

No suggestions at this stage.

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Review from Verified Client

Dorset | August 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Passing money down generations; managing Inheritance Tax implications

**How did David help you?**

Explained Inheritance Tax rules, presented different options to mitigate tax implications, selecting a portfolio of AIM IHT ISA providers

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

Yes

**What could they have done better?**

Nothing in terms of the advice which has been thorough and professional, patiently responding to many queries. Being a self managed investor created some complications in terms of fitting into the range of service plans/fees but these were easily worked through.

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Review from Verified Client

Cornwall | June 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Generally unhappy with previous investment house.

**How did David help you?**

To review and reconstruct investments, pension and trust provisions. In particular with regard to provisions and options for grandchildren.

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

At the time of writing, this is quite early in the process but information David has provided about our options has been invaluable. This has been particularly true of a number of investment vehicles which have been dormant and for which here is now a plan for their efficient use.

**What could they have done better?**

David's level of communication, responsiveness and clear explanations have been faultless.

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Review from Verified Client

Dorset | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Early retirement, investment of pension lump sum and need to re-structure existing investments to cover retirement.

**How did David help you?**

Full review of existing circumstances covering income and expenses, future plans including retirement income and desire for some growth such that ultimately our son can inherit. This led to a comprehensive set of detailed proposals including one significant element which we would not otherwise have thought of. Everything was clearly explained so we could follow the

logic of each part of the plan.

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

So far yes in terms of the resultant proposals. It will take time to see how investments perform however there are regular reviews so we can adjust if necessary.

**What could they have done better?**

Nothing.

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Review from Verified Client

Dorset | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The death of my husband who had previously dealt with all our financial planning.

**How did David help you?**

I was in a very vulnerable position and at a complete loss as to what to do. David was referred to me and has been a godsend. He is extremely personable, professional and efficient and gave me all the information I needed in a clear concise, understandable way that provided clarity about my options, has allowed me to make informed decisions and has given me confidence that those decisions are at the right level of risk and result for my circumstances. David was very thorough, looking at my situation as a whole and my future plans, and together we have agreed a financial approach that I am confident will allow me to live the life I want to and provide for my children.

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

Yes - we have set up a portfolio that works for me and which I am now happy to leave for David to manage on my behalf with full confidence. I hadn't realised how much relief this security in my future would bring.

**What could they have done better?**

I honestly can't think of any improvements.

Review from Verified Client

Devon | January 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We had retired and received a legacy so needed savings and investment advice.

**How did David help you?**

He checked our circumstances, income and expenditure and how and when we anticipated using our savings, what levels of risk we were prepared to take, and then advised us accordingly. He gave reasons and evidence for his advice and prepared all the necessary paperwork for us.

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

In part but it is early days for the investments.

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Review from Verified Client

Devon | January 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Planning for retirement. Multiple pension funds of different types with different benefits, the total exceeding my Life Time Allowance. Change in pension law, making the choice of annuity/drawdown more critical. Some elements of the different pensions awarded to my ex-wife by the Family Courts, which added considerable complexity.

**How did David help you?**

Helped with the strategy of which sequence to take the different pension funds, and which not to crystallise given the excess over Life Time Allowance. Gave advice on which funds to amalgamate, within the constraints of a Court Order awarding one tax-free lump sum to my ex-wife. Assisted in the decision as to which funds were best taken as final salary, which as drawdown and which as annuity. Effected introductions to Fund Managers who could manage the drawdown fund.

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



Yes.

#### What could they have done better?

I can't make any recommendations here. David was very engaged, attentive to detail and gave extremely clear advice in what was a complicated portfolio (with the added former matrimonial complexity)

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Review from Verified Client

Devon | January 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

needed to sort out 4 different pension pots

#### How did David help you?

organised where and how to invest each pension pot to get the best return for my needs

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

yes.

#### What could they have done better?

I can think of nothing that could of been deal with in a better way.

