

## Client Reviews

### Craig Palfrey

Penguin Wealth Planners Ltd



4.8 out of 5

Review from Verified Client

Vale of Glamorgan | July 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

#### How has Craig helped you since your last review?

Craig continues to be my go to for all financial advice, and has been very helpful over the last 6 years as our family has grown, I would definitely recommend!

Review from Verified Client

Bridgend | May 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

#### How has Craig helped you since your last review?

Craig fully understands our situation and as a result has put into action some investments that will hopefully meet our needs in the years to come.

Review from Verified Client

Herefordshire | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

Craig was extremely helpful in advising me on my duties and responsibilities when I was given Power of Attorney by my godmother.

Review from Verified Client

Cardiff | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

Penguin have given us sound advice and the recommendations given are working for us. Our pensions have been invested in secure funds which should grow well in the future.

Review from Verified Client

Cardiff | April 2024

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

### How has Craig helped you since your last review?

Same solid advice and guidance as previously.

Review from Verified Client

Wiltshire | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Craig helped you since your last review?

Craig continues to provide a reassuring, professional, communicative and caring service 10+ years after he first started managing my portfolio. Despite the Penguin Wealth organisation expanding in leaps & bounds during this time, Craig is still able to provide me with his personal attention; I greatly value that aspect.

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Review from Verified Client

Vale of Glamorgan | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Craig helped you since your last review?

Craig has continued to provide an effective and valuable level of professional financial advice and guidance to our family, with particular regard to our family trusts and related inheritance matters. His proactive support has assisted us with the financial management of our late mothers estate.

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Review from Verified Client

Monmouthshire | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Craig helped you since your last review?

Being available

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Review from Verified Client

Hampshire | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Craig helped you since your last review?

Craig regularly contacts us concerning different aspects of our investments, just to keep the personal touch ongoing. My husband and I always felt we had a loyal and highly principled friend who had our interests at heart. We first joined Craig about 15 years or so ago, and even though I lost my husband three years ago, Craig and his very capable team are still watching over me and my daughter. Through all the recent worries regarding the economy and fuel and heating price rises, mortgages going through the roof etc. etc., we feel truly blessed that the loyal and highly principled friend who came into our lives all those years ago, is still at our side, and together with the experts he has surrounded himself with, are still working on our behalf. If ever there was a true comfort blanket Penguin and Craig are it! Thank you all, especially you Craig for your valued friendship and ever watchful eye over our finances. Bless you.

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Review from Verified Client

Vale of Glamorgan | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Helped us with our POA set up.

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Review from Verified Client

Somerset | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

As a family we have regular annual reviews with Craig as things do change - Craig helps us to consider options as our financial and personal circumstances change, ie death in the family, inheritance considerations for our children, health cover as we set up a new company, retirement etc etc

Review from Verified Client

Caerphilly | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

Craigs ongoing advice and support has been vital during the last couple of years as i recently reached state pension age. I am set up to efficiently maximise my pensions, savings and investments enabling me to enjoy a stress free retirement.

Review from Verified Client

Bristol | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

Craig and his team have continued to look after me really well. Always quick to respond to questions and thorough with their advice. I get the sense that they really value their customers and always make sure we are happy with the response/advice given. Clearly the past few years have been traumatic for newly retired folks like me with the volatility and uncertainty around investments and pensions, but I have always received calm, reassuring responses whenever I contact Craig and his team. I have been with Penguin for 15 years or more and have never looked elsewhere for advice.

Review from Verified Client

Dorset | April 2024

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

### How has Craig helped you since your last review?

Craig has continued to stay in touch, not only in person but with the help of his extremely well trained staff. Whilst I am sure we could have made more money if we had taken risks, Craig's

advice has always been "play a straight bat and I'll look after you". Advice we have always followed and really don't regret. It's always a pleasure to meet up and it's time we went out for another meal. I believe it's our turn to pay!!

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Review from Verified Client

Swansea | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

By keeping us up to date with our portfolios, and is always responsive to our enquiries.

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Review from Verified Client

Vale of Glamorgan | March 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Craig has continually provided advice on my pension planning and investments.

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Review from Verified Client

Cardiff | January 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Continued support, newsletter updates.

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Review from Verified Client

Bridgend | January 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

Since our previous meeting, the world has changed, none more so than our financial plans. We met up with Craig in July 2023 to discuss more specific thoughts regarding pensions, savings & retirement. We had a very fruitful meeting and put a few plans in place that should hopefully secure a worry free future financially.

Review from Verified Client

Cardiff | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Went to a seminar Liked what I heard from Craig. And the rest is history. Just 100% honest. I was very lucky to go to that seminar.

### How has Craig helped you?

15 years +

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

Yes a d better.

### What could they have done better?

The co.psnry work to the highest standards l everything g they do. Just a brilliant company.

Review from Verified Client

Bridgend | August 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Already knew Mr. Palfrey.

**How has Craig helped you?**

As ever Mr. Palfrey was informed of my concerns and addressed this excellently.

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

Of course

**What could they have done better?**

Nothing

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Review from Verified Client

Cardiff | May 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needing to put money aside for retirement

**How has Craig helped you?**

Craig has continually been there to give advice and get the best possible outcome for my investment

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

Yes I have just retired and have a decent pension pot

**What could they have done better?**

Nothing I can think of

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Review from Verified Client

Hampshire | April 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Craig helped you since your last review?

His well informed team have been able to assist my daughter with her will which gives her great peace of mind, and as there is now only the two of us, it has given me great peace of mind too. Every month I am kept informed of my investments and the newest additions to his team of experts, so if there are any other aspects of my finances that need looking into they will be in Craigs team. In this economic climate of financial uncertainty I can honestly say I am so lucky I dont have to worry.

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Review from Verified Client

Swansea | April 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Craig helped you since your last review?

By providing a personal advice and updates on our investment portfolios during these uncertain market flucuations,allaying anxieties.

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Review from Verified Client

Cardiff | January 2023

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

My parents downsized and were having a lot of lifestyle changes due to my Dad's ongoing health problems.

## How has Craig helped you?

He inititaly helped my parents to make informed decisions on how to manage their finances and to plan how to leave their legacy. I subsequently used Craig when we moved home and released a large amount of capital.

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

Mostly, I've certainly been able to make informed decisions & managed my finances so that I have peace of mind. Unfortunately the markets are less predictable.

## What could they have done better?

Maybe

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Review from Verified Client

Cardiff | May 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To maximise my pension money for my retirement

## How has Craig helped you?

Craig has provided excellent advice and continuously monitors and adjusts my funds to ensure maximum return and always keeps me fully informed on what is happening

## 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

Hampshire | April 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Craig helped you since your last review?

We have been in touch on numerous occasions, regarding one matter or another and I have always found every member of staff ready to help with advice and that advice has always been the right way forward for me. Since the death of my husband I have needed guidance on my future investments and health protection, and I am more than satisfied that I will be well looked after, with any difficulties all ironed out for my daughter when anything should happen to me. There is always a friendly and cheerful expert on the end of the phone who is more than willing to put my mind at rest.

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Review from Verified Client

Vale of Glamorgan | April 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

Craig keeps in constant contact with us as a couple and with our children as well. We recently advised a good friend of ours to speak to Craig and she agreed that investing through Penguin was a wise step to make. In these uncertain times, he has been there to advise us and reassure us financially. Anyone needing financial advice would not go wrong speaking to Craig and trusting his advice.

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Review from Verified Client

Swansea | April 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

By keeping me updated regarding our portfolios during this unsettled times.

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Review from Verified Client

Cardiff | September 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

We could not wish for a better Financial adviser, his support and advice over the years we have been with his company has been outstanding and knowing he is looking after our finances gives us peace of mind.

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Review from Verified Client

Cardiff | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

Craig continues to give excellent advice and keeps me up to date on all issues concerning my pension which during this time of Covid 19 is not as straight forward as it was previously

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Review from Verified Client

Vale of Glamorgan | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

Craig and his team gave me great advice on my mortgage, which has led to me updating my will and putting Power of Attorneys in place both financially and medically. I didnt realise how important this was for myself and my children. I will be recommending Craig and his company to all of my family and friends. I received great service, they are smart, efficient and so friendly as well as being very professional.

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Review from Verified Client

Vale of Glamorgan | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

Craig has continued to provide an excellent service over the past year and has done so with resilience and effectiveness during the many constraints of the COVID pandemic.

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Review from Verified Client

Rhondda Cynon Taff | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

We have had an enormous amount of help and advice from our Dream Team over the last few months, in an area that we had no previous experience of. It meant withdrawing from our investments, to gift a sum of money to our daughter to enable her to buy a property. Every angle was explored and dealt with to satisfy both mortgage lenders and conveyancing solicitors, to prove that no money laundering was being undertaken. We are now waiting for the final dot on the I and T for the long awaited moving date. We could not have ploughed through all this red tape with the help of Craig and his expertise.

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Review from Verified Client

Vale of Glamorgan | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

As always Craig has our welfare and our wealth under constant review. When things need doing he is always there for us giving great financial advice, and that advice is also extended to our children as well. As the market changes Craig is on top of it moving things around to our best advantage.

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Review from Verified Client

Cardiff | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Craig helped you since your last review?

I've trusted Craig for over 10 years with my financial planning needs. This has included estate management for my elderly parent. I would and do highly recommend Penguin for their slick and personalised professional services

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Review from Verified Client

Swansea | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Craig helped you since your last review?

Yes Craig has helped me since our last review on a regular basis regarding our portfolios and has had ongoing zoom meetings with us during this current pandemic which has informative and encouraging,

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Review from Verified Client

Cardiff | September 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Craig helped you since your last review?

