

## Client & First Impression Reviews

### Andrew Macintyre

Macintyre Wealth Management Ltd



4.9 out of 5

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Review from Verified Client

East Lothian | March 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pensions and savings planning.

**How has Andrew helped you?**

Full advice given on pensions, savings, and inheritance planning for past 12 years, pre and post retirement.

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

Yes, despite the financial volatility due to COVID and other global events.

**What could they have done better?**

Advice and personal service from Andy has been exemplary throughout.

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First impression from a user who is not yet a client

January 2024

★★★★★ 5 out of 5

**Please provide a brief comment about your experience with Andrew**

Prompt same day reply to my enquiry Informative and polite.

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Review from Verified Client

Lanarkshire | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I went through a messy separation. Andy was sympathetic and supportive. Providing financial options after sale of the family home.

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Review from Verified Client

Lanarkshire | December 2023

★★★★★ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Andrew has been of very good help to me in setting direction for my pension and retirement savings as well as for day to day financial considerations. He is always approachable and provides quick and meaningful advice.

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Review from Verified Client

Perthshire | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We have had our yearly review - which was excellent.

Review from Verified Client

Perthshire | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We have had an annual review to ensure things are on track but I have also had advice due to a change in circumstances in the company. Andrew and his team gave great advice, which was reassuring and acted quickly to make changes too.

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Review from Verified Client

Perthshire | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Andrew has had another very helpful & insightful meeting with me a number of months ago, where he reviewed, accessed & gave me targeted planning for my early retiral , moreover after that meeting he then emailed me with an information pack, Andrew is outstanding in his commitment on assisting his clients.

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Review from Verified Client

Midlothian | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Yes indeed, always available giving very good advice..

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Review from Verified Client

Perthshire | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Andy developed a financial plan which has provided me with reassurance about my future retirement. Despite difficult financial markets this year, overall I am very happy with the returns.

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Review from Verified Client

Midlothian | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Still very much as before, excellent trusted advice with top-notch service from Andrew and his team. Realistic, understands me and my family's needs and very proactive when necessary. Can't recommend him highly enough.

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Review from Verified Client

Fife | December 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I started working with Andrew when my business partner and I were looking to set up a pension scheme.

#### How has Andrew helped you?

Andrew gave us great advice and was very supportive in setting us up with a pension that worked for us. He made sure we understood our options and explained every part of the

process clearly so that we could make informed decisions. In reviewing my overall personal finances, Andrew also gave me some great advice about getting the best interest possible for my savings.

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

We're very happy with the pension scheme we're using and the advice that Andrew has given at every stage of our work with him.

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Review from Verified Client

Perthshire | December 2023

 3.7 out of 5

Advice: 

Service: 

Value: 

#### **How has Andrew helped you since your last review?**

Developed and communicated a plan for income during retirement.

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Review from Verified Client

Perthshire | June 2023

 5 out of 5

Advice: 

Service: 

Value: 

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

Appraoching retirement and needed a specialist to locate, consolidate and make sense of my various pension packages.

#### **How has Andrew helped you?**

Andrew outlined his experience in pensions and clarified the scope of his service. He managed to locate my various pensions, put them in a logical sequence of worth and advised the best way forward based on my post-retirement needs.

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

Yes, Andrew tabulated my pension schemes and I can now see the value of each of my schemes.

## What could they have done better?

Nothing

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First impression from a user who is not yet a client

April 2023

★★★★★ 5 out of 5

## Please provide a brief comment about your experience with Andrew

I met with Andy recently, to seek advice re investing some money. He was very approachable and explained my options clearly and suggested the best options for me. At no point did he pressurise me at all into investing money anywhere that would benefit him, financially. I have no hesitation in recommending Andy and will certainly approach him again, should the need arise. There is no charge for the first consultation.

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First impression from a user who is not yet a client

February 2023

★★★★★ 5 out of 5

## Please provide a brief comment about your experience with Andrew

Very knowledgeable about the market. Andy provided sound advice, taking the time to explain options and opportunities. This helped with a very important investment decision.

Recommended!

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Review from Verified Client

Perthshire | December 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had an old employers pension and didnt really know what it was invested in, whether it was doing well or not and what I needed to be paying into my pension for my future retirement.

### **How has Andrew helped you?**

Everything is now in one place, I have visibility of my investments and I understand what its invested in. Andrew helps explain everything in simple terms that I understand and I feel more confident about my future financial self.

