

Client Reviews

Nick Evans

One Life Wealth Planning Ltd



4.7 out of 5

Review from Verified Client

Hertfordshire | November 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Financial planning overdue and need to review pension plans.

How did Nick help you?

Complete financial review and help in finding the best solution for pension fund.

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

Yes - much happier with plans moving forward.

Review from Verified Client

Hertfordshire | November 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Financial planning for our young family.

How did Nick help you?

Nick ensured that our insurances and protection were up to date and sufficient. Nick then guided us on our savings and pension strategy in the short term.

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

Yes - peace of mind and a long term view of our finances.

What could they have done better?

Nothing.

Review from Verified Client

Hertfordshire | November 2017

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

We were looking for a new financial adviser. My wife, who is a far better judge of people than I am, was totally unimpressed when I introduced her to my previous adviser.

How did Nick help you?

He's conscientious and cares. The approach is thorough, professional and inspires confidence.

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

We won't, in retirement, be standing with our trousers around our ankles. We've been given good and clear advice.

What could they have done better?

I can't make any suggestions; I haven't met a better financial adviser

Review from Verified Client

Hertfordshire | June 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I've had a few advisers over the past 15 years, and felt that I was neither getting regular reviews nor ongoing suitability/quality of advice for the amount of trail commission the advisers were taking from arrangements put in place. I decided that although the policies and services provided were probably fit for purpose at the time of implementation, I wanted to look for an IFA who I believe would focus on me and my needs, and someone who would take a proactive perspective.

How did Nick help you?

Nick (and of course Julia) has been a revelation for me. Not only has he made me feel like an important

and valued customer, but has also gone beyond what even I would have expected to make sure he provides the best and most appropriate advice to me. He is not only extremely knowledgeable about the market and the regulatory environment, but he has also been extremely customer-focused my needs. He has articulated solutions and options in relation to my 'non standard' requirements extremely thoroughly and clearly and I now feel I have regained control over my financial life, with much down to Nick's advice and guidance. Both he and Julia are accessible when I need to speak to them, and also respond very quickly to any questions I raise.

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

The recommendations made by Nick have become a blueprint for me to take control of my financial life. I have made a number of decisions and taken a number of positive actions from this. The project he undertook in relation to my protection needs was complex and drawn out (due to provider process, not because of Nick !), but he has managed to find an ideal 'suite' of solutions to meet my objectives, at much better premium than I thought achievable.

What could they have done better?

To be honest, after one year of our adviser/client relationship, there is nothing at all I could suggest could have been done better. If I was being really picky, I would say the water in his office could be a little bit more chilled....

Review from Verified Client

Hertfordshire | March 2017

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pensions re-investment.

How did Nick help you?

Advice.

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

Yes.

Review from Verified Client

Hertfordshire | December 2016

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Confused with not understanding pensions properly.

How did Nick help you?

Cut through the gobbledegook and made thing a lot clearer.

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

Yes, and more.

What could they have done better?

Learnt about COPE before I did.

Review from Verified Client

| October 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Value: ★★★★★

Service: ★★★★★

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

I needed to take advice from an IFA because I wished to exchange a small defined benefit pension into cash. Because this was above the 30K threshold I needed to consult an IFA to ensure that my action was appropriate. I approached two IFAs before speaking to Nick and they were not interested because this component of my pension was quite small. Nick was happy to talk and once he understood what I was aiming to achieve he was happy to help.

How did Nick help you?

Nick took time to understand what I was trying to do. He explained that under normal circumstances he would not advise exchanging a defined benefit payment cash. However, he explored why I wished to follow this course and satisfied himself that it was in my best interest to follow the course of action that I wished to pursue.

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

Yes. Nick did say at the outset that it would take some time (due to the pace at which the pension fund trustees work), but I now have everything in place with a drawdown account and a 25% Tax Free Lump Sum payment.

What could they have done better?

