

# NASREEN AKHTER

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Background report to support  
inclusion in the **2020 Guide To The  
UK's Top Rated Financial Advisers**



## Nasreen Akhter





Whateley Wealth Management Ltd










Top Rated 2020

4.8 / 5  75 reviews

### VouchedFor checks:

-  FCA Regulated
-  Recent Client Reviews
-  Independent Financial Adviser
-  Positive First Impressions

### Services offered

-  Investments and Savings
-  Pensions
-  Retirement income (annuities, drawdown)
-  Pension Transfers - Non Specialist
-  Inheritance Planning
-  Insurance & Protection
-  Auto Enrolment

### Qualifications listed

Nasreen has not added their qualifications to VouchedFor yet. Please ask Nasreen for more details.

## Client Reviews

### Nasreen Akhter

Whateley Wealth Management Ltd



4.8 out of 5

Review from Verified Client

West Midlands | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had seven different pensions and was unsure how they were performing. I also needed advice on whether to amalgamate them or leave them within the separate schemes.

#### How did Nasreen help you?

She first did a questionnaire to review my overall financial situation then prepared a full report on my various pensions. She also referred me to a colleague who found me a new mortgage at a much better rate than my existing one which also allowed me to consolidate some existing credit card debt.

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

Absolutely, my pensions are performing better and my overall financial situation has dramatically improved.

#### What could they have done better?

There was a minor glitch in communication after I received my mortgage offer and this caused a short delay.

Review from Verified Client

Staffordshire | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was made redundant and needed to sort out my finances.

**How did Nasreen help you?**

I had a large number of pensions which needed to be rationalised and Nasreen helped me to move them and make them suit my needs.

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

Yes definitely I now only have 3 pensions I am mortgage free and semi retired

**What could they have done better?**

Nasreen was brilliant keeping me informed every step of the way through emails telephone conversations and text messages nothing was too much trouble.

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Review from Verified Client

West Midlands | December 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking to combine all my individual company pensions into one pot.

**How did Nasreen help you?**

Having seen Nasreen several times over the last year, I have found her advice and knowledge extremely helpful for my decision making with regards to my pension transfers.

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

After reviewing my pension transfer values and Nasreen's excellent advice, I have now decided to leave one pension where it is and transfer the other, ready for drawdown.

**What could they have done better?**

I couldn't ask for more, Nasreen has been very flexible in arranging evening appointments due to my work commitments. Her knowledge has been fantastic.

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Review from Verified Client

West Midlands | December 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had multiple pensions that I accumulated over the years and I had no understanding of what these meant, whether I had enough money to retire on. what income I will receive and whether I had enough in my pensions to give me a comfortable retirement.

### **How did Nasreen help you?**

I found Nasreen on unbiased and straight away I felt really comfortable with her. I arranged to meet her and she listened attentively to my concerns and asked me about my long term goals and agreed to review all my pensions without any cost to me and wrote directly to all the companies. Once she received the information she took the time out to explain each of my pensions, and explained the level of risk I was taking, whether it was right for me now and it was only at this meeting that I found I had lost value of one of my pensions over the last five years. Nasreen organised and consolidated my pensions, and managed to get the charges down, while finding better performing funds. She then set up a financial plan specifically for me and my goals which I have been extremely impressed with. Her patience and knowledge have been superb, and she explained everything to me, so I was clear about my future plans.

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

Yes, I have seen Nasreen regularly to review my plans and I can see such a huge difference in my pensions already. Nasreen regularly checks to review my circumstances and investments. I feel she is exceptional in what she does, and puts me as a client first. Which is very refreshing these days.

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

Nothing, she has gone over and beyond my expectation and I have recommended her to lots of friends and family. Who have had excellent service from her

Review from Verified Client

West Midlands | December 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Period of ill health and my age

**How did Nasreen help you?**

Very understanding, listened fully to my requirements very knowledgeable in her field

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

Yes a quick turn round beyond my expectations

**What could they have done better?**

Very little

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Review from Verified Client

West Midlands | December 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

In 2017, at the age of 55, I reviewed the option of taking my final salary pension. Not sure what this entailed I researched the internet for a local financial advisors. I found Whatley Wealth Management and conducted additional checks and research to ensure they were FCA authorised and regulated and not some fly by night company. After all I was entrusting them with my Pension pot. Satisfied they had the correct accreditations I made an appointment and was assigned Nasreen Akhter. Sadly due to the transfer value of the Final Salary pot I was unable to progress with my enquiry. I could have so easily made a big mistake if I had not taken professional advise from Nasreen.