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

Yes, in terms of it all being in one place and my understanding of it all. But the financial rewards/ outcome I dont expect to see in the immediate term. Its a long term investment.

### **What could they have done better?**

Nothing at all. Andrew has been very patient and communication has been excellent.

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Review from Verified Client

Advice: 

Perthshire | December 2022

Service: 

 5 out of 5

Value: 

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

After many years of being employed I became self employed in 2020. I needed to organise a private pension for the first time and Andrew's firm gave me advice on that.

### **How has Andrew helped you?**

MWM asked me lots of questions to understand my future goals which was really helpful, it helped me with planning and prompted me to consider my options. Andrew gave me options, explained everything really clearly and helped me understand what I could do pension wise to better secure my future.

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

Absolutely, I am very happy with the outcome.

### **What could they have done better?**

I don't think there was anything. Communication was excellent and the whole process very transparent.

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Review from Verified Client

Lanarkshire | December 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension advice

**How has Andrew helped you?**

Andrew sorted all out all our pension pots and he even found a pension we didnt realise existed!

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

Yes all advice has been spot on and we feel in safe hands!

**What could they have done better?**

Nothing!

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Review from Verified Client

Perthshire | December 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We had multiple pension packages over a number of employers as well as a large cash pot from a employment separation agreement that was not invested an was moving to semi retirement.

**How has Andrew helped you?**

Yes, his initial input was not to consolidate pensions as these were giving a good return for low management fees already, this changed once I had reached an age where the corporate pension funds automatically moved to low risk investment and I was not able to change that. Given I still had an income stream it was recommended to move these to higher return options.

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

Yes, we have.

**What could they have done better?**

N/A

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Review from Verified Client

Perthshire | December 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Tax man

**How has Andrew helped you?**

In various ways

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

Yes

**What could they have done better?**

I think not

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Review from Verified Client

Perthshire | December 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Andrew has had a number of meetings with me now, helping me focus, plan , and prepare for early retiral, all which as really given me a positive & optimistic outlook .

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Review from Verified Client

Midlothian | December 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I've been with Andrew for some time now, his advice has been invaluable through general to specialised areas for my business and for me personally.

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Review from Verified Client

Perthshire | December 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We sold our business and down sized and were looking for a good way to invest for our old age. Andrew was recommended by a friend.

### How has Andrew helped you?

Andrew has helped us invest our money and kept us informed and we are now looking at retirement income - annuity.

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

Maybe not quite as much but with the pandemic, brexit and government upheaval investments haven't done quite as well as hoped.

### What could they have done better?

In the current financial climate - nothing.

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Review from Verified Client

West Lothian | December 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I trust Andys advise unreserved

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Review from Verified Client

Midlothian | December 2022

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Keeps in touch and ensures meetings happen twice yearly. No pressure for additional sales.

Honest advice given professionally and with research to back up statements being made.

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Review from Verified Client

Ayrshire | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I now have a pension which is performing many magintudes better than the stagnant, apparently managed fund held by a previous provider. I appreciate that markets fluctuate but there's no substitute for a well-managed portfolio and to see it now performing at the very least in line with market trends, is a relief.I also appreciate the pro-active management, communication and advice because frankly, if it was left up to me nothing would ever happen.

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Review from Verified Client

Renfrewshire | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I recently moved from permanent employment to running my own business so had a lot of questions that Andrew helped me with ease throughout my transition.

### How has Andrew helped you?

Andrew was available at any time of day to answer my questions - no matter how big or small! He really put my mind at ease and explained complex scenarios in an easy-to-digest way making my decisions significantly easier.

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

Absolutely! Not only am I confident that I have made the correct choices I am happy with my current situation and looking forward to the future.

### What could they have done better?

Absolutely nothing! During our relationship, the country has faced significant challenges and Andrew provided a personal service at all stages catering to my needs - posting out documents, etc. They could not have done more to accommodate me during the challenging years we've recently faced.

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Review from Verified Client

Midlothian | December 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Andy keeps in touch regularly without ever pushing more sales. He is attentive, quick to respond to questions and happy to challenge my thinking/offer an alternative view on finance planning.

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Review from Verified Client

Perthshire | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Very much so - he is always very quick to respond if we email him and has always been able to help.

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Review from Verified Client

Renfrewshire | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Starting my own business and wanting to set aside some money for my youngest daughter.