I don't think there was much more. He understood that I was in a position where I had to seek this advise because the transfer sum was above the £30K threshold, and that the pension trustees required that I get IFA advise. Even so he, quite rightly, explored all options to assure himself that I was taking the correct and beneficial action. Included in this discussion was the implication for

inheritance planning and limited discussion about investment options.

Review from Verified Client

| September 2016

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

We wanted to change from our previous adviser whose firm had been taken over by another.

How did Nick help you?

He gave us far more time and explanation than we have ever had from an IFA, his full financial review was eye-opening and very helpful, he advised carefully on a possible change of WRAP platform, nothing was too much trouble. He is also a very likeable person!.

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

We have been very happy with the advice given so far (nine months in).

What could they have done better?

Hard to say.

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?

We have been clients of Nick for three years ... original reason was advice on present and future financial planning.

How did Nick help you?

He listened carefully to our needs and concerns and formulated an appropriate plan to meet those needs. Everything is always explained clearly and concisely.

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

Yes, we are very happy with the advice and recommendations we received.

What could they have done better?

Nick is so often proactive in his attention to both general and particular concerns that it is hard to include anything here.

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 was looking to retire early and needed advice.

How did Nick help you?

Nick opened my eyes to a number of factors which I was unaware of, which made my decision making a lot easier. He was very clear in his explanations and made it easy to understand how my money can work for me. Most importantly I felt confident that he was working in my best interests.

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

It is too early to say, but I am confident this will be the case.

What could they have done better?

In truth I cannot put my finger on anything.

Review from Verified Client

Hertfordshire | May 2016

★★★★☆ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I decided to retire at 63 and I consulted Nick to understand how I should plan for the future, I had a several different pensions and I was not clear on an approach to planning how to ensure I could ensure I do not run out of money, and also how to ensure I can enjoy my retirement.

How did Nick help you?

We provided responses to Nick's standard questionnaires, and he performed a preliminary analysis before we met, then in an extended meeting he used this to understand our needs in detail as well as

the regulatory impact of our initial assumptions, and put together a complete financial review. Following this meeting I was confident enough to do my own "what-if" analyses to come up with a plan, I met with Nick and discussed this plan and made my decision on how to proceed. The key learning from these meetings was to set my thinking on how to financially plan for the long term.

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

I have started to implement the plan, it was conservative but acceptable, and things seem to be working OK, fortunately I have since come into an inheritance that we initially ignored (Nick sensibly suggested this) and so our plan will be updated, again bearing in mind the advice from Nick.

What could they have done better?

I am fairly numerate and computer literate so much of what Nick said I pretty much understood, my wife who is more of a historian was impressed with the way he communicated. I am not sure what more we could have asked for.

Review from Verified Client

Hertfordshire | March 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We had to restructure our assets and finances to mitigate current and future cash flow challenges.

How did Nick help you?

Nick systematically reviewed our financial position and used predictive tools to visualise future financial status. He offered best advice in a concise and helpful manner to help plan and manage remediation.

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

Yes. Within a year, based on Nick's plan and advice, we have turned around our financial position alleviating the stress and pressure. Without Nick's value for money advice and help, I'm positive we would be in the same place.

What could they have done better?

No, I don't think so. Very appreciative to Nick's calm, constructive and knowledgeable support and advice. Highly recommend Nick's services.

Review from Verified Client

Hertfordshire | February 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I engaged Nick for help with making some decisions concerning my finances. At the time I felt completely lost when it came to understanding the best actions I should take at this stage of my life to ensure that i would have enough income for retirement.

How did Nick help you?

Our initial discussions held at the One Life Wealth offices were very informative and helped me to understand my current financial position much better. He listened carefully to my requirements and was very patient in explaining any points that I raised and answering any questions that I had. Under Nicks guidance I was able to gain a much better grasp of the risks involved with several different investment strategies available to me. I felt a lot more confident as a result and was able to make the right decision for my particular circumstances.

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

Yes, Nick helped me to restructure my finances and i now have access to funds that were previously unavailable to me. This has allowed me to improve my life and health. I now feel a lot more positive about my prospects going forward.