He is always there if we need help regarding any financial matters he will also support us with any general inquiries if he can. Myself and husband would highly recommend his company.

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Review from Verified Client

Cardiff | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Craig helped you since your last review?

In the last year Craig has helped me and my wife with advice to set up up Power of Attorneys and we have set up Trust Funds for the house and pension. Craig and the Penguin Team actively manage my pension portfolio using their Asset Investment Strategy which seems to work very well, although we've had losses like everyone else during this crisis I believe the losses have been limited through the use of their strategy.

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Review from Verified Client

Cardiff | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

#### How has Craig helped you since your last review?

Constantly kept up to date on the status of my pension and always asked in advance to agree any changes that are to be made to the investments and the reasons for the changes are explained so I understand why the changes are being made.

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Review from Verified Client

Caerphilly | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

#### How has Craig helped you since your last review?

Regular meetings to keep up to date with our changing circumstances, so easy to deal with and re-assuring that we have chosen the right people to work with.

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Review from Verified Client

Vale of Glamorgan | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

#### How has Craig helped you since your last review?

Craig is constantly keeping us well informed with the market situation and the financial switching

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Review from Verified Client

Herefordshire | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

We met to discuss how pension fund is doing and whether our current levels of draw down are sustainable and in keeping with our long term projections. Craig reassured us about the effect the current crisis is having on our investments.

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Review from Verified Client

Vale of Glamorgan | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

Craig has advised us for over 15 years and has provided consistent and effective financial advice and support in a very professional way for all that time. We have always been impressed by his personal service and his wish to tailor his advice to our personal and family circumstances.

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Review from Verified Client

Wiltshire | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

Since the dreaded Coronavirus has taken serious hold in the UK, Craig & his team have been providing their client base with regular factual, concise and non-emotive updates (via emails & videos) regarding the impact on financial markets around the world and how that relates to our investments. Even though the state of my portfolio truly doesn't concern me in these awful times what will be, will be - Penguin Wealth's calm professionalism is much appreciated. Penguin Wealth provide reassurance that somebody else is keeping a watchful eye on my investments whilst I expend my emotional energy on managing today's challenging environment. Craig even called me this week, whilst out walking the dog, to check on my wellbeing - how's that for dedication!

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Review from Verified Client

Rhondda Cynon Taff | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

With all that's going on in the world at the moment with markets being so volatile, Craig has worked from home and sent us a video whenever anything was going on to advise us of what was happening. We have no doubts whatsoever that whatever the outcome around the world, our investments are in good hands and being handled as if they were their own. We are all expecting losses and dips low troughs and highs, but the eventual outcome will need time to recover, and we all, every single one of us, must have patience, leave our investments in the more than capable hands of Craig and Penguin, DO NOT PANIC, allow the dust to settle, and accept whatever the result is, because, we are all in the same boat. The markets will return to normal, eventually, just have faith and trust in Penguin to the very best they can. We are able to sleep well thanks to Craig and Penguin. The Dream Team.

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Review from Verified Client

Vale of Glamorgan | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

Craig is in constant contact with us to make sure we are investing correctly and living our lives to the full.

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Review from Verified Client

Gloucestershire | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

I am able to monitor my investments made through Penguin as I wish and so I can make my own assessment of performance. Craig is particularly effective in regularly explaining and commenting on movements in the market, as well as describing the consequential portfolio adjustments being made by Penguin. This of late has been invaluable and very reassuring.

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Review from Verified Client

Cardiff | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

He has helped me review my options following redundancy

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Review from Verified Client

Cardiff | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Craig helped you since your last review?

I now have a will in place and life insurance, which is very important as I am a single mum with 2 children. I was worried it would be time consuming, but it wasnt and is definitely worth

taking the time knowing my children will be safe and secure should anything happen to me.

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Review from Verified Client

Swansea | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Yes Craig is keeping me informed on a regular basis regarding our portfolios in this current situation.

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Review from Verified Client

Rhondda Cynon Taff | April 2020

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Continued advice on future planning

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Review from Verified Client

Caerphilly | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Craig has maintained his excellent level of service and has communicated extremely well on a regular basis with me during this period of uncertainty due to the Covid 19 pandemic.

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Review from Verified Client

Somerset | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed someone to take care of my funds.

### How has Craig helped you?

With a wise and experienced team who took appropriate action according to my needs and market trends. Excellent communication.

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

Yes

### What could they have done better?

Nothing without the benefit of hindsight.

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Review from Verified Client

Cardiff | March 2020

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My initial contact with Craig was related to several (Mortgage) Endowment policies I had and I sought advice on what was best to do with them, which led to me "cashing them in" and paying off my mortgage. Subsequently I was looking to retire early and obtained advice from Craig in that regard.

### How has Craig helped you?

Craig obtained valuations from all of my various pension providers. Taking this information into account, together with my "pension pot", Craig produced projections of how my pensions could finance my retirement, which enabled me to make the decision that it was possible for me to retire early. Through Craig, two of my Pensions commenced early, with my income supplemented by income from my pension pot, which was invested/managed by Craig and the Penguin team.

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

I retired early, which was my main aim and so far I have been comfortably well off. There have been some issues with my pensions but these issues were outside the control of Craig.

## What could they have done better?

Nothing really springs to mind.

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Review from Verified Client

Cardiff | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement Planning

## How has Craig helped you?

Craig provided key advice and guidance in working out the retirement plan and providing a forecast of income and expenditure to test the plan.

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

Yes ,I am very happy with the current outcome.

## What could they have done better?

I have no areas of concern.Craigs customer focussed approach has eliminated any areas of concern.

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Review from Verified Client

Bridgend | December 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Ensuring that my wife and I are comfortable going into retirement

## How has Craig helped you?

Craig provided a comprehensive summary and balance sheet forecast well into the future. This gave us the peace of mind that well be ok

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

Craig has made understanding our finances much simpler and we now have a great plan to implement to ensure we retire with smiles on our faces. We love visiting Penguin Wealth as everyone appears so happy and positive and this rubs off on us as clients. Thank you Craig and all at Penguin

### What could they have done better?

Craig was thorough with his understanding of what we are and where we want to be financially. I'm not aware that he could have improved on what he delivered?

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Review from Verified Client

Cardiff | November 2018



.5,947a1.5,1.5,0,0,1,491,1.487i-2.348,9.1a1.447,1.447,0,0,0,2,172,1.593i7.813-5.062a1.362,1.362,0,0,1,1.541,0i7.848.5.062a1.447,1.447,0,0,0,2,172-1.593i-2.348-9.062a1.462,1.462,0,0,1,225.52,19.7612" transform="translate(-199.939 0)" fill="#4BC1CA"/> ★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to speak to a specialist about the Pensions I had in place and to look at Retirement Planning to ensure I had enough income to live a good life.

### How has Craig helped you?

I attended an initial meeting which was referred to as a 'Discovery Meeting' and Penguin spent their time listening to me about my situation whilst asking thought provoking questions to help me really think about my retirement planning i.e. my dreams, goals etc. They then put a Retirement Plan and Cashflow together for me and helped me to see what my future Retirement Life could financially look like.

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

Most definitely - total peace of mind.

### What could they have done better?

I can't think of anything - 5\* Star Client Service.

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Review from Verified Client

Rhondda Cynon Taff | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Planning for retirement

**How has Craig helped you?**

Introduced me to the available options

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

Very much so, on black Friday the value of my pension actually increased

**What could they have done better?**

Nothing within their remit

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Review from Verified Client

Rhondda Cynon Taff | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had recently retired and wanted to know how long my income was going to last

**How has Craig helped you?**

Penguin provided me with peace of mind and showed me that my income from my pension would last until I'm 98.

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

Penguin gave me the reassurance that I needed, I had been wanting to retire for a while and I'm glad that I'm able to with a steady income and still have the same lifestyle. There was no pressure to sign up to any business at their Discovery Meeting but I'm glad I took their recommendations and used Penguin to help.

**What could they have done better?**

Nothing, Penguin were fantastic throughout every step

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Review from Verified Client

Vale of Glamorgan | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Ten years ago I had a jumble of personal investments that were not professionally managed. I had taken some steps towards inheritance planning, but these were incomplete.

### How has Craig helped you?

Penguin converted my hotch potch of investments into a far more structured format. From then on their monitoring of financial performance, rebalancing exercises and defensive actions taken prior to predicted slumps (e.g. October 2018) have been exemplary. On the Wealth Protection side, Penguin have put in place a comprehensive set of trust structures which makes the family's wealth much more secure for the future.

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

Yes. It is very reassuring to know that my financial affairs are being managed so professionally. Penguin takes care to update me regularly on performance issues, and I feel confident that my affairs are under constant review. I also feel confident that the family's wealth is well protected for the future.

### What could they have done better?

Penguin has a very accessible team. Contact is quite frequent and they respond quickly to any issues I may want to raise. I am fortunate to be dealing with a team I feel so comfortable with.

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Review from Verified Client

Dorset | November 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

initially redundancy lump sum and future pensions planning, recommended by a work colleague.

## How has Craig helped you?

Craig helped identify priorities for short and longer term. Craig is very good at drawing out what you have as your personal objectives and the finances to achieve them, he doesn't start with products or services and then bend them to suit, he is careful to understand what you are looking to do with your money and why. Penguin actively monitor the investment of the portfolio and are very proactive in advising of proposed changes which would benefit the value of the portfolio. Penguin have arranged local sessions on subjects such as Inheritance Tax Planning, these are very popular and always provide information you weren't always aware of around future changes to legislation.

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

Yes, the portfolio is allowing us to have the lifestyle we enjoy.

## What could they have done better?

Penguin are readily available by phone and email and are always quick to respond to any queries. They seem to manage the administration very efficiently. We have recommended them to several family members, friends and work colleagues.