**How has Andrew helped you?**

He suggested how to set up a pension for myself as well as a savings scheme for my daughter.

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

I have been saving into the pension around two years and have seen adequate growth.

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Review from Verified Client

Perthshire | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wish to try and retire early from my workplace, but due to rule changes, to do so incurs penalties on sums given by my employer, so I wished to enquire what strategies I could use to counter that by forward planning

**How has Andrew helped you?**

He went through careful points explaining what was, and not feasible in my personal circumstances financially that I could in a practical way peruse in the next 5-10 years to make my position stronger, but also spending time too carefully explaining in its fullness ;Risk.

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

Not enough time has elapsed to answer that

## What could they have done better?

I don't believe so , although I've not personally used this type of service before Mr Andrew Macintyre was very clear, helpful and understanding of my personal situation, moreover through the several appointments I've had , not Andrew Macintyre, but all of his staff have been very friendly towards me.

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First impression from a user who is not yet a client

November 2021

★★★★★ 5 out of 5

## Please provide a brief comment about your experience with Andrew

I've been self-employed for a number of years and have never got round to sorting out a pension or business protection. In our current climate, it seemed now was the time to change that. After reading reviews of local practices, I contacted Andrew for some initial advice. Honestly, I was quite blown away by 1. how much I didn't know and 2. how easy the entire process would be to get all my finances organised and have back that lovely thing called 'peace of mind'. Andrew clearly knows the world of finance but can also explain everything in layman's terms, which I for one was extremely grateful for. The entire team were helpful and friendly, I can't fault the service and I'm certain I'll become a long-term client.

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Review from Verified Client

Perthshire | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Andrew has continued to keep me up to date and offer me advice on how to best 'look after' my investments. He is always available to speak with should I have any questions....

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Review from Verified Client

Perthshire | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We're self employed and needed to sort out our pension situation, or lack thereof!

### How has Andrew helped you?

Andrew went through our financial position in great detail and after considering our options returned to us with options and suggestions tailored to our situation. Andrew always makes himself available to answer questions and give honest advice, which is always delivered in a friendly yet professional manner.

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

Everything was set up efficiently and easily and we can see our pension building online which is great. We'll let you know in 20 years' time if the outcome is as we are hoping ;)

### What could they have done better?

Nothing

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First impression from a user who is not yet a client

July 2021

★★★★★ 5 out of 5

### Please provide a brief comment about your experience with Andrew

Having not seen a financial adviser in a good number of years, I was a little wary of approaching anyone. Andrew, from the start was very professional and had an eye for details and was approachable and very easy to talk with, very much a discussion making sure that I was happy at each stage. His advice was very personally tailored to me and allowed me the confidence to go forward. I cannot recommend him enough.

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Review from Verified Client

London | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The poor service of my previous advisor

**How has Andrew helped you?**

Switched my pension provider

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

Yes

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Review from Verified Client

Lanarkshire | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Wanted advice on what to do with my private pension

**How has Andrew helped you?**

Explained options in simple terms. Arranged Chrystallisation and lump sum.

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

Yes

**What could they have done better?**

Couldn't have asked for any simpler process.

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Review from Verified Client

Perthshire | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The one before was dreadful

**How has Andrew helped you?**

Honest and trustworthy unlike a lot of advisors

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

Yes growth

**What could they have done better?**

His singing is appalling

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Review from Verified Client

Perthshire | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Not happy with my previous financial adviser, I felt that I needed to look for someone else. It became clear from the outset that I had made the right decision to meet with Andy and for the first time felt that my long term personal financial aims were in the right hands. Andy is down to earth, approachable and very knowledgeable. He listened to what I had to say and gave clear, concise and easy to understand financial advice. For the first time, I feel confident with my financial position and where it's going in the future.

**How has Andrew helped you?**

Andy looked at my present financial position and prepared various possibilities for me, not just for the present, but for the future as well.

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

Most definitely, although it's early days I have been very happy with the results so far.

**What could they have done better?**

I don't think that there's anything he could have done better. Very impressed.

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Review from Verified Client

Dunbartonshire | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Andrew was recommended to me via a mutual connection. To be honest I have had poor experiences with 2 IFAs previously (from a different company) and was cautious about moving forward with anyone. However after my first meeting with Andrew and his comms style, approach, knowledge and complete focus on results for my situation..it was clear that I hadn't fully had the benefit of a good IFA up to this point.

