

## Client Reviews

### Simon Mansell

Temple Bar Independent Financial Advice Limited



4.8 out of 5

Review from Verified Client

Worcestershire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed advice on money that I had inherited.

#### **How did Simon help you?**

I was introduced to Simon via a close friend who had also had a positive experience, so I understand the value of testimonials as I would not have met other than by way of a personal recommendation from someone I respected. It was fortuitous that this meeting took place because many of my pre-existing assumptions were wrong! These issues were quickly pointed out (in a gentle way) and an alternative strategy recommended. There was no rush and no pressure. What I particularly liked was the interaction between other professionals i.e. solicitors with whom Simon enjoys a close and professional relationship. In practice this allowed Simon to pass on important legal work and thereafter come back and compliment this work with Financial Planning real team work! I now feel that I have in place "state-of-the-art" Legal and Financial Planning and I'm looking forward to a secure future with regular reviews.

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

Yes I was pleased with the service and product offered to me.

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Review from Verified Client

Advice: ★★★★★

Worcestershire | April 2018

Service: ★★★★★

★★★★★ 5 out of 5

Value: ★★★★★

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

Following a change in work circumstances i needed advice with my pensions options and planning for early retirement.

**How did Simon help you?**

I approached Temple Bar with regards to my frozen pension. I am happy to say it is now defrosted and projecting benefits that far exceed those in is former deferred state. I have since moved on to matters of estate planning, wills, powers of attorney for myself, family and relatives. The service has been thorough and I am happy to recommend Temple Bar, as I have already done and continue to do.

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

Yes - all went smoothly through the process and my investments are now visible and under my control.

**What could they have done better?**

Nothing - advice was given simply and all was well explained allowing me to take the correct decisions for my future.

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Review from Verified Client

West Midlands | December 2017

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My father needed to alter his will and be advised on some kind of assurance of trusts.

**How did Simon help you?**

Hi Simon & Louise, Just a short note to thank you for your help and support during these last few days preparing Mum & Dads Wills, Estate Planning and Trust planning etc. My fathers health is such that speed is essential and from start to finish, culminating in the execution of the final documents you and your team took just two days, all in the comfort of my mother and fathers home and all under the most extreme weather conditions of this year. A truly remarkable level of service! This has been much appreciated and my parents who are more than happy with your excellent service and we look forward to continuing with the process in the new year. Just to let you know that I have given your details to my parents neighbour who acted as a witness that evening and she will be contacting you for advice on similar matters in the new year. As I mentioned I will also be looking to discuss estate planning. Hope you all have a wonderful Christmas and new year. Speak to you soon. Ann V.

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

Yes more than so very happy with Simon and his colleague Louise.

**What could they have done better?**

No he has done more than and beyond

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Review from Verified Client

West Midlands | August 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Value: ★★★★★

Service: ★★★★★

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

Pensions and investments.

**How did Simon help you?**

Lots of advice and information. Set up pensions and investments.

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

Yes.

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Review from Verified Client

Worcestershire | June 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking to protect my family, me being the mainbreadwinner, should I die.

**How did Simon help you?**

Simon recommended products based on my enquiry, clearly identifying the strengths and weaknesses of each, while also making suggestions on products I hadn't considered, such as critical illness cover.

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

With Simon's help I now have an excellent level of protection for my family.

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Review from Verified Client

Herefordshire | June 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Dissatisfaction with the previous financial advisor.

**How did Simon help you?**

Very clear and in depth information tailored to our lifestyle and expectations for the future.

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

Very much so.

**What could they have done better?**

So far I am not aware of anything . However, whilst my husband was very happy with the time spent with us I did feel a bit of information overload after our last visit.

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Review from Verified Client

Surrey | May 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have know Simon for many years and I share many ideas with about the financial

services industry which we both agree on when it comes to 'what's best for clients'. I needed someone to bounce ideas from whom would understand me and help me enhance my business.

#### **How did Simon help you?**

On occasions when discussing various client situations, Simon would come up with a clever idea to help and perhaps even enhance the clients' position. This could be about how most subjects but in particular how to improve a clients' tax situation or how to maximise tax efficient income withdrawals.

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

Yes I have applied some of these ideas and recommendations to my clients with a positive outcome.

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

Nothing. I have the utmost confidence in Simon and his business.

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Review from Verified Client

Herefordshire | April 2017

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Extremely dissatisfied with our previous IFA.