**How did Nasreen help you?**

With Nasreen support and guidance it was felt the time was not right to take the final salary pot at this time due to low transfer value. I was advised to hold on until a few years down the line and review again. During this time I stayed in touch with Whatley Wealth Management and Nasreen. Can't stress enough get Professional help and Advise. Do your research and ensure they have the correct accreditations and are a member of the Financial Conduct

Authority. I would have no hesitation in recommending Whatley Wealth Management

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

Based on the good advise supplied in 2017 I reviewed again in 2019. In that 2 year gap the Transfer value had increased significantly to enable me to proceed. Meeting up with Nasreen to review the Final Salary pension enable me to progress and adopt the advise supplied to get more out of the pension that I would have done if I had not sort professional help.

**What could they have done better?**

Without taking professional help, guidance and advise the reality is that I could have made a mess of my pension. Nasreen took me on a journey far away from where I would have gone. Everyone's personal circumstances are different and I learnt quickly by acting on the advise I was given I will new get more out of my Final Salary pension pot that I would have if I had not taken the sound advise. I can hand on heart say I did not fully understand the documents or process fully but once explained by Nasreen it made more sense. If I have a question I an call and Nasreen provides a clear and prompt answer.

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Review from Verified Client

Staffordshire | December 2019

★★★★☆ 3.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking for some pension advice

**How did Nasreen help you?**

Gave me some clear and good advise regards the benefits i may see, and the possible pit falls if my plans dont go to plan,and alsoi felt comfortable around Nasreen, and never felt pressurised in any way, which i found reassuring.

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

early days yet, not a year in, but seems to be on track.

**What could they have done better?**

At the moment in time nothing, early days

Review from Verified Client

West Midlands | December 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I needed advice on my pension which I had with my previous employer and I didnt understand it

#### How did Nasreen help you?

She took time to review my pension thoroughly and nothing was too much trouble for her. She explained everything to me really well which made it easy for me to understand. She was professional and very knowledgeable and I felt really comfortable with her. She gained my trust very quickly.

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

Absolutely! Nasreen went above and beyond to help me with my needs. I am now in the process of transferring my pension because of the excellent service I have received from Nasreen.

#### What could they have done better?

Nothing, I received excellent service from Nasreen and would recommend her to all my family and friends

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Review from Verified Client

Staffordshire | December 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was made redundant and needed to simplify my pensions in order to take a cash free lump sum

#### How did Nasreen help you?

Nasreen helped by explaining what my options were and after I made my decision to move my pensions she handled everything thing for me which made my situation much less stressful .Nasreen was superb keeping me updated every step of the way making sure that I



understood exactly what was happening and making sure that it was the best way forward .

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

Yes I have taken some of my tax free funds and paid off my mortgage

**What could they have done better?**

Nasreen was brilliant she kept in touch by phone text and email I didn't have to do any chasing up at all

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Review from Verified Client

West Midlands | July 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I am not the kind of person that uses superlatives so freely, and very rarely leave any reviews, but they are truly warranted in these circumstances. Myself and my family are truly grateful to Naz in assisting us with a complex and challenging pension scheme. Having found Naz's contact details via the Unbiased.co.uk website I spoke with her to help me with a relatively complicated pension transfer that need to be completed in a very short period of time. I initially spoke to a few advisers, before speaking to Naz and felt quite disheartened in their approach and lack of care.

**How did Nasreen help you?**

From the initial discussion Naz was extremely proactive and helpful and quickly took on the challenge to help with the pension transfer process. Due to very specific circumstances it was imperative that the pension transfer was carried out as soon as possible. Naz, provided sound advice, and made the complicated world of pensions much palliative, with clear and easy to understand advice, specifically relating to our circumstances and made us aware of potential future tax implications. She made regular home visits as required, and went over and beyond her realms of duty, and as such liaised with the pension trustees and managed to get our money much quicker than we anticipated, while keeping us appraised throughout the process and overall delivering a level of service that was nothing short of exceptional. As a financial services professional (myself) that had done extensive reading about the complexities and typical timeline for a pension transfer process. Once Naz was involved it became a massive relief for us that we had appointed such a professional and competent IFA to help with this process.