**How has Andrew helped you?**

Andrew was quickly able to assess my financial situation and prepare a range of options and products for me. As my financial situation changes he will be my go-to for advice and support.

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

Yes. And more! Still reasonably early days but very positive results.

**What could they have done better?**

Nothing! Maybe improve his style of ties! :)

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First impression from a user who is not yet a client

April 2020

★★★★★ 5 out of 5

**Please provide a brief comment about your experience with Andrew**

When Andrew phoned he explained that the minimum Pension Transfer Value that he would deal with is greater than my Pension Transfer Value of £77,787.

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Review from Verified Client

Perthshire | 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 guided in terms of the best way to look after monies/shares I had inherited.

**How has Andrew helped you?**

Andrew listened to my situation carefully and more importantly showed complete understanding whilst I explained that my inheritance meant so much to me in respect of investing it wisely.

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

Early days for me as I have only recently taken advice (in the last couple of months!)

**What could they have done better?**

Cant think of anything... Andrew and his wife have been very available and are very focused on offering a service which is person centered.

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Review from Verified Client

Lanarkshire | February 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

to set up a directors private pension

**How has Andrew helped you?**

he set up the pension and advised me of other savings options

**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

Perthshire | January 2020

 3.7 out of 5

Advice: 

Service: 

Value: 

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

Dissatisfaction with former IFA Company. Seeking improved performance for SIPP.

**How has Andrew helped you?**

Reviewed current investments. Analysed and discussed performance of investments. Breakdown of previous charges. Comparison of services provided and offered. Suggested moving SIPP to alternative provider.

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

Communications have improved. Too soon to reflect on investment performance.

**What could they have done better?**

I was comfortable with all aspects of the transfer process. Communication is timely and lucid,

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Review from Verified Client

Midlothian | January 2020

 4.7 out of 5

Advice: 

Service: 

Value: 

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

Andrew is very diligent and keeps in regular contact on financial affairs

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Review from Verified Client

Perthshire | December 2019

 5 out of 5

Advice: 

Service: 

Value: 

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

We had sold our home and holiday cottage and are currently renting a house connected to a gallery which suits our needs. But we wanted to make our money work for us rather than sitting in the bank and to give us an income to help us continue living where we are now.

**How has Andrew helped you?**

He advised us over several months on the best way to go and also looked into the pensions Dave Hunt had and how these could be best utilised and advised us on ISAs.

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

We now have the money invested - so looking forward to it producing results - appreciating that things can go up as well as down.

**What could they have done better?**

I don't think there is anything he could have done better. He went out of his way to visit us and to be available if we had questions. He was extremely helpful.

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Review from Verified Client

Advice: 

Perthshire | December 2019

Service: 

 5 out of 5

Value: 

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

Dissatisfaction with previous financial adviser

**How has Andrew helped you?**

Assisted our understanding of potential changes, gave knowledgeable advice, executed change quickly and efficiently.

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

Yes.

**What could they have done better?**

Nothing to add.

Review from Verified Client

West Lothian | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

becoming a director and shareholder of a company I required professional financial advice

**How has Andrew helped you?**

Andrew directed me in what he felt would be most beneficial for me

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

yes

**What could they have done better?**

n/a

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Review from Verified Client

Midlothian | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I've worked with Andrew for many years in his previous role and now in his position at St James Place.

**How has Andrew helped you?**

He helped me understand my longer-term financial position and how to balance my pension portfolio, appropriate to my risk profile. He also assisted me in consolidating my pensions all in one place and I now have much clearer and fully up to date access to the value of my pension pot.

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

Yes, the returns on the investments have been encouraging and I'm much more comfortable with the level of control I have over my pension. Service and communication levels are also first class.

## What could they have done better?

Can't think of anything so far

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Review from Verified Client

Renfrewshire | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed someone I could trust with a great deal of expertise on the subject of pensions.

## How has Andrew helped you?

I was impressed by the quality of service and the time scales at which Andy was able to deal with my initial fact-find and then identify the best solution. It took a lot of the stress away.

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

I was delighted with the outcome. Andy dealt my questions and was able to find a solution immediately for me. More importantly he took the stress out of the situation because of the quick turnaround .

## What could they have done better?

I don't think Andy could have done anything differently. His desire to help his clients is first class and I can't fault any of the different stages of the advice process. I would recommend Andy to friends, family or colleagues.