#### **How did Simon help you?**

Gave us the confidence to believe we would get a more individual service than with our previous adviser and explained clearly how our financial affairs would be handled going forward. This was a great relief to us after the worries of our previous experiences.

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

**hoping for?**

We are still relatively new clients but the communication and follow up during the transfer of our previous holdings has been exemplary. Temple Bar staff have proved pro active in keeping us informed of progress and are easily contactable when a few questions have arisen.

**What could they have done better?**

At the moment it is still too soon to give a full review but there are no instances in our dealings with Temple Bar to date which give cause for concern.

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Review from Verified Client

Worcestershire | April 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to set up a pension.

**How did Simon help you?**

Simon was extremely helpful. He understood exactly what I needed and my current financial situation. He explained everything to me and helped me set up my pension. His assistant Louise was in constant contact with me throughout the whole process and was very helpful.

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

I have now got a pension set up which I definitely couldn't have done on my own!.

**What could they have done better?**

Nothing! They were excellent throughout.

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Review from Verified Client

Shropshire | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension advise.

**How did Simon help you?**

Simon advised me what pension was best for myself , and has helped manage it over many years.

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

yes.

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Review from Verified Client

Worcestershire | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Changing employer who did not have a Pension Scheme in place when I joined.

**How did Simon help you?**

Simple straightforward advice.

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

My investments has grown as well as expected.

**What could they have done better?**



Nothing that easily springs to mind

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Review from Verified Client

Advice: ★★★★★

Warwickshire | March 2017

Service: ★★★★★

★★★★★ 5 out of 5

Value: ★★★★★

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

in vestment and pensions planning.

**How did Simon help you?**

We first met with Simon in 02/07/2010 in our capacity as trustee for my late father and I am now pleased to conclude our personal investment business in January 2012. You will note that Simon has been working with us for 17 months and throughout this time has spend numerous hours advising a group of family trustees, which at times must have seemed an impossible task and yet his patience has been a tribute to his professionalism. Alas my father died before we could finalize our trustee arrangements and even in this matter we were grateful for Simons assistance in the timely completion of a revised will. In our capacity as trustees we have dealt with a variety of other professional advisers and in my opinion none had equaled the level of advice and support displayed by Simon and his support staff at Temple Bar. It is with great pleasure that I am now able to place business with Simon and finally reward Simons hard work and creative effort. I now look forward to many years of professional investment advice. From these comments you may take it that we would not hesitate to recommend Temple Bar to a prospective client and would be happy to reiterate our above comments by way of a personal testimonial if this is required. Yours sincerely John and Linda S Bidford on Avon.

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

very much so, and we still have further to go.

### What could they have done better?

Simon has always been at the end of a phone when ever we had a problem to sort out.

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Review from Verified Client

Shropshire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My previous Advisor was retiring and recommended Simon Mansell.

### How did Simon help you?

To whom it concerns Simon Mansell of Temple Bar Independent Financial Advice Limited has asked me to put together some comments which might be of interest to future prospective clients. I am a Solicitor, sole Practitioner, in general practice handling work on behalf of clients in the following: Private and Business clients, Accident and injury claims, Wills and Probate, Matrimonial Law, Agricultural and Commercial Landlord and Tenant matters, Civil Litigation, Conveyancing and Property Law. I was introduced to Simon Mansell of Temple Bar in 2008, by a business client. As a solicitor I am concerned to ensure that I work only with those who reflect the very highest standards of business ethics. I have worked together with Temple Bar in the matter of trustee investments and I'm pleased to report that the initial investment has now made a quite remarkable return. In addition to this I am happy that the advice offered by Simon has enabled me to fulfil my obligations under the Trustee Act to my clients. I believe that Simon represents the higher end of his profession and I would be happy to introduce my clients now and in the future should they require professional independent financial advice. Yours sincerely Bennett WT Solicitor Powys.

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

**hoping for?**

Yes.

**What could they have done better?**

I am perfectly satisfied with the service received.

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Review from Verified Client

Worcestershire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Over 30 years ago, my mother began a pension with Simon. She recommended him to me and we have been very happy with Simon's services for the past 30 years.

**How did Simon help you?**

As well as setting up our pensions nearly 30 years and reviewing them every year without fail, even coming to our house and patiently explaining the current trends and how best to proceed. Simon has recently set up our wills and power of attorneys. He is very calm and excellent at explaining the complex options. We are now approaching retirement and feel privileged to be even considering early retirement. Simon is presently helping us to look at our options regarding drawdown pensions.