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

Naz was able to get the transfer completed within a matter of weeks and the speed of this execution ended up being more important than we had initially thought. We will definitely be appointing Naz for any future financial & wealth management advice that we require and we have recommended her to family and friends already and will continue to do so without reservation.

### What could they have done better?

I do not think it is possible for Naz to have done better - the whole team at Whateley exceeded expectations throughout the process. If you are looking for an honest, trustworthy, professional, diligent and competent IFA then look no further than Naz and the team at Whateley."

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Review from Verified Client

Hertfordshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I came in to a relatively large sum of money, and was looking for the best investment strategy to suit me and my family in the long term.

### How did Nasreen help you?

Nasreen met with myself and my partner a number of times, talking us through the process, and how she could help make my money work for us. I also met with 9 other advisors from different firms, to evaluate who we felt we would most like to work with. Nasreen was by far the best of all the advisors we met, and I was more than happy to choose her to represent our investment portfolio moving forward.

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

This remains to be seen, as we have only just started on this investment journey, but I am happy so far and am confident that Nasreen will achieve the results she has promised.

### What could they have done better?

I can't think of anything.

Review from Verified Client

West Midlands | November 2018

★★★★★ 5 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★

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

As my private pension is now deferred I wanted to know if there would be a better option for me. As I am approaching the age where I would be allowed to claim it, I wanted to speak face to face someone who could explain it clearly, the pros and cons.

### How did Nasreen help you?

Nasreen, gave me excellent advice, she broke each part down so I understood exactly how much I would receive and when. Her knowledge, was exceptional. Her approach made me feel very comfortable and safe. Trusting, someone with your finances now and for the future is daunting and makes you wary, I had no issues at all on trust with Nasreen. I thank her, for making me feel at ease.

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

The advice and information Nasreen has given, has made me and my husband rethink our future plans. So, the outcome is yet to be seen. We are very hopeful.

### What could they have done better?

The service, I received was exceptional, so I can not advise on doing something better. Only to continue with the level of service. Well done

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Review from Verified Client

West Midlands | November 2018

★★★★★ 5 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★

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

My circumstances was very bad and never thought in a million years that I will be able to get a mortgage. Nazreen was very professional, encouraging, re-assuring. She worked tirelessly on our case and responded promptly to us. I can not recommend Nazreen enough, because I was previously advised by a mortgage broker based in London that no mortgage company would lend to me, he even advised that my wife buy a property alone. After using Nazreen's

services my wife and I have bought a property jointly. It was a long and demanding process but Nazreen made it very smooth and calming. I am so grateful and can't thank Nazreen enough, she is such an amazing person, always smiling even under pressure.

**How did Nasreen help you?**

She took us through the whole mortgage until we got our mortgage offer.

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

Yes.

**What could they have done better?**

N/A

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Review from Verified Client

West Midlands | November 2018

★★★★☆ 3.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★☆☆☆

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

I was looking for advice on pensions and other ways of saving for my future and retirement.

**How did Nasreen help you?**

Nasreen was really helpful in clarifying my situation for me and helping me to understand what next steps I needed to take.

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

It's far too early to say but I feel Nasreen has helped me to take positive action to improve my situation in future.

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Review from Verified Client

West Midlands | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was coming up to retirement and wanted advice on my pension plans

**How did Nasreen help you?**

Nasreen was very helpful and explained everything so that I understood my options

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

Yes i was able to sort out my pension much quicker than expected

**What could they have done better?**

Nasreen made our experience a pleasant one so there is nothing that I would want done better

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Review from Verified Client

West Midlands | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My husband and I were both retiring and needed advice on how to get the best return on our pensions.

**How did Nasreen help you?**

She explained all of the options, many of which we weren't aware of. On our second appointment Nasreen arrived with information from various pension providers which she then discussed with us and with her guidance, we found the pension which was most suitable for us.

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

Yes we have and are more than happy that Nasreen will be over seeing our finances going forward.