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Review from Verified Client

Cardiff | October 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

We had pensions which we needed advice with and wanted to invest money in the best way to maximise our returns in a measured manor with a good level of security.

## How did Craig help you?

We used Penguin, as they were able to give us sound financial advice which they were able to explain in a clear and concise way. Penguin were able to demonstrate a good understanding of how our money and investments would work to give good returns. They were able to give us a good level of understanding of the markets and knowledge going forward.

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

Penguin have given us sound advice and the recommendations given are working for us. Our pensions have been invested in secure funds which should grow well in the future.

## What could they have done better?

Penguin were able give us all that we expected.

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Review from Verified Client

Cardiff | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We sought financial advice on a range of issues related to our personal and professional finances, including income protection, life insurance and pensions.

## How did Craig help you?

We have worked with Penguin for many years and they have steered us in the right direction regarding our financial affairs as our needs (and family) have grown. They really understand what we are hoping to achieve and our aspirations, and are able to explain everything in a way we understand, equipping us to make informed decisions.

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

We are very happy with the results so far and will continue to heed their advice as our circumstances change, it is great that they prompt regular catch ups to ensure everything is on track and see if there is anything that needs to be reviewed or updated. I would highly recommend them to friends and family.

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Review from Verified Client

Caerphilly | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Thinking about retirement in a few years and also making a will.

## How did Craig help you?

Open , honest and simple to understand his explanation to help us make the appropriate

choices and decisions.

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

It's early days yet, but all looks to be on track.

**What could they have done better?**

Haven't got any suggestions. They have made what could be complex discussions simple

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Review from Verified Client

Bristol | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had multiple works pensions that had recently been consolidated and I wanted to make sure they were invested wisely. I also wanted advice around Trusts to protect my assets for my family. I was recommended to Penguin by my IFA (who was going overseas) and I have never had reason to regret the move.

**How did Craig help you?**

Penguin and the team took considerable time to understand my wishes, attitude to risk and all sorts of things I wouldn't have thought of - they were very thorough. This approach along with the regular awards and trips to the Million Dollar Round Table events for world leading advisors made me very confident I was with the right people.

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

Yes. I am retiring shortly - 2 years ahead of my target. All my assets are wrapped up in trusts and I could not be happier with the outcome.

**What could they have done better?**

I had to drive to Cardiff :) Seriously though - a small price to pay for such great advice and service

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Review from Verified Client

Cardiff | October 2018

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement was looming and I realised that I had built up considerable savings through retirement plans and investments - I wanted advice on how best to deal with this situation and plan for a hopefully long and healthy retirement, but still be able to deal with emergencies and unexpected happenings along the way - and long term care issues.

## How did Craig help you?

Craig has been both friendly and professional in all his dealings. I would say that I have an average awareness of the issues at stake but am certainly not on top of issues in relation to tax, investments, trusts. Craig has very patiently explained many of these issues (sometimes more than once!) and offered suggestions and options for ways forward. With the detailed projections based on a range of options and a bringing together of many of my investments into a single platform this has offered reassurance about the future in terms of a strategy.

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

Two years into working with Penguin Wealth are early days in some respects. However, I was very pleased with outcomes after Year 1, which exceeded considerably what I would have achieved if I had kept my own personal financial strategy in place. I am aware that we live in turbulent times and nothing can be assumed going forwards, but with the current investment strategy in place, and professionals on a day to day watch for investment recommendations, I am in a better place than just hoping for the best. It is true that I have not yet followed up myself all the recommendations made by Penguin Wealth in terms of issues such as lasting power of attorney and trusts, but Penguin Wealth will keep gently reminding me of the sense of this.

## What could they have done better?

I have both enjoyed and learnt a lot from my sessions with Craig - the one thing I would suggest is to speak more slowly when explaining a new concept or idea. Sometimes, there is a lot of detail to grasp or major principles to understand or choices to make.

Review from Verified Client

Gloucestershire | November 2017

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

My wife and I had been retired for several years. Our pensions were somewhat basic but we had accumulated a reasonable level of cash which we placed with building societies and banks that offered the best interest rates. This was successful for a while, but with the fall of interest rates to historic lows, our income was suffering badly, and any foray we attempted into the stock market failed miserably. We recognized that we did not have the necessary skills for financial investment, but that we would have to find someone who did.

## How did Craig help you?

Penguin Wealth's approach has been somewhat different to most companies I have dealt with in the financial sector. Their first objective was to be clear on our personal goals: what our needs were and (in many ways, more importantly) what we our aspirations were - and then to produce a plan to deliver this. In addition to being effective, Penguin's advice has achieved two particular benefits for us: firstly, we can see that our investments are spread such that we are confident that risk is being well-handled and is minimal, and secondly Penguin staff have this wonderful perspective that - in retirement - we should be using our investments to enjoy life and are always encouraging us in this direction!.

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

Penguin have been managing our investments for two years now, and despite the relatively turbulent economic environment, the income we have achieved has been consistent and - to be frank - twice what we expected. And in addition to this, I am able to go online and monitor every aspect of these investments, any time I choose.

## What could they have done better?

Penguin Wealth seem to be on top of their game and keep their clients up to date on the markets and the company itself through a regular newsletter. I can't think of anything I would ask them to improve.

Review from Verified Client

Herefordshire | March 2017

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My financial affairs changed several times during the latter stages of my employment and subsequent retirement. I needed advice on how to properly deal with these changes.

### How did Craig help you?

Craig provided friendly, practical and easily understandable advice on the issues I needed to address together with solutions and options.

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

Yes. The outcomes have been very positive and better than I had hoped for.

### What could they have done better?

I cannot think of anything.

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Review from Verified Client

Cardiff | February 2017

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We attended a seminar delivered by Penguin at Bryn Ivor Lodge Care Home in the autumn of 2015 and realised that we knew very little about planning care home fees and various other aspects of financial planning. We were impressed by the professionalism and knowledge-base of the presenter, Craig Palfrey, and arranged a financial review with him. All the staff we have met are professional, courteous, friendly, helpful and knowledgeable. They are excellent at keeping us up to date with our investment performance, moving our funds to mitigate the effects of Brexit, and financial management news in general. Craig is very well qualified in his field and is a Chartered Wealth Manager - a specialist qualification awarded by the Chartered Institute for Securities & Investment (CISI). On a practical level, their offices are nice with car parking and good coffee!"

### How did Craig help you?

He was very helpful with information on Care Fee Planning, also Trusts, Wills, Tenants in Common, Probate (we had recently lost both our mothers) and Investments. He also projected our finances for us to show us that I could afford to retire early which was great news!! He is good at explaining it in simple terms.

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

So far, so good. Early days but I have retired and am loving it! We are travelling a lot, our investments are being well looked after and are increasing in value, we have re-written our Wills and set up a Trust. A lot of information is provided and we can seek updates whenever we want. Am confident that Craig understands our individual circumstances and needs.

**What could they have done better?**

Nothing that I can think of.

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Review from Verified Client

Cardiff | October 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Planning for retirement I was looking for advice on low risk long term investing.

**How did Craig help you?**

Craig has helped me a great deal over the years, advising me of the best ways to reduce my mortgage and also recommending options to grow my Personal Pension effectively with minimum costs. Craig has always provided a professional service with regular meetings to make sure I am on track with my financial goals. Craig understands my attitude to risk and has always considered this when giving me advice. I have recommended Craig to several of my colleagues and friends.

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

My company is closing its final salary pension scheme in 18 months and I've been looking at the options available with Craig to try and ensure adequate income when I hope to retire.

**What could they have done better?**

I can't think of anything at the moment.

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Review from Verified Client

Wiltshire | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

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**How did Craig help you?**

Craig is clearly very competent and confident in his field of expertise. His level of communication is outstanding but not pushy; he always makes himself available to us should we wish to meet face-to-face and most importantly we never feel under any pressure to implement the options he recommends. We have absolute trust in Craig.

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

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Review from Verified Client

South Glamorgan | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Financial advise.

**How did Craig help you?**

Craig is a very knowledgeable adviser who has helped with my financial planning advise and gone that little bit further to set me up for a sounder financial future.

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

Good. Yes it's getting there.

**What could they have done better?**

There is little that he could do better as he is doing most of the things that he should be doing.

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Review from Verified Client

Vale of Glamorgan | September 2015

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To plan future retirement income and inheritance planning.

### How did Craig help you?

Provided excellent advice on the planning and management of our finances as we progressed from full time employment to retirement. Clear advice and support given on planning our expenditure and investment for future years, including sound guidance on inheritance planning and setting up trusts to benefit our grandchildren. Good appreciation of our particular family circumstances, including guidance and setting up trust provisions for future management of the assets of my wife's mother. Also good advice on personal expenditure for future years, including planned expenditure to enjoy our retirement, whilst still fit to do so.

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

We are three years into retirement and our income and investments have fully met our expectations.

### What could they have done better?

Some times the advice could have been a little more in tune with clients limited appreciation and capability to understand the complexity of financial planning and management!

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Review from Verified Client

Vale of Glamorgan | September 2015

★★★★★ 5 out of 5

Advice: ★ /> ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To plan future retirement income and inheritance. Make provision for grandchildren.

### How did Craig help you?

Provided excellent advice on the planning and management of our finances as we progressed from full time employment to retirement. Clear advice and support given on planning our expenditure and investment for future years, including sound guidance on inheritance planning and setting up trusts to benefit our grandchildren. Good appreciation of our particular family circumstances, including guidance and setting up trust provisions for future management of the assets of my wife's mother. Also good advice on personal expenditure for future years, including planned expenditure to enjoy our retirement, whilst still fit to do so.