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

Everything is going along as well as we had hoped for.

**What could they have done better?**

Simon could not have provided a better service for us. He has always been there on the end of a phone line or email and will always make a personal visit if required.

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Review from Verified Client

West Midlands | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a number of pension pots in various funds, one was a reasonable sum with a provider that was incurring excessive charges relative to performance. I was unsure whether leaving my pensions as they were was the right thing to do or whether I should move and combine them. I needed advice from someone that would give me a clear idea of the costs and consequences of any changes.

**How did Simon help you?**

Simon was excellent. He made a thorough assessment of my funds and provided the solution. His costs were clear - and reasonable! His advice was easy to understand and backed up by clear past history and potential growth. He assessed my attitude to risk and gave me advice that I felt was a perfect solution to my situation.

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

Most of my funds have been moved into one pot, but Simon advised due to the nature of one fund provider and their up-front costs to keep a significant sum with the existing provider to achieve the best potential results for my retirement. I am happy knowing that Simon will continue to review my situation and should we need to move from my historic provider (if costs and results suggest it) we can do.

**What could they have done better?**

The service was excellent, clear and as concise as it could be - allowing for the legal requirements, to provide the necessary paperwork. So I wouldn't suggest any changes to improve the service Simon provides. Temple Bar are quick to respond to any queries I have had and I feel I am managing my situation - something that I have

felt has been lacking by my previous providers for sometime.

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Review from Verified Client

Advice: ★★★★★☆

West Midlands | February 2017

Service: ★★★★★☆

★★★★★☆☆ 4.3 out of 5

Value: ★★★★★★

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

Self employment, investments and pension arrangements.

**How did Simon help you?**

Realistic options and future planning.

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

Yes.

**What could they have done better?**

I used my financial adviser to explain all options for my investments and pension as I lacked sufficient expertise myself

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Review from Verified Client

Advice: ★★★★★★

Worcestershire | February 2017

Service: ★★★★★★

★★★★★☆☆ 5 out of 5

Value: ★★★★★★

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

To manage pensions and investments by a professional who looked after my interests.

**How did Simon help you?**

He has continued to advise and recommend in financial planning.

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

Yes.

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Review from Verified Client

Worcestershire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having been made redundant we had a pension fund that needed investing.

**How did Simon help you?**

He was the person recommended to us by a business colleague.

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

The recommended investments have allowed us to use the annual interest to have enjoyable holidays.

**What could they have done better?**

Have had no cause to question his decisions.

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Review from Verified Client

Worcestershire | February 2017

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★

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

I needed advice with my private pension which I felt had not been handled well by a previous advisor.

**How did Simon help you?**

To whom it may concern, Simon was recommended to me by my accountant and I moved from another financial advisor who had taken his eye off the ball. It turned out to be a very good decision. Being self employed, advice on pensions and investments was crucial for my future income, and Temple Bar has given sterling service. Simon has proved himself to be extremely capable and knowledgeable in suggesting what course of action is required, and has the patience to clearly explain the options available to me. His calm and courteous manner inspires confidence. Although the sums involved in most of my transactions are not great, I've always felt a valued client. He also contacts me when he thinks a review of my situation is necessary. Recently my wife and I took advantage of the will writing service he offers. It was made very simple and painless for us - to the extent of him bringing the documents to our home and witnessing our signatures. That's what I call a personal service: nothing is too much trouble. Also, it's a pleasure to deal with his efficient office manager Louise. They make a great team. So many thanks to Temple Bar. Regards PAUL J (Film Editor).

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

I'm very happy with the results of Simon's advice.

**What could they have done better?**

More frequent contact - say a call every six months - to discuss how things are going, may help awareness of my finances.

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Review from Verified Client

Herefordshire | February 2017

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to move away from single company control.

**How did Simon help you?**

Transferred pensions to a more cost effective platform.

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

Yes - greater growth than anticipated.

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Review from Verified Client

Outside UK | February 2017

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

we received an inheritance and wished to invest and receive an annual return.

**How did Simon help you?**

he advised on certain options we could use. Especially as we live overseas.

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

yes.

**What could they have done better?**

probably, as circumstances change we would prefer to be able to draw down an amount annually



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Review from Verified Client

Worcestershire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My husband was diagnosed with Dementia and I needed to plan ahead taking into account the possibility of paying for care.