**What could they have done better?**

We don't believe that Nasreen could have done any better, she is very professional and extremely helpful. There have been occasions when we need to call her and she always makes herself available to advise us.

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Review from Verified Client

West Midlands | November 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Retirement & reassessment of investment needs

**How did Nasreen help you?**

Raising value of pension pots & moving investments to a more suitable profile.

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

A plan is in place to accumulate the pension pot I require, I am happy with the reallocation of my other investments

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Review from Verified Client

West Midlands | September 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Legal necessity.

**How did Nasreen help you?**

To chose my best pension option.

**What is your current situation? 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

West Midlands | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Wishing to find out my best options on my pension.

**How did Nasreen help you?**

Nasreen helped me by firstly putting me at ease and pointing out my options.

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

Only just started so to early yet.

**What could they have done better?**

Everything was done so well so can't see any reason to change.

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Review from Verified Client

West Midlands | June 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had recently started a business and wanted advice on pensions (consolidation of existing and starting another), Insurance, wills and general business advice.

**How did Nasreen help you?**

Nasreen organised several meetings (FOC) to discuss the above topics. There were very thorough explanations on each topic.

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

Pension consolidation and payments through my business have started. Life insurance policy is just being initiated and a meeting has been arranged for a will.

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Review from Verified Client

West Midlands | June 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Changes to the company pension which had a negative affect on my pension, which provided

an opportunity for a full review of my finances as a whole.

**How did Nasreen help you?**

Nasreen has been instrumental in helping to find the best financial solutions for my future planning. Her clear advice and guidance has ensured that I am more informed to better make decisions regarding my pension amongst other financial planning.

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

Absolutely. I feel a lot more confident in respect of my future plans around pensions and savings. Her detailed work and efforts have definitely put me on the road to a healthy financial future. None of which I could have done by myself.

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Review from Verified Client

West Midlands | June 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Advice on whether to transfer final salary pension options; future pension planning.

**How did Nasreen help you?**

Naz provided financial advice which enabled me to decide on an improved route forward to ensure my pension aspiration is achieved & hopefully bettered.

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

I was happy with the advice & recommendations provided & hopefully will reap the rewards going forward.

**What could they have done better?**

Nothing to add here, Naz & her team covered all the bases, & will hopefully prove value for money.

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Review from Verified Client

West Midlands | June 2018

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★☆



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

I recently suffered a couple of strokes and realised I could have access to 25% tax free cash from my frozen company pension but didn't understand the implications so looked for Financial Advice.

**How did Nasreen help you?**

She helped me to sort out what I wanted and was very thorough in trying to explain it all to me.

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

More or less. But I am disappointed that everything takes so long. But that is not Nasreen's fault.

**What could they have done better?**

Not sure she could have done anymore

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Review from Verified Client

Worcestershire | May 2018

★ ★ ★ ☆ ☆ 3.3 out of 5

Advice: ★ ★ ★ ★ ☆

Service: ★ ★ ★ ★ ☆

Value: ★ ★ ☆ ☆ ☆

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

I have a final salary pension and required a FA to obtain some cash from it.

**How did Nasreen help you?**

She advised me what to do.

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

No outcome yet.

**What could they have done better?**

Charged less

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Review from Verified Client

West Midlands | May 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to get my pensions & investments sorted out for when I retire I.

**How did Nasreen help you?**

Pension & investments.

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

I have seen long term plan and it looks good to me.

**What could they have done better?**

True professional

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Review from Verified Client

West Midlands | May 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I'd recently started a new job; which came a pay rise, therefore I was looking to put some of that money towards long term investments.

**How did Nasreen help you?**

Nasreen is extremely approachable, she gives you options and gives you the reasoning behind the suggestions she makes. She takes an interest in you as a person so that she understands your whole financial situation and not just the numbers. She pitches her communication just right without using too much jargon or coming across as patronising.

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

I'm currently at the start of some long term investments. I'm clear on what to expect and happy with the products that have been suggested to date.

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?**

Reaching age 60 and wanting to review pensions ref retirement drawdown and income on tetirement.

**How did Nasreen help you?**

Explaining how my different policies worked and available options to get best return on my investments. Also explained in easy to understand terms and gave me very useful advice regarding differences between my 3 policies.