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Review from Verified Client

Dorset | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had lived in Dorset for 6 years, and had been served by a good IFA for 20 years, but who was considering retirement me and who lived in Cheshire. I wanted an IFA who was a generation younger than me and who lived locally. I was born in 1937A web search came up with David who has an impressive CV and who stood out from others interviewed.

#### How did David help you?

David reviewed our Budget and our investments in Personal Pension Plans, ISAs, Gift and Loan Trusts (IHT Investments) and Banks and Building Societies. After meticulous analysis he put forward carefully costed and thought-out proposals, which, after much discussion and over a period of 5 months we fully implemented.

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

Yes, and more. David is part of a Group of IFAs who operate under the umbrella of Castle Investment Solutions, which helps the clients of IFAs to access high quality Discretionary Fund Management Companies. This means that the performance of our investments are continuously monitored and switched as felt appropriate.

**What could they have done better?**

I can't think of anything. David is punctual, friendly, attentive and a good listener and communicator.

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Review from Verified Client

Devon | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement planning

**How did David help you?**

David reviewed all our existing savings and pension products, ensured he understood our future needs, and attitude to risk, before making suitable recommendations.

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

Yes.

**What could they have done better?**

Nothing.

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Review from Verified Client

Devon | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to be able to reinvest capital to provide me with an increased income whilst still safeguarding the original capital. This was achieved successfully and my capital is still keeping up with present day inflation.

#### **How did David help you?**

David worked hard to achieve my extra income. He kept me in touch throughout with emails and home visits and supplied full coverage of his work through emails and phone calls.

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

Some of the extra income does not start until next month but it is an assured income and I am completely satisfied with the outcome.

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

The whole process takes a few months to complete but this is due to investments having to be cashed and transferred via bank accounts to new sources, This will always take time and is out of hands of any adviser but David kept me fully informed the whole time which was very encouraging.

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Review from Verified Client

Devon | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My divorce settlement required the transfer of a pension from my ex-husband to me. I therefore needed a financial advisor to carry out the courts ruling

#### **How did David help you?**

David took great pains to make me feel comfortable and relaxed when we first met in his office. He worked really hard to ensure that the financial package was the correct one for my circumstances - which as it turned out was spot on. Now I meet with David occasionally and he takes the trouble to come to where I am.

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

Yes - David keeps a eye on things and I can relax knowing that my finances are in safe hands.

**What could they have done better?**

I don't think David could have done anything better. There have been no hiccups along the way. It is so nice to have a financial advisor that is accessible and cares for his clients.

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Review from Verified Client

Devon | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Inherited money

**How did David help you?**

He produced an investment plan for us which completely took into account our attitude to risk and what we wanted the money to be able to do for us. He recommended an actively managed investment which in the current uncertainty of Brexit gives us reassurance that our investment is being continuously reviewed to maximise the returns and minimise the risk of loss.

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

The money has only been invested for a relatively short time but seems to be bearing up well in the current uncertain economic situation

**What could they have done better?**

Nothing - he was friendly, professional and explained everything well

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Review from Verified Client

Dorset | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To invest a sum of money on behalf of my late Father's estate

**How did David help you?**

David gave very good advice on different investment vehicles and the pros and cons of each. He demonstrated in-depth knowledge of the issues involved with investing on behalf of a trust. He was very thorough in ensuring that all the necessary detail were attended to.

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

Yes I am happy with the investment and the returns being generated so far

**What could they have done better?**

Can't think of anything

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Review from Verified Client

Devon | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking for a financial adviser to better understand my options on taking tax free cash from my pension at the age of 55

**How did David help you?**

David Boyce gave me a broad range of available options on drawing down my tax free cash (TFC) from my pension. This was also supported by a clearly laid out financial review which made the whole process easy to understand. All of my options were financially tailored to my needs and David proactively communicated with me throughout the whole process.