**How did Simon help you?**

He fully understood my circumstances and advised how I could protect some money to ensure my future was manageable financially.

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

I am very clear about the terms and conditions of my investment which at the moment gives me some financial security and back up for unplanned emergencies, as well as some good holidays.

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Review from Verified Client

Worcestershire | February 2017

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Advice sort when entering retirement.

**How did Simon help you?**

Set up a drawdown pension plan.

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

Generally, yes.

**What could they have done better?**

Not always receptive to our cautious approach to investments and inheritance planning.

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Review from Verified Client

Worcestershire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension planning.

**How did Simon help you?**

Took time to explain things we were not sure about and gave excellent advice on pension planning.

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

Not yet. Retire in 9 months time but growth in schemes have been seen.

**What could they have done better?**

Do not think he could have done better. The advice given was explained before any decisions were made.

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Review from Verified Client

Worcestershire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed expert advice as we had never invested money before.

**How did Simon help you?**

Simon was always available and answered our many questions whenever we asked.

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

Yes.

**What could they have done better?**

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

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Review from Verified Client

Outside UK | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was with a firm that did not carry out my wishes and when I found Simon I was very impressed with his professional approach.

**How did Simon help you?**

He sorted out our port-folio and gave us some sound advice.

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

Yes, so far with our investments. We will be looking to Simon for inheritance advise in the future too.

**What could they have done better?**

I believe Simon has helped in every way and I cannot think where he could improve on his services

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Review from Verified Client

Worcestershire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Thirty years or so ago I wanted to invest in a private pension and Simon Mansell was recommended to me.

**How did Simon help you?**

Simon set up a pension for me and recommended I opt out of the SERPS (the State Earnings Related Pension Scheme).

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

Thanks to Simon's help and advice I was able to retire aged 55 and will always feel grateful to him.

**What could they have done better?**

The only bad advice given was to take out an endowment mortgage.

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Review from Verified Client

Worcestershire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

back in 2011 we were struggling with our current financial advisers in respect of communication and the "personal touch with regards to our finances and pensions- Temple Bar/ Simon were recommended and we approached them and they understood our problem and the attention needed not only this but they were local and we could approach them for advise at any time.

**How did Simon help you?**

our portfolio was made tax efficient, a greater understanding of the investment process. the ability to access funds if needed to supplement income etc. his advise with regards to Pensions, inheritance and overall portfolio management is the best we have expereined.

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

we have had an excellent return on our investments- our circumstance changed quite drastically and Simon was able to keep things on track and maintain things for us.

**What could they have done better?**

there is nothing we could have asked from Simon to do better- our circumstances changed and we needed to move with this. Simon still looks after some of our pensions and we will approach simon in due course with regards to inheritance issues in the future-

Review from Verified Client

Worcestershire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension advice.

**How did Simon help you?**

Clear & simple advice.

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

Yes.

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Review from Verified Client

Worcestershire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Increased income plus possible inheritance.

**How did Simon help you?**

Great straightforward advice - no pressure to buy a particular product, clear explanation of options.

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

Yes & Work in progress.

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Review from Verified Client

Worcestershire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Recent retirement and lump sum investment and trust planning.

**How did Simon help you?**

We used Temple Bar to help advise my elderly mother on estate and trust planning. Most people spend a great effort accumulating assets but very little preserving what earlier generation's have already succeeded in building. Our involvement was professional and with a happy outcome so much so we wanted to record our experience and recommend any "would be" client to the services of Temple Bar.

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

yes everything was explained and the outcome was as Simon said it would be.

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Review from Verified Client

Powys | February 2017

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had monies that were not earning me much. My solicitor recommended I contact Simon Mansell.

**How did Simon help you?**

He advised me where/how to invest the monies.

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

Yes - the monies have and are earning me at a good rate of interest.

**What could they have done better?**

I do not know!

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Review from Verified Client

Worcestershire | February 2017

★★★★☆ 4.3 out of 5

Advice: ★★★★★☆

Service: ★★★★★

Value: ★★★★★☆

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

We needed help with finding investments to suit our situation.

**How did Simon help you?**

He explained in layman's terms and invested according to our feelings about risk.

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

We hope our savings are as safe as is possible. Our documentation is very clear.

**What could they have done better?**

Nothing comes to mind.

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Review from Verified Client

Outside UK | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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



**adviser?**

LIve abroad so needed advice.

**How did Simon help you?**

Quick to respond with sound advice.

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

Yes.

