Vouchedfor

THE TIMES

JAMES MARLOW

Background report to support inclusion in the **2026 Guide To The UK's Top Rated Financial Advisers**

Vouchedfor

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James Marlow

Priority Wealth Planning

Top Rated 2026

4.9 / 5 71 reviews

VouchedFor checks:

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

Services offered

- Investments and Savings
- Pensions
- Retirement income (annuities, drawdown)
- Pension Transfers - Non Specialist
- Inheritance Planning
- Insurance & Protection
- Auto Enrolment

Qualifications listed

Standard Qualifications: 20 Qualifications

CII Financial Planning Certificate

CII Senior management and supervision (AF6)

CII - FP1 Financial Services and their Regulation

CII - FP2 Protection, Savings and Investment Products

CII - FP3 - Identifying and Satisfying Client Needs

view more at the profile link below

https://www.vouchedfor.co.uk/financial-advisor-ifa/otley/064755-james-marlow

Vouchedfor

Client & First Impression Reviews

James Marlow

Priority Wealth Planning

★★★★★

4.9 out of 5

This adviser has some reviews that were left while they were employed at a different firm to the one they are at now.

Review from Verified Client

West Yorkshire | September 2026

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have recently started as self employed and needed advice on my best options with regards to my current pension with my old employer.

How has James helped you?

James advised and spoke to me in simple terms that i could understand. He made sure i was fully aware of all the options that were available to me, and helped me implement my choices with a personal and professional attitude. His step by step process i found to be incredibly helpful. He made me feel at ease whilst he completed this confusing and daunting task making sure i understood everything as he guided through it.

Have you seen the outcome you were hoping for?

I have fully got the outcome i expected and feel that James managed my expectations perfectly

What could they have done better?

Nothing. I am very pleased with the service i have received from James and would not hesitate to recommend his to my friends and family

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Review from Verified Client

North Yorkshire | September 2026

5 out of 5

Advice:
Service:
Value:

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

I wanted to make sure I was making the right decisions with my savings and investments, while also planning properly for the longer term.

How has James helped you?

James has helped me look at everything as a whole rather than making separate financial decisions. He explains things clearly and has given me a much better understanding of the options available to me.

Have you seen the outcome you were hoping for?

Yes. I feel much more organised and confident that I have a sensible plan in place for the future.

What could they have done better?

Nothing. I have always found James approachable, clear and easy to deal with.

Review from Verified Client

Yorkshire | September 2026

5 out of 5

Advice:
Service:
Value:

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

Company changing plus need to change partnerships with financial partners

How has James helped you?

Successfully helped navigate a previous pension situation. Built a new pension directly.Straight up solid advice and guidance as needed.Helped with my wife's pension changes too.Setup new, efficient system for pension payments.

Have you seen the outcome you were hoping for?

Yep - more so. Finally feel on top of financial matters and where investment monies are going

to.Brilliant.

What could they have done better?

N/A. Maybe a free branded pen!

Review from Verified Client

West Yorkshire | September 2026

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

Wanted a safe pair of hands to advise upon finances.

How has James helped you?

With planning contributions, tax planning, outcome analysis.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Nothing - he is professional, and fast.

First impression from a user who is not yet a client

September 2026

★★★★★ 5 out of 5

Please provide a brief comment about your experience with James

Very pleased to meet James. Answered all my questions and gave me good direction, I'm sure we will continue to work together.

First impression from a user who is not yet a client

September 2026

5 out of 5

Please provide a brief comment about your experience with James

James was extremely helpful with my pension and gave me clear, sensible advice. He was very friendly, approachable and made everything easy to understand. I would definitely recommend his services.

Review from Verified Client

Yorkshire | September 2026

5 out of 5

Advice:

Service:

Value:

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

Sale of my company meant I had to look for an adviser to help me with all areas of my wealth management

How has James helped you?

James sat down with me and clearly explained his recommendations on multiple aspects of my wealth planning, I was very impressed with the experience, detail and knowledge that was shown. It was clear he had thought about all aspects and executed this in a very professional manner which exceeded my expectations.

Have you seen the outcome you were hoping for?

Yes, I can't fault a single think James has done for me. Everything is very transparent and the result he has achieved with my investments are fantastic.

What could they have done better?

Nothing! I was very impressed everything that was promised to me he has delivered on, I am a very happy client.

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Review from Verified Client

West Yorkshire | September 2026

5 out of 5

Advice: 5 out of 5

Service: 5 out of 5

Value: 5 out of 5

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

To manage my money

How has James helped you?

James has helped me to set up my pension and has guided me to the right area's

Have you seen the outcome you were hoping for?

Yes I have, it's working well

Review from Verified Client

North Yorkshire | March 2026

5 out of 5

Advice: 5 out of 5

Service: 5 out of 5

Value: 5 out of 5

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

Downsizing our home and planning for the future

How has James helped you?