Review from Verified Client

Hertfordshire | October 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Complexity over our large arrage of policies and investments over many years. Needs to consolidate and understand our financial affairs.

How did Nick help you?

Methodically went through our finances and helped us to understand and make informed decisions.

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

Our affairs are consolidated.

What could they have done better?

Help us to explore all options. Through no fault of Nicks the 2015 financial market downturn has meant we have an apparent loss in our investments. Perhaps property investment would have been worth exploring?

Review from Verified Client

Hertfordshire | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Two pensions due to mature this year so advice needed to clarify our long term financial situation, whether to take annuity or draw down and generally to have a professional financial overview of our savings and investments.

How did Nick help you?

He provided a financial life view (the charts/pictorial exhibits were very helpful) of our likely income and expenditure patterns which highlighted a few weak areas and now we can plan to rectify them.

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

We are fairly financial aware but now feel more confident that we are on the best path to maintain a steady retirement income. We were hoping to release some funds to help our children but although we have fair savings the charts highlighted that this may not be the best course of action at the present time.

Review from Verified Client

Hertfordshire | September 2015

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

An addition to the family meant we wanted to review our general financial well-being and that our savings plans were achievable. We also wanted to review our life assurance and pension provisions are fit for purpose.

How did Nick help you?

Nick started with a comprehensive financial review which also served as a way of getting to know us. This was a great reference point for everything that followed. He gave some helpful general guidance. At our request he then provided options and recommendations for changes to both life assurance and pension provisions. These were well thought out, timely presented and documented in a clear and transparent way in straightforward language.

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

Yes - we are progressing with policy applications for simpler assurance and pension policies which we feel are a better match to our needs. Nick has quickly become a trusted partner and we really value his insightful and advice.

What could they have done better?

Very difficult to think of anything.

Review from Verified Client

Hertfordshire | September 2015

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I had investments tied up with Halifax and they weren't working for me.

How did Nick help you?

We have regular review meetings, which means we are consistently aware of the market place and if we need to act on this accordingly.

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

Not yet but my portfolio is based on long term.

What could they have done better?

Hard to tell with current market place, Nick could get himself a crystal ball and we could then act on that.

Review from Verified Client

Hertfordshire | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The whole pension subject confused me.

How did Nick help you?

He made it simple, used words I understand & helped me all along the way explaining exactly what I had to do & what choices I had.

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

I have now completed all the steps & am receiving my pensions.

What could they have done better?

I really can't think of anything else Nick could have done

Review from Verified Client

Hertfordshire | August 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were looking to gain some control over our finances and to ensure that we were planning appropriately for the future.

How did Nick help you?

Nick is client-focussed, obsessive about detail and incredibly prepared for every meeting. His expert advice is spot on. He identified areas where we required improvement, he analysed our finances and found holes in our planning for which he e came up with appropriate remedies.

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

With his encouragement we have been busy resolving the issues, and now in a stage of identifying future projects for us to work on. We are absolutely pleased with Nick.

Review from Verified Client

Hertfordshire | August 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had lost confidence in the financial adviser that my husband and I had worked with over the last 10 years or so. We were downsizing our home, resulting in a fair amount of equity being released, and wanted to work out the best way to plan our future financially and make appropriate investments, especially as I had retired from work and my husband was approaching retirement.

How did Nick help you?

He helped us to take stock of our current and estimated future financial situation and led us in an investigation of our current and future financial needs, including different scenarios such as long term illness, disability or death of spouse. He listened carefully to our thoughts on how we wanted to distribute some of our equity along with our need for financial security in the future. While we touched on possible inheritance tax implications, he respected that this was not our current focus, although we may return to it in the future. Along with a standard assessment procedure, with carefully questioning, he helped us to further clarify our attitude to risk so we would feel comfortable with any investment decisions. He advised us on which investments might suit us best and with whom to make these. He offered further very sensible and helpful suggestions, for example reviewing our current wills, which we had not particularly considered up to that point, but which is definitely a good idea! He was totally transparent about his fees. He managed a concise, yet very full meeting, taking on board lots of information about us and our situation and offering a great deal of assistance, without it becoming overwhelming.