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Review from Verified Client

Worcestershire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★  
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Service: ★★★★★

Value: ★★★★★

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

Financial health check.

**How did Simon help you?**

We took protection and pension advice from Temple Bar. We were shown how we could use our mortgage protection to also embrace our family protection above and beyond the repayment of a mortgage. My husband was also advised to significantly increase his pension contributions and to review his attitude to "Risk & Return" in order to make an informed choice on his fund selection for his occupational pension. I might add this advice was offered "free of charge" and as a result we have witnessed a significant improvement in pension funds values. Since these meetings we have been happy to introduce these services to friends and family. We are not sure this service can be improved upon especially as it went beyond our initially expectation's and continues to do so in more recent dealings.

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

More than expected .

**What could they have done better?**

Nothing completely happy with service

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Review from Verified Client

Worcestershire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Financial health check.

**How did Simon help you?**

We took protection and pension advice from Temple Bar. We were shown how we could use our mortgage protection to also embrace our family protection above and beyond the repayment of a mortgage. My husband was also advised to significantly increase his pension contributions and to review his attitude to "Risk & Return" in order to make an informed choice on his fund selection for his occupational pension. I might add this advice was offered "free of charge" and as a result we have witnessed a significant improvement in pension funds values. Since these meetings we have been happy to introduce these services to friends and family. We are not sure this service can be improved upon especially as it went beyond our initially expectation's and continues to do so in more recent dealings.

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

Yes, more than we expected.

**What could they have done better?**

Nothing more, we were extremely pleased with the service.

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Review from Verified Client

Worcestershire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Originally my parents were looking for advice for inheritance planning and I went to Simon. I too was also looking for some investment advice.

**How did Simon help you?**

Simon advised my parents and gave them various options on how best to achieve their aims. They were very pleased with the service and took his advice, taking action to put his recommendations into place. I too took Simon's advice and invested in various portfolios.

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

I feel the products I invested in were suited to my needs. My parents have had no doubts that the advice they were given was appropriate for their needs and goals.

**What could they have done better?**

I find it difficult to say what Simon could have done better. the service from him and his staff was second to none, what they said they would do they did, and to date the recommended products, even in this climate, have born fruit.

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Review from Verified Client

Shropshire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To advise on future planning.

**How did Simon help you?**

To whom it may concern, We have dealt with Simon at Temple Bar Financial Services over a period in excess of twenty years and have always been impressed by his knowledge and advice on financial matters. We believe he has always sought the best solution for our particular needs at the time and are grateful to him not only for his advice and guidance but also for the manner in which he approaches each task. We look forward to many more years of his support and guidance. Many Thanks, Keith & Isabel (Engineering Business Owner & College Lecturer).

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

I think now that we are approaching retirement, the timing of Simon's advice in making investments and advising on the portfolio is proving beneficial. Thanks Simon.

**What could they have done better?**

I would have said, regular portfolio updates, but now this is available via logging on and can now obtain daily updates, if required.

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Review from Verified Client

Shropshire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Significant changes in circumstances of life and employment particularly concerning pensions, writing of Wills and dealing with redundancy. When faced with major decisions in life I needed expert help in areas of finance and legislation

where I had limited skills.

### **How did Simon help you?**

Dear Simon I would like to place on record my thanks for your professional advice and guidance. This support has been given over a period of years which has seen my wife and I have to deal with a complex family wills, my redundancy, and retirement planning in addition to more mundane planning advice. Your response to queries has always been rapid and helpful, but best of all you have been proactive in your service - I would not have paid off our mortgage so quickly via an Offset scheme had it not been for your suggestion. All my life's major events seem to have coincided with financial downturns and my impending retirement is no exception but your support, as ever, is invaluable. Tony 'Honorary Visiting Professor' University of Bradford.

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

Yes. Although in a very few cases where I did not follow exactly the advice Simon gave his logic was entirely sound. My financial situation in retirement is better than I really deserve thanks largely to Simon.

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

I think he assumed sometimes that I had more knowledge of financial matters than I did, but his home visits were invaluable in my education!

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Review from Verified Client

Gloucestershire | February 2017

★★★★★ 4.7 out of 5

Value: ★★★★★

Service: ★★★★★☆

Advice: ★★★★★

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

Retirement.