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

Yes as i am now more assured about future of my pension funds and have gained a bit more knowledge about how they work and my best options.

**What could they have done better?**

Cannot think of any improvement

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Review from Verified Client

Wiltshire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Calculations and advice regarding my pension and associated retirement planning.

**How did Nasreen help you?**

She has provided me with detailed calculations and good advice regarding my options.

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

Yes, I am very pleased with the service I have received.

**What could they have done better?**

I do not think so, both the quantity and the quality of the work were very good.

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Review from Verified Client

West Midlands | April 2018

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed some advice and some idea of what the FA could do for me.

**How did Nasreen help you?**

She understood my goals, attitude to risk, and the sort of thing I was after, explained things in an easy to understand way, very helpful indeed.

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

I am sure Nasreen would be able to help me and get the best for me, should I decide to take things to completion.

**What could they have done better?**

I cannot think of anything at this time.

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Review from Verified Client

West Midlands | March 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to get a lump sum from my pension pot.

**How did Nasreen help you?**

She found the most tax efficient way to achieve my objective.

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

Yes.

Review from Verified Client

West Midlands | March 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Nearing retirement age and having several private pensions , and savings which I wanted to be looked after as efficiently as possible.

**How did Nasreen help you?**

She provided me with an excellent service . Explaining everything to me whereby we were able to work out a excellent return.

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

Yes if not better.

**What could they have done better?**

Nothing as she really went out of her way to make sure I was happy and understood everything she spoke on the phone , sent and replied by email and also did home visits . And regularly checks with me . A pleasure to know and work with .

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Review from Verified Client

West Midlands | February 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed to sort out several pensions to ensure they were invested in the correct way.

**How did Nasreen help you?**

Contacted all my different pension companys. Advised me on the best course of action for each one. Set up a new pension fund for my future investment.

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

I now have peace of mind that my pensions are all in order. Only time will tell if the new pension performs as hoped for!.

**What could they have done better?**

Nothing really, everything was handled satisfactory and explained in detail.

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Review from Verified Client

West Midlands | February 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Value: ★★★★★☆

Service: ★★★★★

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

Coming up to retirement.

**How did Nasreen help you?**

Transfer out of company pension and setting up SIPP. Now looking at other investments.

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

So far, yes. Need to see how the longer-term works out, so less clear on value for money at this stage.

**What could they have done better?**

We have been pleased with all of our sessions so far. Nasreen is knowledgeable and friendly.

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Review from Verified Client

West Midlands | February 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To consolidate my existing pensions and add to them.

**How did Nasreen help you?**

Nazrene was very helpfully explaining things to me in laymans terms. She made things easy to understand.

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

So far so good. Ill let you know.

**What could they have done better?**

No suggestions

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Review from Verified Client

West Midlands | February 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Transfer of company pension .

**How did Nasreen help you?**

Giving financial and savings advise .

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

Hopefully retiring with a reasonable pension with the added income of investments.

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Review from Verified Client

West Midlands | January 2018

★★★★☆ 4 out of 5

Advice: ★★★★★☆

Service: ★★★★★☆

Value: ★★★★★☆

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

I needed income protection.

**How did Nasreen help you?**

Sifted through many policies to find the correct one to suit my circumstances.

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

Yes.

**What could they have done better?**

Cannot think of anything

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Review from Verified Client

West Midlands | January 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Arranging pensions.

**How did Nasreen help you?**

Sorted my state pension and also 2 3 smaller private pensions.

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

Yes.

**What could they have done better?**

I think she gave a outstanding service

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Review from Verified Client

West Midlands | January 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Buying a house.

**How did Nasreen help you?**

Advised and found our mortgage, solicitor and insurances.

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

Yes, Nasreen was very knowledgeable, astute and pro-active and found us good deals.

**What could they have done better?**

Not sure what Nasreen could have done better, she was very easy to contact and deal with

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Review from Verified Client

West Midlands | January 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

With my husband retiring soon, I wanted to ensure I had the best pension solution to maximise growth over the medium term.

**How did Nasreen help you?**

Nasreen fully explained the options in a clear and concise way. And produced recommendations that met my requirements.