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Review from Verified Client

Perthshire | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was needing a financial advisor to help me with my pension as a direct result from a divorce.

## How has Andrew helped you?

Andrew was absolutely marvellous. Completely took on board what I was needing; did not use jargon and helped me in a difficult situation, extremely smoothly and with very little fuss. Thank you Andrew.

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

Yes - absolutely. Both Andrew and his team have been so helpful. They knew exactly what was going on and able to relay to me the sequence of events that would happen and what to expect. I was kept me informed at all times.

#### **What could they have done better?**

I can't think of anything.

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Review from Verified Client

Ayrshire | November 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Poorly performing pensions across a number of different providers.

#### **How has Andrew helped you?**

I admittedly don't know enough as I should about investment planning and pensions, but I knew enough to know that my existing pensions weren't performing as well as should be expected. These are pensions I've either had with previous employers or private pensions which I have chosen myself in the past. Andrew helped me to identify that their performance was in fact poor and produced a plan which would consolidate my various pensions in a way that I understood and where I could clearly see the benefit of doing so.

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

Financially, not yet since insufficient time has passed to show a historic comparison of before/after. If peace of mind can be a measurable outcome, then yes I have.

#### **What could they have done better?**

Quite honestly, nothing. If my two aims were to address my concerns about poorly-performing pensions and to understand my options and eventual choices, they have both been met.

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Review from Verified Client

Lanarkshire | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pensions advice

**How has Andrew helped you?**

Listened to my issues, reviewed my current arrangements, provided calculations and advice

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

Yes

**What could they have done better?**

Nothing i can think of!

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Review from Verified Client

Perthshire | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking for assistance in analysing my current pension investments, with a view to determining if early retirement was possible at a level of income defined by myself.

**How has Andrew helped you?**

Andrew analysed my current savings and pensions position and confirmed that my goals could be achieved, and that on-going wealth management could assist in the long term sustained retirement income within the normal risks associated with the markets.

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

The plan is in the process of being executed. It is too early to confirm that the outcome has met the projected plan, however with Andrew's advise I have confidence that the goals will be met.

**What could they have done better?**

It is difficult to identify an area for improvement. Meetings have been organised when asked for, and have been productive. All questions have been answered, and the explanations have been straightforward.

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Review from Verified Client

Advice: 

Midlothian | November 2019

Service: 

 5 out of 5

Value: 

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

Previously dealt with Andrew

**How has Andrew helped you?**

Evaluated current finances and advised accordingly

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

Yes

**What could they have done better?**

More contact and individual care

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Review from Verified Client

Advice: 

Midlothian | November 2019

Service: 

 4.7 out of 5

Value: 

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

I was looking to place all my varied investments, pensions etc under better control and in the one place. Alongside that my goal at this stage was good capital growth with real tax efficineces in mind and feel comfortable that I had an IFA that could help advise me when I needed to switch from capital growth to income delivery.

**How has Andrew helped you?**

As per above I've ensured I've been able to benefit from all or most of the tax efficient saving

options out there for ISA's pension contributions etc whilst ensuring my portfolio was still steered towards sound investments offering the prospect of above the norm capital growth.

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

So far I've seen very decent growth on my ISA portfolio and all the other funds and investments are moving nicely. That is helped by past positive stock market growth and setting a slightly above mid-range appetite for risk on my portfolio.

### What could they have done better?

I think sometimes one needs to press a little more on charges {either direct or quiet splits from platform provider charges} and also how tied or not any IFA is to their platform providers products and services? Also how they are incentivised by their selected partner?

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Review from Verified Client

Advice: 

Perthshire | November 2019

Service: 

 5 out of 5

Value: 

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

Consolidation of a number of savings/investments and review of pension planning future needs.

### How has Andrew helped you?

Reviewed existing arrangements and advised that some were performing as markets and advised leaving in place rather than paying change fees. Provided investment advice and service for others that have outperformed my 1st year expectations.

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

Yes, better than we had expected in year 1.

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Review from Verified Client

Advice: 

East Lothian | November 2019

Service: 

 5 out of 5

Value: 

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

Pension

**How has Andrew helped you?**

Pension, ISA, taxation advice

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

Yes

**What could they have done better?**

I have gained trust in Andy which speaks to his diligence, patience and honesty. I wouldn't hesitate to recommend.