**How did Simon help you?**

Dear Simon Life has been quite complicated for us over the last few years. Although retired with in theory plenty of time to "get things right" in terms of care and financial options for my father I had in my ignorance just got one thing wrong- appointing - a solicitor as trustee with myself. After a longwinded and fruitless trail of correspondence Simon came to my rescue and put me in touch with a solicitor who will act for me. Now my father has gone into care I will not have to pay the rent for living in the flat I had lived in with dad as his carer for 4 years. Yours sincerely Jane L.

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

Yes.

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Review from Verified Client

Worcestershire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

On-going updated appraisal of our financial circumstances.

**How did Simon help you?**

It seems hard to believe that we first conducted business with Simon Mansell in 1986, 27 years ago. We have seen the full business cycle from investment to maturity to reinvestment of our plans. The problems we now face are very different for those earlier issues faced and we are now pleased to have concluded new business with Temple Bar. We are happy to put forward these comments as a testimonial of the truly valuable service we have received and continue to receive. Over the past several months, we have worked with Temple Bar on our Estate Planning and the benefits to be gained from holding assets within appropriate trust

arrangements. This complicated process was explained in simple and straightforward terms over a period of several months. Not only were we fully briefed but also our entire family was involved in this process and their consent obtained. This was a great reassurance to us. At no stage did we ever feel obligated to proceed until we were entirely satisfied that this was in our best interests and the interests of our children fully respected. We are not wealthy clients but we feel that the wealth that we do have has been protected to the best of our ability and this gives us great peace of mind. We understand that this testimonial will be published online (but without personal identification details) for the benefit of prospective clients of Temple Bar. In view of this anonymity we have agreed that this "original" signed testimonial can be viewed if requested in order to validate what we have said should this reassurance be required. Yours sincerely David F and Sheila F (Retired).

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

We are comfortable that the advice received over the years has led to safe and secure growing investments and that Simon has talked us through the many alternatives and changes there have been around our pension and inheritance planning.

**What could they have done better?**

Simon, has always been patient enough to make sure we understand the complexities of any advice he has given and at our request spent time with our son explaining it again. Not sure he could have done much more really

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Review from Verified Client

Worcestershire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

**adviser?**

to help sort out pension and savings etc for the future.

**How did Simon help you?**

Simon, Just a few lines to thank you for arranging my latest Will and re arranging pension fund. In addition, many thanks for all the help and advice you have given me over the last 20+ years, all of which has proven to be spot on and perfect for me. I would not hesitate to recommend your services to anyone in the future. Many thanks, Ken G Retired Motor Engineer.

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

yes.

**What could they have done better?**

nothing all the advice I have been given was spot on

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Review from Verified Client

Cambridgeshire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

As a business owner we engaged Simon who has helped both company and with the directors financial affairs.

**How did Simon help you?**

Dear Simon A quick note to say thank you for all your teams assistance in the review and transfer process of my financial affairs back to the UK from Portugal. Its a pleasure to working again with professional people that clearly understand an individuals personal circumstance and are able to offer a wide range of advice on third party financial products (something that Portugal financial advisors lacked).



Your advice and support on setting up a personal SIP, and pensions advice that was offered to employees of my previous LTD companies have proven invaluable over the years. I look forward to re-developing my UK investment portfolio with you during 2012. Kind regards Paul B (Business Owner & Director).

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

With Simons support the company is now fully compliant and the directors tax affairs and exit strategy are now covered in terms of inheritance and key man insurance.

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Review from Verified Client

Worcestershire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Simon has been my financial advisor for close 30 years.

**How did Simon help you?**

Dear Simon Please accept this testimonial as a record of the benefits I have enjoyed as result of following your advice. Feel free to publish this. Im a property developer and know how much work sweat and tears can go into the creation of an asset I do it for a living and yet I hadnt given much thought to the preservation of my own familys wealth and inheritance which at a stroke can be taken apart by the tax man. Even when this was pointed out to me I failed to take action and it was only through the tenacity of Simon and the fact that he was willing to arrive at my door together with a solicitor that measures were put into place. I now have cause to reflect on these actions and to confirm how effective they were. I can honestly say that I am now in possession of a significant estate that would have been taken away from me had I not accepted the advice of Simon and his lawyers. I have offered this

testimonial for publication and would be happy to make a personal recommendation to anyone who needed to take up references before dealing with Simon and Temple Bar. Ignoring Simons advice can seriously damage your wealth! Yours sincerely  
Mark J Property Developer.

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

always.

**What could they have done better?**

No improvement necessary

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Review from Verified Client

Warwickshire | February 2017

★★★★★ 5 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★

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

Needed updated guidance and action with preparation of my Mother's total estate and savings.