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

The recommendations were perfect for my needs. I am delighted with the outcome.

**What could they have done better?**

Nothing to improve. Fast, efficient, professional service which exceeded my expectations

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Review from Verified Client

West Midlands | January 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

needed to find an adviser ,to replace the waste of space one i had to advise the best way to consolidate all my small pensions and prepare for the future.

**How did Nasreen help you?**

she understood what i wanted and advised accordingly.

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

yes she advised the best options open to me to increasemy small portfolio hopefully achieving good returns only been dealing with naz for a few months and she has done more in that small amount of time compared to my previous one.

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Review from Verified Client

West Midlands | January 2018

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Mortgage brokerage and general advice on buying a house and the costs involved.

**How did Nasreen help you?**

Mortgage and insurances advise, sourcing Solicitors and advise on making offers for property.

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

Yes. A friendly and professional service was provided. Nasreen was happy to assist in all matters.

**What could they have done better?**

The Solicitors that were recommended by the Financial Adviser could have been more efficient and communicative. I would not recommend Best Solicitors to others.

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Review from Verified Client

West Midlands | January 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I'm approaching retirement and needed to review my financial position and take advice re transferring out of my defined benefit pension.

**How did Nasreen help you?**

Nasreen provided a friendly, professional service and explained my options in a clear and concise manner. Nasreen provided the clarity I needed to make an informed decision to ensure I achieve the best possible retirement outcome for both my family and I.

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

I have received the best outcome for my family and I. I'm delighted with my new pension arrangements which is fully tailored to my investment and risk requirements.

### What could they have done better?

I do not have any area's of improvement for Nasreen. The service I received was friendly, efficient and fully met my requirements

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Review from Verified Client

Worcestershire | November 2017

★★★★★ 5 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★

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

Needed pension & retirement planning advice after finding projected returns of my previous pension had plummeted.

### How did Nasreen help you?

I had several meetings with Nasreen at her office and we discussed my situation and plans for the future. After taking detailed information on my current finances, Nasreen was able to advise me on the suitability of my current employer's pension scheme & also on some better ways to invest money to (hopefully) ensure a reasonable retirement income. I felt Nasreen spent a great deal of time explaining financial concepts and the products she was recommending to ensure that I understood & was happy with the levels of risk and the decisions I was making.

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

I am now much happier that I have a good plan in place for living after my retirement.

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Review from Verified Client

Worcestershire | November 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My husband and I were unclear about our level of savings, investments and pensions and concerned that our financial products could be performing badly. We had approached a couple of other investment advisers who we found to be very unapproachable and unhelpful.

We then contacted Nasreen who immediately put us at ease and listened to our circumstances.

**How did Nasreen help you?**

Nasreen is incredibly professional, informative and personable. Nasreen reviewed our pension pots and explained the different choices we had, and advised us on changing providers as well as spreading my investments on my personal pension pot and my company stakeholder pension pot. Nasreen also provided us with guidance on property investment and insurance protection.

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

Yes. We now have an investment portfolio that we feel more confident in for the future. We have regular meetings with Nasreen. Longer term 6 month/annual reviews.

**What could they have done better?**

Nothing. Nasreen is always available by email and phone and is prompt, professional and reliable. An excellent all round service.

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Review from Verified Client

West Midlands | September 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed advice in dealing with a lump sum of savings and inheritance. I wanted to invest to grow my money but I wasn't sure which was the best route to take.

**How did Nasreen help you?**

Nasreen listened to my situation, discussed my options and went into much greater detail once we had decided which would be the best method of investment. It was extremely helpful.

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

It's still very early days but I feel much more positive and confident in investing my money.

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Review from Verified Client

West Midlands | September 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking to improve my pension and isa investments through a transfer.

**How did Nasreen help you?**

She looked at my payments into the company and how they were performing, then she came back with the better option's.

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

Bit early yet but I'm very optimistic that I will in the near future.

**What could they have done better?**

Nothing I can think of

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Review from Verified Client

Bedfordshire | September 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To gather various pensions into one and drawdown lump sum.

**How did Nasreen help you?**

Nasreen was very helpful and knowledgeable . She took time to explain different choices I had.