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

One year on, our current situation is pretty much as we expected it to be, which is very encouraging. Yes, we have seen the outcome for which we were hoping, I would say thanks to careful and realistic planning, with Nick's help.

What could they have done better?

Nick has been our financial adviser for about 15 months, so we have just had one annual review since our initial meeting. It is hard to think of anything he could have done better. He is friendly and polite; clearly very well informed and expert in his field, without being condescending or patronising. Above all, he has listened carefully to our hopes and fears, he has explained strategies clearly and has given excellent advice according to our needs. I used to dread the meetings with our previous financial adviser, but I can honestly say that meetings with Nick have been efficiently run and easy to engage with. Moreover I feel confident to work with him.

Review from Verified Client

Hertfordshire | August 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was approaching retirement and wanted a financial adviser to provide a complete review of the savings and investments my wife and I had built up in a working years. I read positive reviews of the services Nick had provided to other people in our position and booked an introductory meeting.

How did Nick help you?

Nick conducted a detailed review of our financial resources, which was an expected step, but what made the difference to us was the equally detailed analysis of our current and intended spending patterns which resulted in a highly customised plan for our retirement years taking in to account our lifestyle and the key milestones for our family. This "bottom-up" approach was new to me and was a refreshing change to starting the conversation with the selection of investment vehicles. The resulting clarity on the strengths and weaknesses of our existing savings and investments was invaluable and Nick provided a comprehensive explanation of the strategy and method which drives his approach to financial planning. We were reassured to follow his advice.

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

We had our first annual review in June 2015 and went through a thorough comparison of projected and actual spending which was useful in setting new goals for the subsequent year. We were pleased with the performance of our investments and particularly impressed with the clear and timely communication, both written and verbal, provided by Nick and the One Life team.

What could they have done better?

I cannot think of any shortcomings in the service we have received so far. If anything we had become so familiar with a rather lacklustre level of service from a previous advisor that Nick has surpassed all expectations.

Review from Verified Client

Hertfordshire | August 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed advice on a transfer value.

How did Nick help you?

Very professional and competent advice, and that's coming from an investment professional.

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

I have followed Nick's advice and am happy with the outcome.

Review from Verified Client

Hertfordshire | August 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Change in financial circumstances.

How did Nick help you?

Helpful advice and efficient implementation.

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

Yes.

Review from Verified Client

Hertfordshire | August 2015

★★★★★ 4.7 out of 5

Value: ★★★★★☆

Service: ★★★★★

Advice: ★★★★★

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

Coming up for retirement.

How did Nick help you?

Through a series of meetings we went through my changing circumstances, and the objectives that I wanted in retirement Nick listens well and will challenge you if he thinks you are fuzzy about a particular issue Went through all my options and Nick advised on best course of action in terms of consolidating my investments and making a judgement risk and return.

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

Yes now in second year.

What could they have done better?

Happy with the whole package so far

Review from Verified Client

Hertfordshire | June 2015

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★☆☆

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

I was one of the first to retire on the same day as the new pension regulations came into effect on 6th April 2015. I had a number of pensions of different kinds and needed advice to make the correct decision for my retirement income to be maximised.

How did Nick help you?

Nick gave me a full financial review and clear financial explanations concerning all my options. His advice was somewhat different to that which I had expected but it opened an avenue I had not been aware of.

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

The pension I had concerns over has been moved to a flexible pension product which is immediately open to draw down as and when I chose. This transition was dealt with entirely by Nick and went smoothly and without issue.

What could they have done better?

Honestly, I do not believe anything could have been improved upon. I had a very good experience dealing with Nick and it proves that researching before committing is well worthwhile.

Review from Verified Client

Buckinghamshire | June 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

buying our first home and starting a family

How did Nick help you?