**How did Simon help you?**

Hello Simon, This year, 2016, my Mother needed her financial affairs to be professionally addressed and sorted as necessary.. Enter Mr Simon Mansell, a true professional and highly knowledgeable Financial Adviser. His calm approach and understanding aligned with his high level of skill and judgement has now put my Mother's mind at rest, giving full guidance and direction linked to action with the positioning of all of her finances.. I would definitely recommend Simon and Temple Bar of Worcester to anyone who requires help and advice with their financial matters. Regards Clive E.

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

Everything is now in place for future actions as necessary. Very satisfactory outcome.

**What could they have done better?**

Simon did everything possible to settle all current financial concerns so I do not believe he could have done anything better .

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Review from Verified Client

Worcestershire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was a director of a national company in the early 80's and needed some financial planning advice including insurance and private pension. Later on I decided to retire and was surprised to learn that my former company had recommended a pension advisor who had not used a lump sum investment to my best effect and Simon Mansell helped me to register my complaint and obtain a settlement through the financial ombudsman.

**How did Simon help you?**

Dear Simon, Words alone cannot express thanks enough for your perception, advice and assistance in helping me to bring about a just settlement, through the Financial Ombudsman Service of a pension plan that was incorrectly setup, some 26 years ago, by an adviser from another company who for the purposes of this letter shall remain nameless. Had you not spotted the incorrect way this company had setup my pension plan I would have been none the wiser and would have accepted the valuation as given by the Pension Provider. Thanks to you and with the support of the FOS (which has taken over 2 years) the recalculation of the fund has amounted to 5 times the original valuation, ensuring I can now enjoy my semi retirement with much greater financial security. Thanks also for the advice and setting up the

transfer of my pension funds into 'drawdown'. This was always going to be a difficult decision when the time came but it ticks all the right boxes for me and gives me greater flexibility, opportunity and control of the fund with the option to purchase an annuity at sometime in the future should it appear more favourable at that time. Every blessing to you, the team and family, Richard O B.Sc. CeMAP; CeRER Semi Retired.

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

As stated above Simon Mansell went the extra mile for me in order to achieve a significant settlement. Once the settlement was made I decided, in discussions with Simon, to opt for a drawdown pension instead of an annuity, which Simon reviews each year regarding the level of risk I am prepared to take regarding the investments. I would highly recommend Simon Mansell regarding the level of service, knowledge, advice and friendly approach.

**What could they have done better?**

To be honest I cannot think of anything to suggest in ways of improving of Simon's level of service and advice.

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Review from Verified Client

Shropshire | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed expert advice on the best use of our resources, along with will planning and powers of attorney.

**How did Simon help you?**

02/07/2015 Dear Simon Back in 2009, we were put into a position where we had to seek out a new Financial Adviser and it is fair to say it was a worrying time. You

listened to our concerns and answered our many, many questions with patience. No matter how many times we asked you to explain, it was never too much trouble. You have since sorted out our Investment, Pensions, Wills, Trusts and Powers of Attorneys. These matters are always on-going and we look forward to our get together, where we revise matters and we feel safe in the knowledge that Simon and Louise have our Financial and Legal matters covered, allowing us to get on with our lives. Thank you very much both of you. Kind Regards Mark & Joan R.

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

Yes and more.

**What could they have done better?**

We have been very happy with the service and nothing is too much trouble and Simon&Louise are always accessible to answer any questions.

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Review from Verified Client

Somerset | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My sister and myself had help mother organise a will. Simon helped us with that, then as her memory began to get worse and with her permission he helped us with power of attorney.

**How did Simon help you?**

I am writing this testimonial in praise of Simon Mansell and his team. My sister, Eileen Johnson and myself Ann Collet approached Simon some years ago to draw up a Will for our ageing mother. This was done at her home and in a most professional way. This year we have recently gone back to Simon to organise Power of Attorney for us both as mother is getting to a stage where she is no longer capable of dealing

with her affairs. Again, Simon came to her home and organised this for us, again we were treated with the utmost care and compassion. I cannot praise him highly enough and would recommend him to anyone who needs help in these matters. Louise in the office was also courteous at all times and nothing was too much trouble for her. Regards Ann Collett \*Permission to disclose client names granted.

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

Mother has since passed away but Simon helped us through that time.

**What could they have done better?**

We were very satisfied

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