**What is your current situation? 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

West Midlands | September 2017

★★★★★ 5 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★

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

I had already had a pension review. The financial advisor that was recommended after the review, advised me that investing overseas was my best option. I had started the process of combining my three frozen pensions. After several months of trying one of my frozen pension providers started to question the company he had recommended. I tried all avenues to get back in touch with the financial advisor. No one at all the contacts I had couldn't or wouldn't put me in touch with him.

#### **How did Nasreen help you?**

I filled in an online form and was contacted by Nasreen. I explained my situation and she had real concerns about what was going on. I made an appointment to see Nasreen at her office. On visiting her with all my paperwork and a very long conversation she agreed to represent me as my advisor. Nasreen and all the staff at Whateley have worked tirelessly for several months on my behalf to sort out and recover my pensions.

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

Nasreen has and is still working tirelessly on my behalf to recover one of my pensions from a company that is being very difficult to deal with.

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

Nothing in my eyes she has been incredible with her advice and work on recovering my pensions

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Review from Verified Client

West Midlands | August 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

House move, and revision of our existing insurance and protection services.

#### **How did Nasreen help you?**

Excellent identification of options, recommendation of products that were better and less expensive than our existing products, explained them all very clearly and worked hard on our behalf when the applications encountered difficulties.

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

Yes.

**What could they have done better?**

Nothing. Advice was excellent, prompt, and very friendly.

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Review from Verified Client

Shropshire | November 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I am approaching retirement in 7-10 years time, and needed someone experienced to look at my pension savings to date and advise on the way to achieve the best retirement income possible.

**How did Nasreen help you?**

After a detailed analysis of my pension plans and personal visits where she explained clearly the options available and discussed my retirement requirements. She recommended a consolidation of some of my pensions to get a better return, whilst leaving one pension with the existing provider as it had better benefits. She liaised with my employer to make sure I got full tax free advantage of my (and my employers) contributions to my pension plan.

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

The recommendations should give the return required, I am very happy with the advice.

**What could they have done better?**

I don't think there is anything Nasreem could have done any better.

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Review from Verified Client

Staffordshire | November 2016

★★★★☆ 4 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★

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

1st time hoise buyers and found the whole marked and process confusing.

**How did Nasreen help you?**

She helped us find the best mortgage for us that was within our budget, explained how everything worked, helped and guided us through the whole process. She sorted a few problems out that arose amd took a lot of the stress away from us. After the mortgage was setup she them went through all the insurances and different levels of protection thay were available to us, thoroughly explained so we could make a decision that was right for us, with no heavy sales at all.

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

Yes.

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Review from Verified Client

Staffordshire | November 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We are first time buyers and naz was highly recommended.

**How did Nasreen help you?**

Provided us with a fantastic knowledge of how to suit our specific needs and gave us great confidence with proceeding with her.

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

Yes, had a great outcome,very realistic and fair, every confidence we will get great results.

**What could they have done better?**

Absolutely nothing!



Review from Verified Client

Staffordshire | November 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking for some help regarding mortgages, as i am a first time buyer and wanted to get further insight and information in the the products and help available to me.

**How did Nasreen help you?**

I wanted help and information on mortgages for a first time buyers point of view, asking about the help and support that could be offered and my options surrounding the process as a whole.

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

I am fully happy with the outcome i got, i left feeling a sense of relief about the process and was less stressed and overall relieved i had someone to help me.

**What could they have done better?**

I do not believe there was anything that could of been done better, everything was explained clearly and in a way that i could understand. Fully justifies the highest rating possible.

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Review from Verified Client

Staffordshire | November 2016

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★

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

First time buyers looking for a mortgage.

**How did Nasreen help you?**

She was great, explained all aspects and reassured us about getting a mortgage.

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

Yes- our circumstances are a little different but I have every confidence that we will get there.

**What could they have done better?**

Honestly do not think there was anything, very open honest and explained things logically and also listened to what we wanted

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Review from Verified Client

West Midlands | November 2016

★★★★★ 5 out of 5

Service: ★★★★★

Value: ★★★★★

Advice: ★★★★★

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

Future investment of retirement pension savings.Funeral costs planning.

**How did Nasreen help you?**

Nasreen looked into the best ways available to invest my pension money to give me the best yield.Best cover for funeral costs.