He's helped us source mortgages, adapt our financial plans for starting a business, helped plan for changing in circumstances

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

Current a business owner and home owner with children

What could they have done better?

I can't honestly think of any improvements, Nick's been first class

Review from Verified Client

Hertfordshire | June 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Divorced and hadn't reviewed my pension and wider needs for many years. Needed an expert to give me independent, holistic advice

How did Nick help you?

Nick was (is) excellent. He ensured he understood my needs and objectives - along with current and future outgoings. He then came up with a considered and intelligent financial plan for me.

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

Much happier. Nick has identified issues and recommended smart solutions - reducing costs on some product holdings in the process. He's also spotted poorly performing funds within my pension and has recommended funds that work together to achieve my goals, reducing risk in the process.

What could they have done better?

Not much. Nick has been nominated for a number of awards reserved for the top in his profession. Rightly so

Review from Verified Client

Hertfordshire | June 2015

★★★★☆ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Husband retiring in the near future which will create a drop in income. Also feeling in need of help with investment portfolio to get the correct balance for us.

How did Nick help you?

We have chosen Nick as our adviser because he has given us confidence in his ability to help secure

our future after personal attention to our situation. He is charming and enthusiastic.

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

We have only just transferred our portfolio and we are looking forward to a rewarding relationship!

Review from Verified Client

Hertfordshire | June 2015

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Inheritance and job downsizing. Although a few years from retiring I wanted to make sure I didn't need to keep earning at a high level to meet retirement plans.

How did Nick help you?

he helped me make decisions about my long-term aims, brought my partner into the discussions, showed various future scenarios without being pushy. Graphical displays really helped to make the situation clear. He gave me levels of service options and let me decide which level I wanted without pushing the best one for him.

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

Too early to tell.

What could they have done better?

Nothing

Review from Verified Client

Hertfordshire | June 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were looking to take control of our financial future. With decisions to make about property, pensions and investments; planning for key events and lifestyle choices and providing peace of mind to cater for the unknowns and still provide security for our family.

How did Nick help you?

He enabled us to achieve absolute clarity and control of our financial planning decisions and gave us confidence in knowing he was on hand to support us every step of the way.

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

We have just completed our second annual financial planning review with Nick and despite some unforeseen changes are almost exactly where we expected to be 12 months on from our first meeting.

What could they have done better?

There is nothing on which we can fault Nick. He service is second to none. In fact I recently asked him if he could clone himself to provide a service in an other professional arena. Every interaction we have with others, be it architects, solicitors or mortgage advisors is now measured against the 'Nick' standard. If only his commitment to customer service, transparent pricing and delivery could be replicated in all businesses. Nick absolutely under promises and over delivers, every time.

Review from Verified Client

Outside UK | June 2015

★★★★☆ 4 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★

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

Unemployment

How did Nick help you?

Guided me / invested (re-invested) a significant lump sum on my behalf

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

too early to call

Review from Verified Client

Hertfordshire | June 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I have found Nick Evans to be both professional and experienced in his ability to grasp and analyse my financial circumstances. Nick has a great skill in being able to present options in a very clear and concise way which has not only given me the confidence in Nick's recommendations but in being able

to make better informed decisions for myself.

Review from Verified Client

Hertfordshire | March 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Nick is extremely knowledgeable and has the rare skill to communicate financial information in a way that we could easily understand. He helped us in pre-plan our retirement by clearly illustrating various scenarios which and has helped us have confidence in achieving our plans for the future. He offers an outstanding service, takes time to listen to his clients requirements and is very easy to get along with. We would thoroughly recommend Nick to anyone.

What could they have done better?

Nothing - excellent throughout

Review from Verified Client

Hertfordshire | March 2015

☆☆☆☆☆ out of 5

I contacted him explaining my situation. He responded promptly and we fixed up an appointment. His response to my financial circumstances in our meeting was clear and helpful. He explained the service he is able to offer and concluded honestly that he cannot add value for me at the moment due to my particular circumstances. I may well seek his advice again in the future.