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

We are now three years into retirement and our expectations on income, expenditure and investments have been fully achieved.

**What could they have done better?**

Some times the advice could have been a little more in tune with clients limited appreciation and capability to understand the complexity of financial planning and management!

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Review from Verified Client

Cheshire | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Bereavement.

**How did Craig help you?**

I was able to discuss with him my thoughts on how to best use my assets to benefit my grandchildren.

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

Secure. The outcome has exceeded my expectations.

**What could they have done better?**

I can scarcely believe that my last review was 2013. Since that time I have received first class service from Craig and his team. My portfolio is regularly scrutinized in the light of Market Forces and I have been fully informed and asked to give approval of proposed changes which would be in my best interest. The Education Trust set up for my grandchildren has produced excellent results. I always get a prompt and helpful reply to any questions I have. I think the

most positive attribute shown by the Penguin Team is the ability to be both professional and caring which makes for a confident and trusting relationship. Josie. Cheshire

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Review from Verified Client

Cardiff | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Endowment policies not performing well.

### How did Craig help you?

Advisor listens to all our requirements and tailors all our investments/pensions to our needs at each given point in time. Our situation is monitored on a regular basis for any changes that may be required and the advisor continually updates us via email and a monthly newsletter of all relevant changes in legislation, predications on how markets are performing etc. We have total faith in what the advisor does is the best possible for our needs.

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

Investments have been cashed in but didn't meet the hoped for requirements they would have needed to be left for a longer period of time to cover the capital of the mortgage.

### What could they have done better?

Don't really think things could have been better mainly due to the crash in stock markets, etc.

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Review from Verified Client

South Glamorgan | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Originally it was for Mortgage advice.

### How did Craig help you?

Mr Palfrey has overseen our finances for many years, we have recieved an excellent service throughout this time. We would highly recommend Mr Palfrey and his team to anyone who is looking for a reliable, proffessional and confidential company to oversee their finances.

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

We both have taken early retirement so we have been helped with investing our money and lately with the new pension reforms.

**What could they have done better?**

There is nothing he could do better as we are already recieving a quality service.

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Review from Verified Client

Middlesex | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Inheriting my parents estate we wanted to make sure that the capital was being looked after, and possibly incresing.

**How did Craig help you?**

Craig Palfrey listens to us and understands our situation and financial needs. The service is always polite and appropriate for us. We never feel rushed into making decisions and he is always available to guide us in our deliberations. From the very start, his advice saved us a lot of money by switching investments to those with risk factors more suited to our circumstances.

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

We certainly have. Craig makes sure we are kept up to date with the markets and advises us of the best action to take at all times. We are completely happy to leave everything in his hands, as he is the most capable person we know to look after our assets.

**What could they have done better?**

We have found no fault or shortcoming in the service provided.

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Review from Verified Client

Cardiff | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

For our retirement.

### How did Craig help you?

I had a previous adviser who was leaving the country to work abroad, he recommended Craig as a replacement, and as he had helped me to plan my retirement I took his advice. Our first appointment was very in depth and did a full review of my finance, he took everything into consideration, I am really happy with the service that he provides and the fact that he is always available by phone or e-mail to give advice.

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

Yes we are living the dream and Craig helped us achieve it.

### What could they have done better?

I have nothing that I think he could do better.

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Review from Verified Client

Dorset | September 2015

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

My husband and I are both widowed and thus re-married and wanted advice about our new, and joint requirements.

### How did Craig help you?

Craig keeps in touch regularly by e-mail and "Penguin" always reply promptly to e-mail or other enquiries. Craig regularly reviews our portfolio and advises us of visits to this area as we do not live in Cardiff, to make appointments should we require one. Craig is good at understanding my need, in particular, for low risk investment and although he offers a variety of options does not make me feel pressured. "Penguin" also issue a monthly news letter which

keeps us abreast of current investment and pension issues.

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

I am updating my review to confirm that I continue to value Craig's frequent updates and prompt replies to our enquiries and concerns. I am happy with outcomes and believe investments made via Craig are faring at least as well as I might expect, especially as I am a low risk investor.

**What could they have done better?**

We are and remain entirely satisfied with the help and advice we have received

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Review from Verified Client

South Glamorgan | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My finances were not getting the attention they should have from me. Craig got my various financial matters in order and made good investments with my capital which have come to fruition.

**How did Craig help you?**

Craig considers your overall position when providing advice, providing advice in accordance with your current personal and financial position while anticipating your needs for the future. This overall understanding of your position and the clarity of explanation on the advice given, allowed me move with confidence on course of actions put forward. In my case, the rationalisation of my finances and sound advice given, meant I was able to move with confidence into early retirement. Craig was recommended to me by close friends of mine a number of years ago, and I have since advised other friends of his excellent financial advice and service.

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

Yes. Good profits are being accrued and I feel my capital is in safe hands.

**What could they have done better?**

None that I can think of

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Review from Verified Client

Vale of Glamorgan | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To ensure that personal pension savings were wisely invested.

**How did Craig help you?**

Craig takes all the time needed to ensure that he understands any change in my circumstances and hence any appropriate changes to my financial management plans. I receive regular and informative reviews of the current status of my portfolios via e mail and also face to face. I find the service I get to be proactive rather than reactive which is the way things should be. I would have no hesitation in recommending Craig to other potential clients and in fact I do when any opportunity arises. Although not a specific advice category above, Craig has significant expertise in the area of Estate Planning.

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

Yes I am very pleased with the way my assets have been managed to date.

**What could they have done better?**

This is a difficult one because I am extremely satisfied with all aspects of the service I get at the moment.

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Review from Verified Client

Cardiff | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

self employed needed help.

**How did Craig help you?**

Craig as you would expect is extremely knowledgable and well informed. With many financial

advisors they have difficulty explaining in plain English what is best for you. Craig not only gives you top rate advice he explains it in a way that is easy to follow and understand. Having given you that advice Craig does not leave it there. He continually reviews your portfolio and recommends and advises changes as and when it is in your best interests to change. Once you are a client of Craig's he genuinely cares about you.

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

still working although not contributing to my fund. My portfolio still seems to increase in value each year.

**What could they have done better?**

Nothing in my view.

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Review from Verified Client

Vale of Glamorgan | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to consolidate and rationalise my financial investments, and wanted to safeguard and protect my estate for the benefit of my wife and children.

**How did Craig help you?**

Craig Palfrey has always clearly explained all the financial options open to me and set out the logic behind his final recommendations. He is very organised in the way he progresses matters and never lets things slip. He has been particularly helpful in protecting my estate for the future benefit of my ultimate beneficiaries and his estate planning activities are exemplary. He is particularly good at explaining complex matters in a way that I (and my wife) can understand. He keeps himself well abreast of all the latest developments and changes in the law affecting financial activities, and regularly updates his own professional expertise which has been recognised on both the national and international stages.

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

My financial assets are now much more organised and easy to control, and my estate has been well protected in terms of minimising tax liabilities and shielding it from potential "predatory" interested parties.

---

Review from Verified Client

Caerphilly | September 2015

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Several pensions split over several providers.

**How did Craig help you?**

Very professional and knowledgeable , took time to understand my personal financial position and to explain the various options.

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

Currently my intention is to retire at 60 years of age.

---

Review from Verified Client

Herefordshire | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

After settling in the area with my family I realised it was time to finally sort out wills and trusts to protect the financial interests of my family. More recently Craig and his team helped my to move and then release a portion of my pension pot to enable us to improve our old house and make it much more energy efficient.

**How did Craig help you?**

Craig takes the time required to get a full understanding of my financial situation and what is/is not important to me and my family. He knows what questions to ask. Craig also explains what are to me complex issues such as tax, wills/trusts and pensions planning in a straightforward and easy to understand way. This is very important to me as it leaves me feeling confident and reassured that the actions put in place are exactly what I want and need to properly protect the financial wellbeing of my family. Craig has a friendly and approachable manner.

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

The family assets are now properly protected for our children by wills/trusts etc and the money released for our home improvements has made a dramatic improvement to our energy costs.

## What could they have done better?

Nothing to suggest.

---

Review from Verified Client

West Glamorgan | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement.

## How did Craig help you?

Craig has been our financial advisor now for nearly 8 years and he has always given us sound advice, excellent service and value for money, and my wife and I have always been welcomed to ask any questions about our finances.

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

Yes we both have seen the an outcome that we were hoping for.

---

Review from Verified Client

Cardiff | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Craig has helped me to understand the complexities of financial planning, especially in relation to pensions. The whole pension market and has changed enormously in the last few months, and it is only by virtue of having truly expert advice and guidance during this time that I have been able to make really far reaching plans for my financial future. Craig doesn't simply explain the market (and how it relates to your financial affairs), but he ensures that you're able

to look into the future and make plans for your financial independence that are both realistic and thorough. This quality of advice is applicable to many areas of financial planning, so apart from helping me to organise my various pension pots, I've received very good advice about both my tax affairs and future planning for my family involving Trust funds and investments.

### What could they have done better?

i can't actually think of a way that Craig's service could be improved, as far as I'm concerned he has made a massive difference to my future financial security.

---

Review from Verified Client

Cardiff | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I have been given excellent support in managing inheritance and with dealing with consolidation of assets upon the death of a family member. I really feel like my adviser has given and is giving me the best advice and support for my personal situation and presents the range of options available to me so that I can make fully informed decisions.