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

I have been very pleased with the results of Nasreen's advice.

**What could they have done better?**

I can't fault Nasreen at all, or suggest any area where she would need to improve , she is knowledgable in her portfolio which was applicable to my needs.

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Review from Verified Client

West Midlands | November 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Nasreen helped my dad with his mortgage and pensions, through this I made an appointment with Nasreen as I needed help and advise with my pension and life insurance. I wasn't sure if I had the right pension or if I had an old pension somewhere and if it was worth anything and didn't know where and how to look into this. Nasreen done everything for me and more.

**How did Nasreen help you?**

Nasreen gave me information on how to look into an old pension and the value of it, also I

had a life insurance policy and didn't really know exactly what it covered, she looked into the policy and found a better one for me which was the right cover that I needed. Nasreen came out to see me when it suited me, my appointments were after work or on a weekend so I didn't have to take any time out of work, everything is explained clearly and very easy to understand, and she is a very friendly person.

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

All information given to me was clear and I was very happy with the recommendations given. I felt a lot better after seeing Nasreen as it put my mind to rest, I was worrying about my policies I had and didn't know who to ask for help as the banks don't help any more.

**What could they have done better?**

Can't think of a bad word to say, all questions were answered and there was no pressure to do or sign any where, also Nasreen will come out to see you when ever it is suitable of you and left information and would then come out to see if you ready move onto next stage.

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Review from Verified Client

West Midlands | November 2016

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

transfer of private pensions pots to draw downs as approaching retirement.

**How did Nasreen help you?**

we had meetings to discuss my requirements, and she then organised various ways to explain the different ways I could get types of pension. also organised investments to my requirements explaining types of returns available.

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

have now received more than what I originally expected. she also dealt with a pension company that was most awkward and delaying in theyre ways with decent professionalism and calmly.

**What could they have done better?**

in my opinion she really could not have done better.

Review from Verified Client

West Midlands | November 2016

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

advice on my private pension.

**How did Nasreen help you?**

found me another pension.

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

hopefully find out when i retire.

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Review from Verified Client

Staffordshire | November 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Value: ★★★★★

Service: ★★★★★

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

I wanted to save for the long term but didn't know the best way to invest the money I had.

**How did Nasreen help you?**

She asked me questions to understand what I was aiming to do with the money and talked to me about the risks involved. She understood what I wanted and advised me what to do and in some case this was against what I thought I wanted but she explained why it would be a better option for me and I understood that this was a better option for me.

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

The recommendations that I received were explained in detail to me and was what I was expecting after our first discussion. I feel confident moving on in the future that I don't have to worry too much about my investment and they will any adjustments that they think are necessary.

**What could they have done better?**

Having never had a financial adviser before it is hard for me to say what could have been done better as I feel everything was explained to me and Nasreen understood what I was

asking for.

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Review from Verified Client

West Midlands | November 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Look into my pensions and also a mortgage and to draw 25% lump sum from my pension.

**How did Nasreen help you?**

Very good and right advice, didn't know how to withdraw money from my pension pot tax free. Got a new mortgage as was getting no where due to my age and wanted to purchase a bigger house. Nasreen helped me source a lender and liaised with solicitors.

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

Yes, withdrew money from pension pot and purchased a bigger house and got the mortgage for it,.

**What could they have done better?**

Nothing, cannot think of anything, Nasreen even came out to see me on Saturday as I didn't have the time in the week,

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Review from Verified Client

West Midlands | November 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

life insurance mortgage protection and general financial advice.

**How did Nasreen help you?**

Nasreen went above and beyond the call of duty to research the very best protection cover for me. Despite my complicated health history she was able to get me a very competitive price for detailed comprehensive cover. She is very pleasant, insightful, honest, efficient

and above all she really took the time to listen to me and identified the particulars that I needed. I feel very happy with the products that she advised and will be approaching her again with all of my financial needs.

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

Yes , I now have products that are tailored to my circumstances and feel that she made extra sure I fully understood the information she gave me, she broke everything down into easily understandable language, gave me time to reflect, and it was a thoroughly enjoyable experience all the way through. I just wish I had used her services years ago.

**What could they have done better?**

I truly do not believe she could have improved on her performance or the outcome .

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