Review from Verified Client

Hertfordshire | December 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Nick is very professional, yet personable, and is easy to talk to. He listened carefully to our situation

and was able to fully explain (in language we could understand) the various options available to us. After meeting with Nick we feel much better knowing that our financial future is secure.

What could they have done better?

Nothing. We feel confident in continuing our relationship with Nick.

Review from Verified Client

Hertfordshire | December 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Despite my best efforts Nick was able to give me complete, and very clear advise at every step of the process, simplifying our complex arrangements

What could they have done better?

I honestly can't think of anything at the moment

Review from Verified Client

Hertfordshire | December 2014

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★☆☆

Having been put of IFAs in the past by being given bad advice I was initially extremely cautious about contacting Nick at One Life. Having taken the plunge, and now met several time, I must say I couldn't have chosen better. Everything I was previously unclear of, especially with regard to pensions, has now been made clear and Nick, as well as being extremely personable, has a way of putting the pension gobbledegook into plain English.

What could they have done better?

Nothing, I could find no faults or areas that required improvement.

Review from Verified Client

Hertfordshire | June 2014

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

Nick is very professional and motivating to his clients and helped us to sort out our future finances

What could they have done better?

I cannot recommend any changes we were satisfied with the service we received

Review from Verified Client

Hertfordshire | June 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

A solution finder with wonderful advice

Review from Verified Client

Hertfordshire | May 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Nick is excellent at helping to separate the financial clutter and show a clearer bigger picture. Even with our chaotic lifestyle he manages to get us moving in the right direction.

Review from Verified Client

Hertfordshire | May 2014

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

Explained the pension options fully, and took on board all our requirements, and came up with a package to suit.

What could they have done better?

Everything was done to our complete satisfaction, could not be bettered!

Review from Verified Client

Hertfordshire | May 2014

★★★★☆ 4 out of 5

Advice: ★★★★★☆

Service: ★★★★★☆

Value: ★★★★★☆

Following an initial meeting he understood my requirements very well. Comprised of a detailed review of existing investments and also looked at what was needed for future aspirations. Then put a good plan onto operation which seems to be working well.

What could they have done better?

Perhaps provide a little more detail of where the money is invested although probably my shortcoming because I don't always like detail.

Review from Verified Client

Hertfordshire | May 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Nick's approach is very methodical, good use of software to build up a profile of incomings and outgoings, that can then be adjusted in real time to see the knock on impact with time, resulted in a very comprehensive financial review. Explains points in some detail to ensure fully understand the proposal put forward and their impact. Fun to work with, takes a light hearted, but serious approach to what is a heavy subject

What could they have done better?

Nothing really, just keep up the good work

Review from Verified Client

Herefordshire | May 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Nick is very skilled in listening, understanding the challenges and offering solutions for discussion based on his extensive experience. He is proactive and organized. He sets an agreed action plan and is

diligent in following up and encouraging those responsible to progress and complete. Nick has taken a lot of the pressure away and has supported the creation of an agreed plan with timeline from the very first meeting.

Review from Verified Client

Hertfordshire | May 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Firstly Nick is clearly very knowledgeable and expert on his subject, which is key. His review and recommendation approach is comprehensive and has built a very helpful picture of my financial health and outlook, I now feel much more aware and in control of key factors like long-term goals, tax impacts, risk, investment costs. On top of the technical side, I find that Nick has a very amenable and personable style and (for me) the right balance between patience and persistence in nudging me to act). I have a strong sense of personal integrity in how Nick deals with me and in his overall service proposition.

Review from Verified Client

Hertfordshire | May 2014

★★★★☆ 3.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Listens and explains things well.

Review from Verified Client

Hertfordshire | May 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Nick was able to give the specific advice we needed & we look forward to our next planning appointment with him. He gives honest & respectful advice & we have recommended him to several of

our friends

What could they have done better?