---

Review from Verified Client

Bridgend | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I can write a summary of how good I felt working with Craig on my finances, however further down the review input form is a field asking me to decide what is Craig's best quality? Unfortunately I found this the hardest question to complete as he along with the team at Penguin Wealth tick all the boxes in the criteria for qualities. I was recommended by a good friend who suggested Craig could help me and after the first meeting it was clear to see that Craig had done his homework on the forms that I filled out prior to the meeting. Once Craig had completed our first meeting which seemed just like an informal chat, I left feeling like I'd known him for ages. He guided and supported me to understand what it was that I wanted, helped me setup up my goals and expectations by patiently listening and explaining in

laymen's terms. The following meetings Craig helped me realise that my financial position was extremely (in comparison to my beliefs) good and he showed me computer models that demonstrated my retirement options. Wow! I'm not normally easily impressed or fully understand the financial jungle out there but Craig showed me and helped me make my own decisions. Thankyou Craig... you deserve all the credit and awards that are rightfully coming your way!

### What could they have done better?

Sorry but I cannot suggest anything I would want Craig to improve upon, I have seen several 'advisors' over the years and Craig stands head & shoulders above them all.

---

Review from Verified Client

Cardiff | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

He listens really well and gives advice without being pushy. You feel comfortable with him and don't feel pressured into anything.

### What could they have done better?

I can't think of anything.

---

Review from Verified Client

Cardiff | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Craig Palfrey is very patient and works efficiently. He conducted thorough research and knew exactly what I needed and I didn't feel pushed into everything.

Review from Verified Client

Cardiff | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Craig always provides us with both clarity & peace of mind about our Financial Planning. After speaking with him about our concerns, goals, & dreams for our young family now, & for our future retirement, we feel he recognises what is important to us, he understands what we want to achieve, and he is constantly helping us to achieve it all with his on-going advice & guidance. Craig also has a natural ability of explaining things to us in layman's terms.

**What could they have done better?**

Nothing in my opinion

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Review from Verified Client

Rhondda Cynon Taff | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Friendly and professional - empathetic and constructive. I found Craig to be easy to talk to and helpful, supportive in answering my queries patiently and effectively especially when I asked for information to be repeated. This is just the person you need to talk to when discussing personal financial details.

---

Review from Verified Client

Rhondda Cynon Taff | January 2015

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

Builds confidence

**What could they have done better?**

nothing of note withn his control

---

Review from Verified Client

Mid Glamorgan | May 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Craig is VERY responsive. He regularly demonstrates the care he has for us as clients and our well being. He offers timely advice that makes me think about all options not just those I have targetted and so gets me 'outside my box'. I thoroughly recommend Craig. If you have a need in these areas of service, I am very confident he will help and you will benefit.

**What could they have done better?**

Craig has asked me this directly and I have no suggestions for improvement - he does 'what it says on the tin'.

---

Review from Verified Client

Vale of Glamorgan | May 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Craig and his team at Penguin are always there to help if needed, if there is a change in the economy he is on top of it immediately, making any changes that are necessary and keeping us informed. We have complete trust in Craigs skills in handling our investments in a most professional manner, and getting the best return possible for us.

**What could they have done better?**

We see no need for Craig and his team to do anything differently from what they are already doing so well.

Review from Verified Client

Cardiff | February 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I had a previous adviser who was leaving the country to work abroad, he recommended Craig as a replacement, and as he had helped me to plan my retirement I took his advice. Our first appointment was very in depth and did a full review of my finance, he took everything into consideration, I am really happy with the service that he provides and the fact that he is always available by phone or e-mail to give advice.

#### What could they have done better?

I have nothing that I think he could do better.

---

Review from Verified Client

West Glamorgan | February 2014

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Approachable, knowledgable, friendly and always given good advice.

---

Review from Verified Client

Cardiff | February 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Craig was very easy to talk to and gave sound advice after taking into account my situation and future goals. I felt very confident with his recommendations.

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Read more reviews at

<https://www.vouchedfor.co.uk/financial-advisor-ifa/cardiff/01434-craig-palfrey/reviews>

# OLIVER PUGHE

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Background report to support inclusion  
in the **2024 Guide To The UK's Top  
Rated Financial Advisers**



Oliver Pughe

Penguin Wealth Planners Ltd



Top Rated 2024

4.9 / 5  128 reviews

## VouchedFor checks:

- Recent Client Reviews
- Independent Financial Adviser
- Qualifications Uploaded
- Transparent Fees
- Positive First Impressions

## Services offered

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

## Qualifications listed

### Standard Qualifications: 1 Qualification

PFS - Member by Diploma

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

## Client Reviews

### Oliver Pughe

Penguin Wealth Planners Ltd



4.9 out of 5

Review from Verified Client

West Yorkshire | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

#### How has Oliver helped you since your last review?

Oliver continues to provide me with excellent advice and invaluable insights, as my family circumstances and financial priorities evolve with the passage of time.

Review from Verified Client

London | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

#### How has Oliver helped you since your last review?

Oliver has been a great help in our planning for retirement.

Review from Verified Client

London | April 2024

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

Helped us to plan for retirement

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Review from Verified Client

Somerset | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

Since my last review Oliver has helped us through a longer transition to retirement than expected. His advice means we're now in a very good position financially, owning our property outright and with enough savings working for us to enable us to live comfortably. As before, we always find him well-informed and professional but compassionate, understanding of our particular circumstances and able to guide us to the best financial place possible. We have recommended him on a number of occasions and will continue to do so.

---

Review from Verified Client

London | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

Oliver advised my father and set out some potential options very clearly. He followed up the face-to-face meeting with a timely summary in writing, including helpful links.

---

Review from Verified Client

Essex | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

Oliver is always on point. Whenever I mail him, on many random financial issues, he always responds promptly and, as always, with good advise.

---

Review from Verified Client

Cardiff | April 2024

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Oliver helped you since your last review?

More of the same I guess. Only glitch has been poor advice on which part of my pot to draw down on in order to reduce the tax burden.

---

Review from Verified Client

London | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Oliver helped you since your last review?

Im all the areas of personal family financial planning

---

Review from Verified Client

West Sussex | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Oliver helped you since your last review?

Oliver has maintained his excellent level of service which continues at the highest level.

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Review from Verified Client

Bedfordshire | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Oliver helped you since your last review?

Provided a first class service.

---

Review from Verified Client

Kent | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Oliver helped you since your last review?

Always available for professional advice on decisions we have to make, he always has answers to questions we may have or will get answers for us in a timely manner.

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Review from Verified Client

Vale of Glamorgan | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Oliver helped you since your last review?

we've been kept informed by regular Penguin newsletters. We've had a review of our financial position and made decisions about end of life arrangements

---

Review from Verified Client

Hampshire | April 2024

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★☆

## How has Oliver helped you since your last review?

Having him be on the end of a phone or responding to emails in a timely manner is wonderful and reassuring

---

Review from Verified Client

Cardiff | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

As, ever Oliver Pughe has been a huge help to me with any advice I need about my finances. He is always approachable and willing to explain things in an clear and understandable way. Since my last review Oliver has helped me move my pension to a SIPP fund which I have used to invest in commercial property. This is working well for me. He is also helping me apply for my state pension

---

Review from Verified Client

Cardiff | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

He makes understanding the changes in government tax in laymans terms also he monitors my pension and advises on how much I can withdraw also has explained about what happens on my death with regard to my wifes income and inheritance

---

Review from Verified Client

Powys | January 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We had very poor advice from a suspect company during the 2008 financial crisis which involved us losing a large amount of money, so we were recommended to contact Penguin as a reputable company to help us plan for retirement with the money we had been able to recover.

## How has Oliver helped you?

Oliver was very patient with us and spent a great deal of time exploring our situation and advising us how to maximise our investment and pension provisions in the few years we had prior to my retirement. His advice has proved to be extremely good over the past few years with our portfolio performing well in spite of our preference for minimal risk based on our previous Financial planning experience.

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

Without a doubt. I have been able to retire as planned and without Olly's good advice it is doubtful if we would have been as well off as we are.

## What could they have done better?

Nothing - Penguin have proved to be an extremely professional company, always looking after our interests. Communication is very well managed and their email updates always welcome. Their customer facing team are always friendly, polite and genuinely interested in their clients.

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Review from Verified Client

Cardiff | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking for Financial Advice.

## How has Oliver helped you?

Helped with investing my pension and with a pension transfer from a divorce.

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

Yes

## What could they have done better?

Nothing, excellent service

---

Review from Verified Client

Kent | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were looking for advice on private pensions.

**How has Oliver helped you?**

We have known Oliver over many years and he has always given sound advice regarding my pension acting professionally and confidently, always putting our needs and requirements first.

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

The outcome is still ongoing and considering recent events worldwide I have been able to achieve a goal of going into semi retirement.

**What could they have done better?**

Can't think of anything that could have been done better.

---

Review from Verified Client

Rhondda Cynon Taff | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I am self-employed and needed to start a private pension. I also had money I wanted to invest.

**How has Oliver helped you?**

I spoke with Oliver and a few other financial advisors, and I found Oliver the most clear and affable. Oliver always has time to answer any queries that I have or to put into action the instructions we agree on. I trust Oliver with my money and his advice. I enjoy our meetings/get

togethers whether online or over coffee. He is friendly and knowledgable and I appreciate those qualities.

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

Yes. And we've got plans for next year that will really benefit me financially, thanks to Oliver's advice.

### What could they have done better?

Nothing. I'm entirely happy and I know our plans for my pension and investments.

---

Review from Verified Client

Kent | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Initially, I was looking for an advisor as i didn't fully understand how pensions worked.I understood about putting money into a pension, but didn't understand how best to plan for the future. Are they in the right place, am i saving enough. I also had several pensions from different companies and needed to decide how best to handle these for the long term.

