

SCOTT GURD

Background report to support
inclusion in the **2019 Guide To The
UK's Top Rated Financial Advisers**



Scott Gurd

Unividual Limited

 Top Rated 2019

5.0 / 5  10 reviews








VouchedFor checks:

 Recent Client Reviews

 Restricted Financial Adviser

 Qualifications Uploaded

Services offered

-  Insurance & Protection
-  Mortgages
-  Pensions
-  Retirement income (annuities, drawdown)
-  Auto Enrolment
-  Investments and Savings
-  Occupational Pension Transfers

+ 1 more service

Qualifications listed

Advanced Qualifications: 2 Qualifications

CII - Advanced Diploma in Financial Planning

CII - Chartered Financial Planner

Standard Qualifications: 2 Qualifications

PFS - Associate

CII - Diploma in Regulated Financial Planning

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

Client Reviews

Scott Gurd

Unividual Limited



5.0 out of 5

Review from Verified Client

Hampshire | September 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking to sell my existing property and jointly purchase a house with my partner - mortgage advice.

How did Scott help you?

He visited my house at a time convenient to me and my partner and provided us with comprehensive information about our options.

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

We are now clear about what to do next.

What could they have done better?

No other comments - Scott was fantastic

Review from Verified Client

Wiltshire | September 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I hadn't heard from my previous financial adviser, from another company, for a few years

and needed to get my finances sorted out before reaching retirement age.

How did Scott help you?

He advised me as to my options and showed comparisons with what I was doing and what I could be doing. He then set me up with what I believe is a lot better package with all my finances.

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

Yes. I'm very pleased with the return I'm getting from the arranged plans.

What could they have done better?

Nothing really. I know that if I have any issues I can call him, or email him at any time and he will get back to me, so if I thought he could have helped better I know I could mention it to him. I haven't needed to though.

Review from Verified Client

Wiltshire | September 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My previous adviser was retiring and I needed someone of equal quality to take over my affairs, I know Scott personally and I had no hesitation in asking him to look after my affairs. In the main I was looking at pension and investment advice.

How did Scott help you?

He reviewed my circumstances, discussed my views on investment, risk etc and we had a general discussion around my existing financial portfolio and my plans for the future. Scott then ensured I looked at all the available options open to me.

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

Yes and more than I had hoped, I have no complaints. Scott is technically very good and you know he genuinely interested in getting his clients the best possible outcome. I am now able to retire 4 years earlier than previously planned.

What could they have done better?

If you are looking for a typical salesperson Scott is not your man, most advisers push harder to get you to follow their advice.

Review from Verified Client

Bristol | September 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Mortgage renewal and wanted to put personal protection in place for work .

How did Scott help you?

Scott helped sort out our mortgage renewal. He also put a personal protection plan in place,found a great plan, and explained all the details on it.

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

Yes , his advice was excellent, helped me understand things I wouldn't have without him .

Review from Verified Client

Hampshire | September 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

needed some expert advice and support.

How did Scott help you?

Scott helped me to look at different mortgage options and helped me with my specific set of circumstances as well - very knowledgeable, honest and reliable a great help.

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

yes.

What could they have done better?

more than happy with scotts work, relationship with me and approach - professional, courteous and friendly

Review from Verified Client

Wiltshire | September 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was a first time buyer and looked for help in obtaining a mortgage.

How did Scott help you?

Scott was extremely helpful. He walked me and my wife through different options and made me aware of the risks of purchasing a new house. Scott also arranged protection to help me reduce these risks. Scott then went on to help me with my work place pension.

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

Scott managed to obtain us a mortgage hassle free, and the application process was very fast! I was very pleased with the outcome of being able to own my first home, and make sure the mortgage liability was protected for my wife if anything happened to me.

What could they have done better?

Honestly, I can't think of anything. Scott held a few meetings with us to help our understanding and kept us informed the whole way through the process.

Review from Verified Client

Somerset | September 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were looking to improve our financial protection and also we were moving house so Scott advised us on both.

How did Scott help you?

With regards to the financial protection, Scott found us the best deal based on our requirements and circumstances. Scott didn't simply recommend the cheapest product, but the one that offered the best protection. When we were looking to move, Scott provided us with some excellent advice which made moving into our dream home possible, whilst also releasing some equity so that we can afford to make some home improvements. Again, Scott

provided us with a breadth of options so that we could make an informed decision.

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

We were very happy with the outcome on both. With regards to the mortgage, we would have simply walked into a standard deal with our existing provider, whereas Scott identified some very pragmatic options that we would have never considered.

What could they have done better?

Scott could not have done anything better - the only thing he could improve is his house drawings!! We recommend Scott to our friends and family whenever we can and we look forward to continue working with Scott in the future.

Review from Verified Client

Berkshire | September 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to make sure my pension was suitable and also I wanted to make the most out of saving money each month.

How did Scott help you?

He was excellent at advising myself and my partner. He went to all lengths to explain how short/medium/long term savings and investments could work for us.

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

Absolutely.

Review from Verified Client

Wiltshire | September 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was seeking advice on how to boost my total savings pot along with looking at putting some

financial protection in place.

How did Scott help you?

Scott was superb! In a very complex industry, Scott was able to understand my needs and provide a recommendation that was fantastic for my situation. I would not have been able to do this without him. Very professional and friendly at the same time! I would recommend Scott to anybody who is looking for advice! 5 stars all round!.

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

Yes! I got above and beyond what I needed!.

Review from Verified Client

Somerset | August 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Remortgage and need for some long term investments.

How did Scott help you?

Scott helped us by being honest, explaining the products in very simple terms and ultimately allowing us to make the best decisions to achieve our financial goal. He has helped us save money where he can and make money in our investments. I would highly recommend him to anyone.

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

Yes, most certainly.

What could they have done better?

I honestly feel that Scott should continue with his current approach which is to be honest and transparent.