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Review from Verified Client

Advice: 

West Lothian | November 2019

Service: 

 5 out of 5

Value: 

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

The previous advisor was to be blunt useless ,

**How has Andrew helped you?**

Sorted investments out . Put on a platform , easy to understand

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

Yes

**What could they have done better?**

Everything has been done that I require

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Review from Verified Client

Advice: 

West Lothian | November 2018

Service: 

 5 out of 5

Value: 

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

To make my money work harder

**How has Andrew helped you?**

Provided very refreshing honest and value added advice.

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

Yes and long may it continue

**What could they have done better?**

Nothing to add currently

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Review from Verified Client

Argyll | September 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension and inheritance issues.

**How did Andrew help you?**

Good pension advice.

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

Yes.

**What could they have done better?**

Nothing. Extremely helpful

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Review from Verified Client

Fife | May 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The need to make my money work for me and to provide a decent income for my retirement.

**How did Andrew help you?**

He explains things in a way that I can understand and I find his services invaluable.

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

Yes very pleased with the results.

**What could they have done better?**

For me personally nothing.

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Review from Verified Client

Fife | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

dissatisfaction & very poor performance from a previous IFA.

**How did Andrew help you?**

Andrew & his colleagues patiently took me through my questions & needs.

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

So far everything has been a big improvement on previous investments.

**What could they have done better?**

Nothing to suggest really. I've found his willingness to do home visits useful. I would say that the ancillary staff are very helpful & efficient.

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Review from Verified Client

Kinross-shire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was considering transferring my pension from a defined benefits scheme to a personal pension.

### **How did Andrew help you?**

Listened to my needs and concerns and gave the appropriate advice. He confirmed that the transfer was suitable for me, set up the new pension plan and recommended investment in funds which aligned with my needs and attitude to risk. He was the third financial adviser that I had approached and brought to my attention things that the other two had failed to mention. And all for a very reasonable fee.

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

Even although I was lucky in that the transfer took place when the market was low and the increase in value of the fund has surpassed my wildest expectations, I am more than satisfied with my decision to transfer and to have Andrew looking after my changing needs.

### **What could they have done better?**

Can't think of anything.

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Review from Verified Client

Kinross-shire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Left money from late husband and needed to invest.

### **How did Andrew help you?**

Andrew recommended various options and proceeded with investing the monies for me.

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

Yes.

### **What could they have done better?**

Andrew has help me increase my portfolio so I am more than happy with the service he has provided

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Review from Verified Client

Stirlingshire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Planning for retirement and pension advice.

**How did Andrew help you?**

My husband and I have been with the firm for a number of years and with Andrew we know we are in safe hands and have seen our investments grow substantially. We know we are on track to retire when we would like to thanks to the excellent advice and care over the years.

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

Absolutely better than expected.

**What could they have done better?**

Everything has been perfect

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Review from Verified Client

Inverness-shire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed someone to look after our savings.

**How did Andrew help you?**

By directing our savings to a safe and low risk policies.

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

Yes.

**What could they have done better?**

Don't know

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Review from Verified Client

Clackmannanshire | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I required professional help in finding the right annuity to suit my needs in my retirement.

**How did Andrew help you?**

By assessing my financial requirements and sort out a suitable package to suit my needs.

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

Yes.

**What could they have done better?**

I am fully satisfied with the package Mr Macintyre put together for me and would have no hesitation in contacting him in the future for professional advice on any of my financial requirements

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Review from Verified Client

Ayrshire | April 2018

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★☆

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

Preparation for retirement several years before we did.

**How did Andrew help you?**

With careful advice and then putting our decisions in place our limited finances in place with relevant agencies.

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

So far, yes.

**What could they have done better?**

Nothing. He was friendly, kind and understanding of our circumstances.

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Review from Verified Client

London | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

A disinvestment.

**How did Andrew help you?**

I was advised on which equity to release.

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

Yes.

**What could they have done better?**

It would be difficult to improve on an already prompt and efficient service!

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Review from Verified Client

West Lothian | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

UK limited business requiring sound financial planning advice.

**How did Andrew help you?**

Reviews of current pensions/ savings, further advice on best types of financial planning.

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

Yes definitely.

**What could they have done better?**

Not much, very pragmatic approach to my personal circumstances

Read more reviews at

<https://www.vouchedfor.co.uk/financial-advisor-ifa/perth/030251-andrew-macintyre/reviews>