### How has Oliver helped you?

The best way I think Ollie has helped me is that he explains the process in a much simpler way that i can understand how things work and enables me to be able to make decisions that are best for me. This has been mainly linked to my pension planning, about what to do with the various plans I have and making sure these fit in with my future retirement goals.

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

At this moment in time i'm more than happy about what was originally planned and where my financial position is. I've not retired at this time, but know that i can at any point from now on, knowing that i will be comfortable for the rest of my life. This removes any worry from what might happen in the future which means i can continue working or not as i choose to do.

### What could they have done better?

To be honest, i'm not sure there is much more that Ollie could have done. Ultimately he can only advise and whatever i do it is my decision. I would say that is one of his strengths in that he advises and gives you enough details so that you feel you can make a decision based on

that advice and feel comfortable about that. He has always made himself available if i've needed to contact him and i've always felt at ease knowing he was available if needed.

---

Review from Verified Client

Herefordshire | December 2023

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

To advise me with my financial planning over the last 10 to 15 years or more

**How has Oliver helped you?**

Olly has given simple sound advice to me over the years which enabled me to retire at 60,

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

Completely, my pension has been managed very well over 10 plus years and I have seen it grow sufficiently.

**What could they have done better?**

I have been perfectly satisfied with all management and advice

---

Review from Verified Client

Herefordshire | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed advice regarding my occupational pension scheme.

**How has Oliver helped you?**

Oliver explained everything very clearly, enabling me to make a decision as to the best course of action to take regarding my pension.

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

Yes, everything has been completed to my satisfaction. It is great to receive regular updates

from Oliver.

## What could they have done better?

Nothing.

---

Review from Verified Client

London | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have been a customer of Penguin for a number of years now and I originally contacted Oliver Pughe as he was personally recommended for financial planning advice.

## How has Oliver helped you?

Oliver has helped my partner and I to understand our pensions options, investment planning and generally navigating the changes in our lives affecting our pensions and investments. Oliver does all of this in plain English. Oliver always talks to us as old friends and our questions, queries and worries are covered in our meetings, which leaves us feeling back in control of our finances and on track for our long term goals. Oliver's advice is always welcomed and followed. We do miss the face to face contact, especially the lovely illustrations Oliver made for us.

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

Yes, absolutely. Without Oliver's advice we would not be in the secure position we are. We definitely feel more in control with Oliver's sound advice.

## What could they have done better?

Nothing so far. Very happy with the service.

---

Review from Verified Client

Cardiff | August 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Coming up to retirement age and realised we didnt understand our pensions or our options!

**How has Oliver helped you?**

Helped us to understand and consolidate our pensions, gave advice and options for retiring.

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

Yes!

**What could they have done better?**

Nothing! All good.

---

Review from Verified Client

Rhondda Cynon Taff | May 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Over many years Oliver has provided us with sound advice and support.

---

Review from Verified Client

Vale of Glamorgan | April 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

By ensuring that we continue to take the best financial decisions we can

---

Review from Verified Client

Cardiff | April 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

He has an approachable attitude and explains the financial subject in an understandable way. Gave good advice on current pension rules and what options available with drawdown on pension to increase monthly income while maintaining assets

---

Review from Verified Client

Cardiff | March 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We felt our previous IFA had got a little stale was just going through the motions. We interviewed a handful of new IFA's before deciding to sign up with Olly and Penguin.

## How has Oliver helped you?

Olly has helped us so much more than just looking after our stocks/shares, pensions, estate planning etc., he obviously took the time to find out our financial goals, time scales and priorities. However, once he'd got a handle on our finances he when to time and trouble to find out about our life/family goals etc. and used his financial knowledge to meet/achieve our wide life plan. I cannot recommend Olly highly enough, he listen to us and help us meet our plans and not his.

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

Simply put - yes

## What could they have done better?

Olly always remembers my wife's birthday, sending her a card and flowers, but he never see's to remember mine! In all seriousness, Olly has got it just about right for us.

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Review from Verified Client

Cardiff | January 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Collating old pension pots

**How has Oliver helped you?**

Very plain advice

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

in progress!

**What could they have done better?**

More free chocolate!

---

Review from Verified Client

Hampshire | October 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Regular consultations to ensure things are on track or otherwise

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Review from Verified Client

Rhondda Cynon Taff | May 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To establish the best use and outcome of a works pension.

**How has Oliver helped you?**

Over many years Oliver has provided us with sound advice and support.

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

Yes.

**What could they have done better?**

I cannot think of anything at present.

---

Review from Verified Client

Herefordshire | April 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To handle a company pension that wasnt performing as I would have liked

**How has Oliver helped you?**

Very approachable and simplifies things. Recommended investment too.

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

So far yes

**What could they have done better?**

I don't know, I'm happy enough with the service

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Review from Verified Client

Vale of Glamorgan | April 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We have been kept up to date on the status of our investments and the general financial situation via on-line contacts and presentations. Face to face meetings have not been required until recently.

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Review from Verified Client

London | April 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Consistent helpful advice.

---

Review from Verified Client

Cardiff | April 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

He has continued to give good financial advise in easy to understand words without using financial jargon.

---

Review from Verified Client

Essex | April 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Olly always gives 100%. He is quick to respond and his advice is always good and to the point.

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Review from Verified Client

Cardiff | March 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★ 296 32.099" fill="none" xmlns="http://www.w3.org/2000/svg"> ★★

## How has Oliver helped you since your last review?

Olly is great. No jargon, explains things in simple terms and most gratifying of all I trust his advice.

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Review from Verified Client

Hampshire | October 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To consolidate numerous pension schemes

## How has Oliver helped you?

He gave me great advise and assisted me in consolidating multiple schemes

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

Yes

## What could they have done better?

No

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Review from Verified Client

Vale of Glamorgan | October 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were a new Limited company and wanted some advice for our retirement.

## How has Oliver helped you?

Ollie has always been on top of all the relevant areas we have required. He is always available and responds quickly to any needs we have. His advice has been on point!

## 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

Rhondda Cynon Taff | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

He has provided help and guidance regarding my pension and investments. He has supported me and my family when we have had questions and needed advice about our changing situation. He is approachable, efficient and professional and I have every confidence in him.

---

Review from Verified Client

Vale of Glamorgan | April 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

## How has Oliver helped you since your last review?

As previously described, we have a low risk strategy which does not usually require regular changes. With Covid affecting all our lives over the last 12-15 months, we have been kept informed on any actions that have been necessary on our behalf. This has been conducted responsibly and in a re-assuring manner. We have been offered opportunities for reviews, but we decided this was not necessary at present.

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Review from Verified Client

London | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

Oliver has been constantly helpful and informative - he's also consistent with his contact which is appreciated when it comes to pension advice. He's also very likeable and always a joy to talk to.

---

Review from Verified Client

Herefordshire | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Oliver helped you since your last review?

Olly has advised me in a very calm, friendly but professional manner, he has helped me make decisions on investments both into my existing pension and in setting up a further investment, reassuring me under these unusual times due to Covid 19. Thanks Olly, look forward to further conversations.

---

Review from Verified Client

Essex | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Oliver helped you since your last review?

Olly has now also been helping my children, advising them on the best ways to look after and invest their money, even though they are a long way from pension age. As usual, he has always made time to answer all of mine and my families questions. I would not hesitate to recommend him and the services he offers.

---

Review from Verified Client

Cardiff | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

He has helped to advise and set up a trust ,LPA, life insurance and changed our Wills for myself and Wife due to changes in our situation and continues to advise on the most tax efficient way of managing my pension. He has an easy approachable manner and explains financial matters in an simple way cutting through small print

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Review from Verified Client

Newport | March 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

My partner and I have recently spoken with Olly to discuss investing equity from a sale of my partner's property. Our personal circumstances have also changed in that we are expecting our first child, so the rounded advice Olly provides, as always, is greatly appreciated. Thank you Olly.

---

Review from Verified Client

Cardiff | March 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

The thing I like best about Olly and Penguin in general is the fact that they listen to you and put forward solutions/suggestions that best address your situation and not what's best for him/penguin.

---

Review from Verified Client

London | May 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

I would echo the comment above and in addition Oliver takes his time to explain in easy to understand terms the ins and outs of pension planning.

---

Review from Verified Client

Surrey | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

What I said in the last review still holds very true. Oliver has kept in regular touch and we know we can get in touch whenever we need to. Since then, we have been able to shrink our mortgage by a considerable amount.

---

Review from Verified Client

Rhondda Cynon Taff | April 2020

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★☆☆☆

## How has Oliver helped you since your last review?

My last appraisalment of Oliver still applies. He has been available to provide information and guidance on all things financial and covering subjects such as setting up Power of Attorney and Trust Funds. These activities were explained to me in detail and I was kept informed of progress as they were rolled out. All of which have served to confirm and inrease my confidence in Oliver's knowledge and abilities.

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Review from Verified Client

Cardiff | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

Oliver has provided a friendly but very professional service when providing pension advice which I have received during an annual review of my pension plans. He has also been very helpful when responding to any pension related queries I have sent to him via email at other times during the year. I would highly recommend Oliver as a Pensions Advisor.

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Review from Verified Client

Vale of Glamorgan | April 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

## How has Oliver helped you since your last review?

He has kept us well informed on the status of our investments and has sought approval for any changes he recommends. Ours is a low risk strategy and hence not particularly dynamic, so there has not been a need for continuous activity.

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Review from Verified Client

London | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

Ollie has helped me immensely over the last 2 years getting me ready to retire early. Ollie explained the whole process for me in easy to understand emails, phone calls and visits. I have just retired in April 2020 and I wouldn't have felt so confident about this if it had not been for Ollie. I know that I will be comfortable and be able to continue the lifestyle that I am used to thanks to Ollie. I can't thank Ollie enough.

