

## Client Reviews

**Gary Fulcher**

Kimbolton Financial Planning Ltd



4.8 out of 5

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Review from Verified Client

Northamptonshire | October 2016

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Reached the age of 55, had a pension that had kicked in, significant change to financial circumstances, so needed advice. First looked at Martin's Money Tips which recommended vouchedfor and I found him from through them.

**How did Gary help you?**

He explained all my possible options (some of which I would not have thought of) explained all the pros and cons which allowed me to make a decision based on the best advice.

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

Yes, I received a sum which sorted out my financial circumstances in the matter that I required for the short and long term.

**What could they have done better?**

I can't think of anything that he could have done better. I have rated him as very good rather than excellent purely because I never award excellent since I believe that there is always room for improvement.

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Review from Verified Client

Hertfordshire | June 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed some advice regarding an old occupational pension scheme.

**How did Gary help you?**

Gary was great! He was able to facilitate the transfer of my old dormant occupational scheme into a pension that will be actively managed and should benefit from the potential of increased fund performance. In addition, I will be able to access drawdown under the new pension freedom within its new format.

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

100% yes, it was much easier than I expected because Gary knew exactly what to do.

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Review from Verified Client

Bedfordshire | May 2016

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Recently become self employed and do not have a pension.

**How did Gary help you?**

Discussed current situation and any pension I already had and carried out a detailed review. Considered my attitude to risk and my personal circumstances.

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

Yes.

**What could they have done better?**

Gary was flexible in making appointments and gave information in a way that was easily understood, checking with me that I was clear about the decision I was making.

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Review from Verified Client

Northamptonshire | March 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Been meaning to get our savings and retirement planning sorted for literally years.

**How did Gary help you?**

Great advice.

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

Yes.

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Review from Verified Client

Northamptonshire | February 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

After purchasing our first home we needed to advice on life insurance.

**How did Gary help you?**

As first time buyers we were relatively new to the whole process, Gary talked us through our options and managed to find us a great deal on life insurance that suited both our budget and lifestyle.

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

Yes, we are comfortable knowing that we are covered for unfortunate circumstances which gives us peace of mind. All at an affordable price that we would not have been able to find without Gary's knowledge.

**What could they have done better?**

Nothing, Gary was a great adviser. Made us feel very welcome and comfortable. Would certainly recommend to anyone looking for financial advice.

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Review from Verified Client

Cambridgeshire | February 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To get the best insurance deal from someone who understands the official jargon.

**How did Gary help you?**

He made sure I had considered all my options and that I got the correct policy to suit my needs.

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

Yes.

**What could they have done better?**

I feel that Gary met my needs and therefore do not believe anything more could have been done.

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Review from Verified Client

Cambridgeshire | February 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having a young family meant that I needed to secure their future should anything happen to me.

**How did Gary help you?**

He went through my needs in great detail and then proposed different scenarios based on different policies available to me until I found one that ticked all the boxes. I never felt pressurised in regards of time or commitment.

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

More than happy as I was informed about trusts etc as to best secure the future for my family in a timely manner should the worst happen.

**What could they have done better?**

On this occasion I don't feel there is anything else that Gary could have done better than he did. He was extremely thorough when helping me decipher what policies were perfect for what I wanted.

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Review from Verified Client

Cambridgeshire | February 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was very much concerned about my future.

**How did Gary help you?**

He made me understand what I was able to earn from my investment to its full amount.

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

More than happy.

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Review from Verified Client

Northamptonshire | February 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Me and my partner just brought our first home together.

**How did Gary help you?**

He helped us find the best life cover and also sickness and illness cover for our circumstances. He gave sound advice throughout so we fully understood what we getting, Gary knows his stuff!.

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

Yes he got us great cover, at a great price!.

**What could they have done better?**

Nothing can't knock him, would definitely use again.

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Review from Verified Client

Cambridgeshire | February 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was in need of pension planning advise.

**How did Gary help you?**

Gary completed a full review.

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

Yes.

**What could they have done better?**

Nothing he was very professional

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Review from Verified Client

Cambridgeshire | February 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having a dangerous job, I need to ensure that I had a policy in place in case I had a serious accident at work.

**How did Gary help you?**

Gary spoke to me about different types of cover I could get and advised me on what he thought would be the best one to suit my needs and budget.

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

Yes, the policy is cheaper than I thought too which is a bonus.

**What could they have done better?**

Nothing, everything was perfect.

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Review from Verified Client

Cambridgeshire | January 2016

★★★★★ 5 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★

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

age related and forward planning for eventual care needs.

**How did Gary help you?**

sound advice.

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

yes.

**What could they have done better?**

nothing yet

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Review from Verified Client

Cambridgeshire | January 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Policy's coming to an end.

**How did Gary help you?**

Gary reviewed my life cover.

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

Yes he saved me money with a better policy.

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Review from Verified Client

Cambridgeshire | January 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I became self employed and therefore had to set up a pension plan.

**How did Gary help you?**

Gary advised me as to which plan would be suitable for me, and did all the leg work in setting everything up.

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

I have been very pleased with the progress of my pension so far and have kept up to date with all the details.

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Review from Verified Client

Cambridgeshire | January 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed advice on inheritance tax and my pension scheme.

**How did Gary help you?**

He advise me on how to limit the amount of inheritance tax my children would have to pay in the event of my death and how to release some of the pot of cash in my pension scheme.

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

Yes on both counts.

**What could they have done better?**

Not a lot really. He came to my house and asked all the relevant questions relating to my needs and within a few days had returned with good advice, which I have taken up.

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Review from Verified Client

Cambridgeshire | November 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Review of all my pensions.

**How did Gary help you?**

I had 4 pensions with 4 different pension providers and therefore I needed to understand the best way I could manage my financial planning and to get the best investment advise and understand all the risks involved. The existing plans had not been reviewed for many years and needed a lot of work to bring them altogether and this is where Gary's came in and gave me sound advise in order to maximise my potential capital growth.

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

Yes, Gary has managed to secure a larger transfer value of 2 of my larger pensions and he is currently working on the others to bring them into 1 pension.

**What could they have done better?**



Nothing I don't think, I was happy with his advise and recommendations Gary made. I am aware of the different range of investment products, some carry high risks, however I feel the balance is correct and hopefully with Gary's advise over the coming years, my pension pot will grow giving me a good retirement pot?

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Review from Verified Client

Bedfordshire | November 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Value: ★★★★★

Service: ★★★★★

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

Looking at new pension.

**How did Gary help you?**

He advised me on options, level of risk and existing schemes in place.

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

Yes, new pension organised.

**What could they have done better?**

Nothing, gave a clear break down of options

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Review from Verified Client

Cambridgeshire | September 2015

★★★★★ 5 out of 5

Value: ★★★★★

Service: ★★★★★

Advice: ★★★★★

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

After becoming a director of a company, Gary informed me I should protect my assets if anything was to happen to me (illness, death etc) and I also needed contents insurance.

**How did Gary help you?**

Gary set up life insurance, critical illness cover and contents insurance for me.

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

Yes, everything was set up well below budget.

**What could they have done better?**

Absolutely nothing! Gary was informative, extremely knowledgeable, friendly and guided me through everything superbly.

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Review from Verified Client

Cambridgeshire | July 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My home insurance was up for renewal and i wasnt happy with the renewal figures from my current surplier.

**How did Gary help you?**

I gave him the information he needed and he arranged everything for me, very stress free.

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

And im with the new company now, and enjoying the benefits.

**What could they have done better?**

If there was anything he could have done better, i dont know about it. Was all a very smooth and straight forward process

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