Can't think of anything

Review from Verified Client

Dorset | May 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

He listened to my unique situation and gave advice for me and my partner which was not off the shelf. We left feeling more confident in our financial situation and able to make a move to the South coast with confidence that it was practical and affordable too.

Review from Verified Client

Hertfordshire | March 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Nick is very polite and creates a relaxed and friendly atmosphere. Nick explains the details of financial planning in a way that is easily understandable. He gave us impartial and informal advice which was reassuring.

Review from Verified Client

Bedfordshire | March 2014

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

nick's very good at understanding clients attitude to risk, finding out about their expectations about their financial future (In my case, my expectations of retirement income) and clearly explaining the alternative approaches to planning to meet these expectations. Nick is extremely approachable. He is also very good at ensuring his client understands (the sometimes complex recommended financial

products) by giving excellent explanations in everyday terms.

What could they have done better?

I fully understand this is a very difficult area, but I felt that Nick was very reluctant to discuss the future performance of the recommended products. Again, I absolutely agree that nobody can call the markets, but one thing that would definitely help is if Nick could perhaps explain the consensus forecast of, for example some major fund managers or market experts, just to give the client some added perspective as to potential performance of the recommended products.

Review from Verified Client

Hertfordshire | January 2014

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

Nick provided clear advice based on my financial situation and long-term goals; he was upfront about the costs and benefits of his service and of other relevant service providers.

Review from Verified Client

Hertfordshire | January 2014

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

We sought advice from Nick, already having in mind a specialist investment product that I felt was suitable for our circumstances. We were very impressed with the care, attention and logical approach that Nick brought to the process - to ensure we had considered other options, and understood the risks and benefits of all the options (not just what we thought we wanted). Then having established the type of product that was right for our circumstances and attitude to risk etc, his analysis of the detailed offers from the various providers was really helpful in helping us decide exactly who to invest with. Before contacting Nick we had an initial meeting with an adviser from a big company. It is clear to us that we made a good decision to contact and work with Nick. Whilst we did end up with the type of product we thought we wanted at the outset, we appreciated his diligent and methodical approach and it is reassuring to know that the other options have been thoroughly explored. Our requirement was for "one off" advice, so we have no ongoing relationship with Nick.

What could they have done better?

I feel no need to use this space!

Review from Verified Client

Hertfordshire | November 2013

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Nick is great at making the complex simple. We needed some general money guidance as we started to think about our future after work and we needed someone to just tell us like it was. Nick did that. He advice was really good, he followed through on everything he said he would do and wouldn't move on until he had checked with us we were happy and understood everything at each stage. We loved his overall approach to money - not technical, not boring, just sensible advice which has already made a big difference to our perspective. Instead of being fearful, we now feel we have someone we can turn to. With our daughter's wedding in 18 months, we will be taking more financial advice very soon. We are most grateful & would certainly recommend Nick to everyone we know.

What could they have done better?

Nothing we can think of

Review from Verified Client

Hertfordshire | November 2013

★★★★☆ 4.3 out of 5

Advice: ★★★★★☆

Service: ★★★★★

Value: ★★★★★☆

Honesty, Integrity and Transparency are very high on my agenda when it comes to dealing with a Financial Advisor. Nick has all three in abundance; the main reason for our continuing relationship.

Review from Verified Client

Outside UK | November 2013

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

when we retired we asked Nick whom we have know for some six years for some advice as to were best our money would be invested to give us a monthly salary we left it all up to his advice and were completely happy with the outcome !! we would recommend his services to any one ... Mr & Mrs Knights

What could they have done better?

nothing he made us feel very secure with all he did !!