Review from Verified Client

London | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Oliver helped you since your last review?

Regular contact, lots of information, always responding to quickly.

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Review from Verified Client

Cardiff | April 2020

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Oliver helped you since your last review?

As well as portfolio management, Olly has set up a monthly income facility and offered advice on financial issues external to the portfolio itself.

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Review from Verified Client

Herefordshire | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

### How has Oliver helped you since your last review?

Oliver has continued to give me valuable advice and always has time to talk things through in a friendly and professional manner. One feels a very personal approach is always there from Olly.Thanks to him and Penguinwealth

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Review from Verified Client

Cardiff | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

Continue to actively manage my pension pot, advise on minimise taxable income, advised my wife on setting up a pension plan to maximise savings, easy to communicate with and gives advise in an Easily understandable way

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Review from Verified Client

Cardiff | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

Oliver continues to be a great support whenever I have financial decisions to make. Living on my own, I sometimes need a sensible sounding board to guide me. Oliver has advised me lately on ways that I might be able to help my children financially and on how I could release funds to buy a new car. With the current Corona virus situation I know that I could ring Oliver anytime to discuss my investments but, to be honest, I trust Penguin to be doing the very best for all their clients.

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Review from Verified Client

Berkshire | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

He does keep me informed

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Review from Verified Client

Essex | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

Olly has always been available to discuss any questions I have had in the many and varied pensions I have had over the years. He has helped me to consolidate them into a more manageable state and constantly checks back to make sure that things are going okay and if I wanted to change or discuss my financial planning for my future.

---

Review from Verified Client

Merseyside | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

## How has Oliver helped you since your last review?

I have received regular email contact about my portfolio from Penguin keeping me informed about how it is being managed

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Review from Verified Client

Cardiff | March 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I had a fragmented pension position and needed sensible advice how to best consolidate these and properly plan for future retirement.

## How has Oliver helped you?

Oliver did a thorough review to fully understand our family position and future retirement and savings aspirations. He helped implement a fully tailored plan to best help us achieve those goals.

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

Oliver's advice was excellent and was very much tailored to us and our situation rather than the more generic advice many IFA's employ. We have fully rationalised our position and plans and feel confident and in control of our longer term plans as a result.

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Review from Verified Client

Cardiff | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having complicated incomes and assets.

**How has Oliver helped you?**

Gave clear advice following skilled analysis of the finances of my spouse and me.

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

Yes. We now understand where we stand financially and have our financial affairs looked after by experts.

**What could they have done better?**

Nothing.

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Review from Verified Client

Cardiff | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My wife and I have held stocks and shares for a while which have always been managed by an IFA, however we never felt in control. After a few years we felt a little disgruntled and started interviewing for a new IFA. One of those we interviewed was Oliver (Olly) from Penguin.

Following on from these interviews Olly was one of two we were seriously considering. To be honest at this point Olly was in second place, his competition was big, flash and promised the world. What finally swung it in Olly's favour was the fact that he wasn't big and flash and certainly didn't promise us the earth. He simply listened to what we wanted, not just in regards to our finances, but how we wanted to use our finances to achieve our life goals and he actually helped us achieve our stated aims. However, most importantly Olly and the team at Penguin gave off a feeling of trust, stability and a quiet confidence that they knew what

they were doing.

## How has Oliver helped you?

Olly's knowledge and assistance has been integral, and I really do mean integral, in us achieving our financial and life goals. Unlike most IFA's I've met Olly took the time to gain a really good, in-depth understanding of what we wanted to achieve and helped us at every step. To my mind what separates Olly/Penguin from other IFA's I've come across is the way they work with you. They take a long-term view (of the relationship) and not a short-term fee based/transaction view. This way of working together enables us and them to make decisions to achieve our goals/strategies both now and in the long term. It's a bit like the difference between the House of Commons and the House of Lords - one needs to make policy to get re-elected and the other is secure in their position and can make decisions based on the facts and desired out-come.

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

Not only are we achieving our goals, with Olly's help, we are surpassing them. Olly has not only supported us with financial advise he has helped us far beyond the scope of his IFA role.

## What could they have done better?

I would love to tell Olly where he needs to improve, but really I don't have a bad word to say about him. Maybe, Penguin should expand into the property market so I can do more work with them.

---

Review from Verified Client

Newport | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Oliver has provided advice to my parents and I for over 7 years. Recently, I have needed advice as to how best to invest the equity I received from the sale of my flat.

## How has Oliver helped you?

Oliver provides clear, 'plain English' advice which is exactly what you need. Oliver helps you plan for the future, has your interests at heart and is easy to talk to.

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

Yes absolutely - a clear plan in place with peace of mind. Thanks Olly.

## What could they have done better?

None

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Review from Verified Client

London | February 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed to sort our lives out as now have 2 small kids so feel responsible for ensuring they are looked after and that we are sorted for the future too.

## How has Oliver helped you?

Met and discussed our future plans and priorities. Set up life insurance policies for both me and my husband and looked at our income streams to see what our retirement plans look like financially.

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

Yes absolutely- feel assured we have plans in place

## What could they have done better?

Noting

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Review from Verified Client

Newport | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to retire but wasn't sure if I'd have enough income to last me. I had some pensions and an ISA but no idea how much in total.

## How has Oliver helped you?

Penguin were fantastic in outlining my entire expenditure and life goals, they were able to help me put all of my money into one place meaning I could retire much earlier than I thought I could. I couldn't be happier!

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

Most definitely, I am now retiring after Christmas so I can spend more time with my grandchildren and go on to New Zealand like we've always wanted. Penguin reassured me and provided me with some much needed advice and peace of mind. They didn't over complicate things and there was no pressure.

### What could they have done better?

Nothing, they were great from start to finish and the communication from their team has been fantastic

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Review from Verified Client

Cardiff | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had worked for a major financial institution for twenty five years and built up a significant Defined Benefit Pension but my employer was offering excellent incentives to move my pension to a private fund and I wanted to talk with an IFA to explore the options, the benefits and the pitfalls.

### How has Oliver helped you?

After an initial meeting, Olly put me in touch with a expert in this field [Olly made it clear that he couldn't advise on the transfer to a private pension fund] who advised on the pluses and minus of this transaction and ultimately managed the transfer of the funds whilst Olly put together projections based upon an expected value of my pension pot post transfer. Olly also spent time outlining the way his firm managed risk and explained how I would play an integral part in the management of my funds and the expected returns.

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

Absolutely - the transfer of funds from my long term employee to a private fund was handled very professionally and I was kept informed all of the way through that process. From this point onwards, Olly has always been prepared to answer questions [either via a F2F meeting

or email] and he has provided sound advice as the value of my investments grow. We've also talked about planning for my family's future [Trusts], the mechanism for removing funds when the time comes, the impact this will have upon the fund and the tax implications.

### What could they have done better?

Nothing. Even the free pens are great!

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Review from Verified Client

Merseyside | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

A change in personal circumstances meant I had to rearrange my pension fund .

### How did Oliver help you?

By helping me to open the correct pension account to allow transfers of funds to occur then arrange managing that pension fund on a suitable platform.

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

Yes.

### What could they have done better?

No - the help and advice I received was exactly what I needed and done with no pressure .

---

Review from Verified Client

Cardiff | October 2018

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement and subsequent management of pension pots and income generation.

### How did Oliver help you?

Explained how best to handle out financial needs without over-complicating the issues.

Provided reassurance in terms of future financial stability which, frankly, having never been interested in pensions, I needed.

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

Too early to comment as I only retired at the end of May 2018. However, the service provided by Penguin Wealth so far has been impeccable and I firmly believe that their expectations based on past performance will be met.

**What could they have done better?**

Again, too early to judge.

---

Review from Verified Client

Swansea | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Penguin and especially Oily, were recommended by a one of satisfied clients. It's a recommendation I am glad I followed up on.

**How did Oliver help you?**

He helped me with the relevant advice which allowed us to get the best product for us when we remortgaged our home.

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

So far yes, but in these uncertain economic times and with the spectre of Brexit hanging over everything we wait to see what happens in the next few months.

**What could they have done better?**

I led the discussion in the direction I felt was most useful. Olly understood our unique circumstances and was able to adopt the advice he gave to meet our particular needs.

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Review from Verified Client

Cardiff | October 2018

★★★★★ 4.7 out of 5

Value: ★★★★★

Advice: ★★★★★

Service: ★★★★★

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

Had just retired and need advise on my pension pot.

**How did Oliver help you?**

Penguin looked into my circumstances and they came up with an investment plan to maximise my income.

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

Penguin has covered all my needs and they are very approachable and are available for further updates on my needs.

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Review from Verified Client

Bridgend | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had recently been ill and wanted some advise around investments, mortgages and life insurance.

**How did Oliver help you?**

Penguin finance were very welcoming and they provided clear advise. The initial meeting was free and there was no pressure to sign up to anything. We talked through all the options.

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

Yes, penguin finance helped arrange life insurance and a will. We will look to invest with penguin at some point next year.

Review from Verified Client

Cardiff | May 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I sought financial advice due to a recent change my in employment circumstances which prompted a need to review my pension arrangements.

### How did Oliver help you?

When I first met Oliver he quickly made sure he had all the information regarding my specific circumstances via a no-obligation introductory meeting. On my authority this information was then used to provide a very thorough pension status report with both current and possible future scenarios outlined. The findings were also presented during a face-to-face meeting, with Oliver running through the report at length to discuss my options based on different lifestyle choices. It was clear that Oliver completely understood my requirements and met the to my full satisfaction.

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

I now have a complete and clear picture of my current pension situation, what action I need to take to simplify these arrangements and how future levels of contribution will affect projected retirement income.