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

I was more than satisfied with David's services, they were excellent. Our initial review meeting was a brief look at my pension details (no charge) to ensure I was eligible to take the TFC and all the charges were clearly explained. David has a trusting approach and I wouldn't hesitate to use his services in the future.

**What could they have done better?**

It simply couldn't have been done any better.

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Review from Verified Client

Dorset | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had six personal pensions with different providers and I wanted to amalgamate from these six into two pension funds. I also wanted advice regarding the best investments given our lifestyle and attitude to risk.

### **How did David help you?**

David asked relevant questions and listened to our responses, both my husband and I felt that he understood both our current financial situation and future needs. He clearly explained the options available and documented his recommendations. He walked through these recommendations and responded to all our questions arising. What David realised was that we also needed advice regarding inheritance planning, which we had not considered before and therefore this was a value added benefit. He also advised us to continue to contribute to pension funds, given that we had disposable income, again something we had not considered. David was very responsive throughout the whole process, answering all questions we put to him either by mail or in person. All in all, this has been an excellent experience for us with someone who is clearly very experienced and knowledgeable, and also approachable and responsive.

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

Yes. My pensions have now been amalgamated successfully and a new pension created for my husband. This has been a huge weight off my shoulders and I have been struggling with what to do with my pensions for some time now.

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

I'm not sure he could have done anything better, we are really very pleased with the excellent advice and work he has provided.

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Review from Verified Client

Dorset | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

retirement and investing lump suk.

**How did David help you?**

listened to what was required and advised accordingly. All was clear and understandable.

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

products recommend should suit our requirements but as we are new to the financial markets we will understand more in the future. David explained all clearly.

**What could they have done better?**

not knowing what to expect it would be difficult to know if any areas were missed ,I would be surprised if there are any areas not covered effectively and professionally

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Review from Verified Client

Dorset | September 2018

★★★★☆ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

We had accrued various different pensions over the years and it was not obvious that they were all performing well. We also wanted advice on whether to transfer money from a poor performer to a new occupational pension, whether we could release cash from pensions if necessary and whether that would be a good idea, what we would need to be saving in order to achieve an earlier retirement date. This is something we had been meaning to do for years and not got round to partly through taking the attitude that most of the pensions were rubbish and we shouldn't rely on them.

**How did David help you?**

David helped us assess the best way to reinvest those of our pensions that weren't performing as well as they could and which were doing OK and could be left. We were pleasantly surprised that our position with regard to the pensions was actually quite good but that it could be improved and simplified. David spent some time talking to us about our

general lifestyle and attitude towards risk etc. in order to come up with plans we were comfortable with.

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

Certainly the outcome of reinvesting and simplifying our pensions was what we hoped for. We felt confident in David and relieved that we had at last done something constructive about our pensions rather than sitting around feeling too negative about the pension situation to be bothered to do something about it. David was happy to answer all questions we had with regard to our pension situation and was knowledgeable and reassuring but left us feeling in control.

**What could they have done better?**

The only thing that would have been better for us was briefer meetings and less detail. This is not David's fault as he, as a financial adviser, is obliged to go through it all to make sure we are aware of what we are doing. Some of it was very interesting, some of it not so much.

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Review from Verified Client

Dorset | September 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I acquired a large lump sum of money from taking a pension, and also had savings that I wanted to make better use of.

**How did David help you?**

He gained background and personal information from me, and listened to my needs and goals. From this he explained the many investment options, products, and services available to me, and suggested ones that would best suit me. The explanations given were clear and concise.

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

Investments have only very recently been made, so not able to review performance as yet. I can tell you that David gave me the confidence to move forward and make the investments I have. Not having any previous investment experience the advise given was invaluable.

**What could they have done better?**

Very little. It was all very good sound advice which made sense to me.



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Review from Verified Client

Devon | August 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Value: ★★★★★

Service: ★★★★★

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

Loss of confidence in Banks.

**How did David help you?**

By putting together a package for my retirement and inheritance tax.

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

Not yet.

**What could they have done better?**

I consider he has done very well with what capital I have

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