Review from Verified Client

Surrey | November 2013

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

As I was approaching retirement age, I decided it was time to reassess my financial position. Up to this point I had an investment, which I had seen nearly halve in value and I had 2 private pensions, that I thought should maybe be consolidated and re-investigated as I was paying a lot of my salary into these. I decided to seek an independent financial adviser as I did not want to be tied into just one Bank/supplier that would obviously put me into their exclusive funds, pensions. I also hated the way that every year I got a new Financial Advisor that I never met. I was recommended to Nick who is totally independent and not tied into any one product. He listened to my requirements and I was immediately impressed by how knowledgeable and professional Nick is - and he continues to keep up to date by going on courses and taking exams to better himself. Using Nick's knowledge and some great software, which shows one's position into the future with what-if scenarios, we planned what my path should be. I now have one pension pot and am able to enjoy spending more of my salary and have provision for my retirement so I can take holidays and live within my means. It is great to leave all the paperwork to Nick so I do not have to worry and spend ages trying to understand it! My husband is also impressed with Nick and together we have planned for looking after our children and grandchildren as well as ourselves.

What could they have done better?

He could not do anything any better. He is very professional and dedicated.

Review from Verified Client

Hertfordshire | November 2013

★★★★★ 4.7 out of 5

Advice: ★★★★★☆

Service: ★★★★★

Value: ★★★★★

We were recommended Nick Evans when we moved house, and have used his services for the past 7 years. We find him extremely approachable and his advice is always explained in terms that are easy

to follow and not in accountancy jargon. At the same time he is not continually trying to sell you different products and policies, which in makes our meetings to discuss our finance's easy.

Review from Verified Client

Hertfordshire | November 2013

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Nick uses lifetime cash flow software to help give a long term perspective and to make clear whether there is a shortfall or surplus against identified financial desires and needs, which enables a more objective approach to financial decision-making: it can be just as much about what do you want to spend it on as about how much risk are you prepared to take to grow your funds. Nick tends to view money as a means to an end rather than, as many financial advisers seem to do, as an end in itself.

What could they have done better?

For what I wanted Nick met all expectations and there was little more he could have done.

Review from Verified Client

Hertfordshire | November 2013

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Weve (my husband and I) used Nick as our financial advisor for many years as his business has evolved. He provides our overall financial planning service as well as specific events such as renewing life and critical illness when we bought a house. We value his whole life approach to financial planning which brings to life a potentially boring and theoretic (but necessary) topic by making it relevant to the decisions and events in our lives. His style is great, asking questions and drawing out implications of our decisions and copes with our debating and the often challenge of getting a response from us due to our busy lives! Hes also happy to link in with our other advisors (including mortgage broker and solicitor) to ensure their advice is tailored to our financial life. The added bonus is the bucket list club that he runs and we dont things that I wouldnt have time to organise by myself parachute jump, wine tasting, river dinner cruise .We have recommended him to several people and would continue to do so

What could they have done better?

We've worked with Nick for so many years, that we've established a good way of working that includes

providing feedback and challenging where we don't understand - so we've got nothing to add here currently.

Review from Verified Client

Hertfordshire | November 2013

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

Communication

Review from Verified Client

Hertfordshire | November 2013

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Nick listens to how we want to manage our investments and savings, then suggests a full range of suitable options giving unbiased pros & cons for each. He never talks in financial 'tech speak' and has a very friendly and fun way of doing what can be a very boring business.

Review from Verified Client

Hertfordshire | November 2013

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

Love the graphs 'Blue is good, red is bad'. 'Let's just change this and see what that does to the overall picture' - so you can really plan your financial future. Clear, written follow ups after meetings.

Review from Verified Client

Kinross-shire | November 2013

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I have trusted Nick for a number of years with my financial planning. It's not something I enjoy doing but Nick is very good at simplifying the complicated for the unmotivated! Most recently, post-divorce,

my concern was ensuring the children would be provided for should I become ill or shuffle completely off this mortal coil. Nick really takes time to understand your priorities and is very good at suggesting solutions and ideas that you may not have even considered. You never get a 'hard sell' - just clear, unbiased and hugely knowledgeable support to guide you towards good financial decisions. I really can't recommend Nick highly enough - as an exception to the rule, he gives financial advisers a good name!

What could they have done better?

Clone himself and take over the murky world of IFA's?!