### What could they have done better?

Nothing could have been done better, Oliver provides an excellent and comprehensive service. He is very friendly and approachable, and I had full confidence that he had fully appreciated my specific situation from the resulting advice I was given. Most importantly there wasn't a hint of a hard sell and all advice given was geared purely to my benefit. I will definitely be recommending and using Oliver again.

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Review from Verified Client

London | April 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Change of provider.

## How did Oliver help you?

in every way,. Very thoughtful communicator and very informative.

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

Yes.

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Review from Verified Client

Rhondda Cynon Taff | April 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was fast approaching retirement and was suffering from information overload with regard to rules, regulations and legal issues along with the various options I had to manage access to funds in my pension pot. I had meetings with several financial advisors and was not really getting the information I needed to feel confident in making decisions that would have a profound effect on my financial future.

## How did Oliver help you?

After providing some initial information I had a one hour meeting with Oliver, free of charge, during which he provided information that was directly relevant to my requirements in a format that was clear and understandable. The meeting was held in a relaxed atmosphere and at no time was there a hard sell element. The advice I needed most was in choosing the best of the various options available to me and Oliver was able to explain the pros and cons in a reasonable and understandable manner. At the end of the meeting Oliver provided me with some additional information for me to read through before making a decision. As an ex-manager and technical consultant I was impressed with Oliver's depth of knowledge and his ability to present complicated material in a clear and comprehensible way.

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

Oliver's recommendations were clear and logical and this was reflected in the associated documentation. This helped a great deal in increasing my confidence in the advice given and decisions made. As a result, I am now more than happy with the arrangements that are now in place for the management of my pension.

## What could they have done better?

I have thought about this and must admit that, since making the decision to formally take

advantage of his services, Oliver has pretty much met all my requirements.

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Review from Verified Client

London | April 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We had an inheritance and needed advice as how best to make use of it for now and for the families future.

**How did Oliver help you?**

He is excellent at explaining the options in a simplified manner. We felt relaxed and confident in our choices and are still very happy with the advice he gave us.

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

Yes we have and Oliver has continued to guide us when our needs have evolved.

**What could they have done better?**

There is nothing I can suggest that he could have or could be doing better.

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Review from Verified Client

Vale of Glamorgan | April 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed help with managing existing investments and savings, as our previous financial advisers ceased to provide a service.

**How did Oliver help you?**

He analysed our current investments and suggested various changes to restructure the portfolio, to ensure it continues to provide a satisfactory return in the current conditions.

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

We had clear recommendations, and are more confident about the future performance of our investments.

### What could they have done better?

Too early in our relationship to make any specific comment on this; so far we have been happy with the service and consultations provided.

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Review from Verified Client

Cardiff | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Overall financial health check.

### How did Oliver help you?

Excellent advice, took time to understand our present financial position and how to plan ahead.

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

Fully explained best investment advice to suit our short/long term plans.

### What could they have done better?

All the advice so far has been spot on

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Review from Verified Client

Cardiff | September 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 get consolidated advise on our assets together with advice on retirement and pension planning.

### How did Oliver help you?

Olly provided a detailed and comprehensive review of our assets and gave constructive advice moving forward. The advice was clearly delivered and any queries were dealt with fully and properly. We have felt well advised throughout and would not hesitate to recommend Olly.

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

Olly and the team at Penguin are providing ongoing advice and management of our portfolio.

**What could they have done better?**

There is nothing further I feel Olly could have done and I am very happy with the service provided

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Review from Verified Client

London | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having just set up my own limited company, I needed advice on how best to set up pension arrangements through my new company in a simple way which, once set up, I could just pay into simply from month to month but also having the flexibility to adapt as the business and my needs change.

**How did Oliver help you?**

Olly presented me with a number of approaches but laid them out in a very simple way, giving clear and definitive advice and explaining the pros and cons in simple terms. He got things set up very quickly and without any fuss.

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

I now have a fully managed pension fund with the flexibility to change as my needs and circumstances evolve.

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Review from Verified Client

Cardiff | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Financial review (Investments & Pensions).

## How did Oliver help you?

Full review.

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

Funds to invest. Yes, outcome as I'd hoped.

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Review from Verified Client

Cardiff | May 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

When we first went to Penguin we were really unsure about what we were getting into. Oliver gave us a new found confidence, sound investment advice and a plan for our future. We are now looking forward to a long term relationship with Penguin and with Oliver in particular. We have had a completely positive experience and would recommend him to anybody.

## What could they have done better?

Nothing needs improving, everything was great from start to finish.

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Review from Verified Client

Bedfordshire | May 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Oliver gave me a laymans breakdown of my pension fund and explained all the different options that I had.I would strongly recomend Oliver to my friends and colleagues at work for sound financial advice.Regards.John German.

## What could they have done better?

Oliver, explained everything very well.

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Review from Verified Client

Surrey | December 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Oliver has known my husband and I for some years now and we fully value his excellent advice and professionalism. Not only does his well scheduled contact with us ensure that we review our finances regularly, but he (as appropriate) provides us with new replacement market products, which may either save money or better suit our changing personal circumstances. I feel that Oliver takes the time to understand us and our financial goals which in turn provides us with confidence that with his guidance we are planning appropriately for a secure financial future. We have built a strong, solid relationship with Oliver and completely rely and trust in his advice.

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Review from Verified Client

Cardiff | December 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Olly has taken the stress out of financial planning. He's personable, good at listening and able to communicate the complexities of financial planning that I previously struggled with. Unlike some advisers I've used, he's developed proposals that give good returns whilst also being straightforward and easy to understand. Having advised me, he's gone on to advise others in my family who've all been happy with his services.

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Review from Verified Client

London | December 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Explains options succinctly and clearly, allowing people without a financial industry background, like me, to understand how to make the most of my money in the context of my personal needs and ambitions.

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Review from Verified Client

London | December 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Oliver, in my opinion not only provides current and consistent sound advise, but in my experience a personalised service tailored to individual requirements. I am personally involved in a busy work environment which many are these days, and with ever changing personal and professional circumstances Oliver has not only catered for my availability, but has always provided excellent option appraisals based on my current and projected circumstances.

#### What could they have done better?

Oliver, in my opinion will always continue to do what he does best, in providing option appraised personalised professional advise.

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Review from Verified Client

London | December 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Oliver comes across very relaxed but can easily explain where my money is and what's it doing for me. In the early days he helped me to combine all the little bits of pensions I'd picked up over several jobs into one account and to place this with some equally dynamic guys that enabled my pension to grow, year on year.If you are looking for financial advise, you couldn't do much better than have a chat with him!

Review from Verified Client

Cardiff | December 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

His advice is never pushy and is tailored your particulaer situation.

**What could they have done better?**

I really can't fault him !

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Review from Verified Client

London | December 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Oliver has helped increase the value of our pensions and investments and he is a pleasure to work with. He explains things clearly and provides us with a consistently high standard of service.

**What could they have done better?**

He could email us to let us know if he becomes aware of any particularly good investment opportunities/rates for general savings in between visits.

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Review from Verified Client

Vale of Glamorgan | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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Olly has a very comfortable way of establishing a sound understanding of your circumstances and the narrative that lies behind the numbers. He enabled us to realise there were a range of options available to us and made us think hard about what we really wanted to achieve with our financial plan as we approach our 60's. What we discovered was that in the process of discussing future options and the time we had to think seriously about them, our ideas

changed and matured with his encouragement and guidance. The process was as important as the outcome and Olly is immensely skilled at helping you successfully address both.

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Review from Verified Client

Berkshire | June 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Olly is excellent at communicating his sound advice and good knowledge in a relaxed and friendly manor whilst still being very professional. I also find Olly honest, if he is not sure of something as it may be slightly out of his area of expertise he will say and not try to fudge around it he but will come back to you promptly with the answer. If I have any questions during the year outside my annual review he is always happy to hear from me, I have no intention of trading him in for a newer model.

#### What could they have done better?

I have not anything particularly relevant as a constructive suggestions. I do find Olly an all round package the only thing I could think of is, maybe supporting a decent rugby team for example Scotland but I shouldn't hold that against him really.

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Review from Verified Client

Kent | May 2014

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★

He explains how things work in a simple manner that has enabled me to plan for my future. This is always done in a relax manner that allows me to take on board the options available and to take his advice but allowing me to have the final decision.He particularly keeps in mind what my goals are and advises me on how I can best achieve this without taking any risks.He also brings a feeling of trust and that he has your best interests at heart, which is something that is not always associated with financial advisors.

Review from Verified Client

Surrey | May 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Oliver takes away most of the stress of dealing with financial planning, is always available at the end of a phone should we need his advice, and is able to tailor that advice on the basis of his clear knowledge of our circumstances. We've used him now for quite a few years, and have always find him to be professional but human, well organised but pleasant, and very well-informed. It's difficult to imagine how he could have advised and helped us better.

Review from Verified Client

West Yorkshire | May 2014

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Understands my financial & family circumstances and priorities and provides sound advice, both for the present and the future.

Review from Verified Client

Kent | May 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

The question below OLIVER'S BEST BEST QUALITY, we find impossible too pick just one answer because we think all of these answers are applicable to Oliver.

**What could they have done better?**

N/A

Review from Verified Client

London | May 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Oliver communicates very well and is very easy to talk to.

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Review from Verified Client

London | April 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Listens and communicates effectively

**What could they have done better?**

Move back to London

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Review from Verified Client

Hertfordshire | April 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Oliver takes the time to explain everything in layman's terms or until you understand it. We have been so happy with the advise and guidance he has given us.

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Read more reviews at

<https://www.vouchedfor.co.uk/financial-advisor-ifa/cowbridge/01505-oliver-pughe/reviews>