**Testimonial**

**on behalf of Mr Simon Wicks, FPFS, Unividual**

For many years I’d worried about my pension. I had several old employer pensions which didn’t seem to be growing and I found confusing. I knew that I really must do something about it, and yet kept putting it off as I was just too daunted by the whole thing.

I was also reluctant to use an IFA after a brief experience in my thirties of one who just seemed to want to sell me products rather than look after my best interests.

I finally took the bull by the horns and booked an appointment with the Government’s Pension Wise service which gave me some basic information to build on, and from there I contacted a number of approved IFAs authorised by the FCA.

I approached Simon, and he offered a free initial introductory chat to explain his background, about Unividual, and start to get a picture of what I was looking for. He helped me to feel comfortable about having the next conversations, where we both went into much more detail about my finances and attitude to risk – allowing Simon to make a thorough review of my pension options.

Simon was clear to explain the charging structure, and options,

From the start I had confidence in Simon’s ability, and he was able to explain often complex matters in a clear and calm way, including the charging structure model, so that I understood and which helped me to feel at ease.

We mutually agreed my pension options, and Simon consolidated my old pensions into one that he can manage on my behalf – and which in just the first year has grown enough to recoup the advice charges plus some growth.

I have since also talked to Simon about other family financial matters: my son needed advice on his credit rating, my daughter is looking for advice on a first mortgage; and my family needed advice on my parents’ inheritance tax concerns. In the coming months and years I plan to ask Simon for more advice with estate planning, and also will-making – which we’ve been putting off for far too long!

I do kick myself for not doing this years ago, but I am relieved that I have found someone I can trust, and recommend, and that I can turn to Simon in the coming years for sound financial advice.