Thorough analysis of our circumstances and future plans

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Everything was spot on

First impression from a user who is not yet a client

March 2026

5 out of 5

Please provide a brief comment about your experience with James

We came to James to assist us with various queries, following a recommendation from a friend. He really helped us out and I was impressed with his knowledge and understanding of the issues, and his ability to navigate us to a positive outcome. Thanks for your help, would use again and recommend to others.

Review from Verified Client

West Yorkshire | February 2026

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

Private pension

How has James helped you?

Great service and advice from start to finish.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

First impression from a user who is not yet a client

October 2025

★★★★★ 5 out of 5

Please provide a brief comment about your experience with James

He provided a good overview on trust planning and assigning parts of an investment to a beneficiary to pay less tax. It was really helpful to understand so much in a short space of time.

Review from Verified Client

West Yorkshire | October 2025

5 out of 5

Advice:
Service:
Value:

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

We approached James to provide us with advice on setting up investments.

How has James helped you?

Being new to this world James has provided a wealth of reassurance and advice to us. His calm, patient and reassuring approach, taking the time to explain everything in enough detail that we understood it, without overwhelming us, was just what we needed. Nothing felt like too much trouble and he was on the end of the phone or email with any queries we had.

Have you seen the outcome you were hoping for?

We now have a financial plan and investments set up and look forward to continuing to work with James over the coming years.

Review from Verified Client

West Yorkshire | September 2025

5 out of 5

Advice:
Service:
Value:

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

I was starting to consider retirement nearly 4 years ago and initially was seeking advice if this was financially possible, given I was not intending to return to full time employment.

How has James helped you?

When I was introduced to James we had a number of conversations around financial planning prior to retirement, and then implementing a financial plan that I was comfortable with once I finished work. This included a lot of discussions around attitude to risk and the type of investments available that would give me a return to live off comfortably in retirement.

Have you seen the outcome you were hoping for?

Yes the investments have grown, despite the significant downturn in the markets in April,To support the investments and pension funds discussed, James will regularly review and share a

long term financial cash forecast that gives comfort that the funds I have available will sustain me financially for my retirement.

What could they have done better?

Nothing I can think of.

Review from Verified Client

North Yorkshire | September 2025

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

Advice on retirement planning and pensions

How has James helped you?

James helped to review current pension savings and suitability for our future plans. He also produced complex models showing what level of pension savings we would need and how long they would last etc. James, then implemented the plans, transferring pensions to more suitable schemes and investments.

Have you seen the outcome you were hoping for?

Yes and probably more than I was hoping for.

What could they have done better?

Nothing I can think of. I have known James in a professional capacity for approximately 5 years and he still exceeded my expectations.

Review from Verified Client

North Yorkshire | August 2025

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

I sold my business 3 years ago and needed some advice on the funds.

How has James helped you?

He helped formulate an initial plan which weve reviewed each year and updated along the way. This provides me with added comfort and reassurance on the overall strategy.

Have you seen the outcome you were hoping for?

Yes, Ive been really pleased with the level of growth despite some volatility which I was prepared for given the detailed discussions we had on the risk I was taking. I know I have a well diversified portfolio with the right investment structures for me, which I couldnt have done in my own.

What could they have done better?

Nothing comes to mind.

Review from Verified Client

West Yorkshire | June 2025

★★★★☆ 4 out of 5

Advice: ★★★★☆
Service: ★★★★☆
Value: ★★★★☆

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

Advice on retirement

How has James helped you?

Given me the best advice and financial planning for my retirement

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

First impression from a user who is not yet a client

March 2025

★★★★★ 5 out of 5

Please provide a brief comment about your experience with James

I reached out to James for help with a plan, and he was incredibly professional and approachable. He maintained confidentiality and broke it down step by step, simplifying a complex world for me. James reviewed my situation thoroughly and provided sound advice without being pushy or self-motivated. It felt like talking to a friend, bouncing ideas and realities off each other. We put steps in place not only for the next 12 months but for the long term as well. I feel much more comfortable talking to James and have some real actions to take from our discussions.

Review from Verified Client

West Yorkshire | March 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wasn't happy with the current firm where my financial adviser kept changing. There was no continuity and they hadn't been proactive to review and service my financial position.

How has James helped you?

James made a huge impact straight away, identifying a potential huge tax issue and advising how to limit this with an existing trust arrangement. His Knowledge and expertise around trust planning and distributing assets tax efficiently has been excellent. He's managed expectations and worked closely with a recommended solicitor to ensure everything is sorted out properly. To do this he's kept all the trustees informed and provided an excellent service throughout. He's now helping the wider family and someone I would highly recommend.

Have you seen the outcome you were hoping for?

He's provided peace of mind that my affairs are fully in order and working well for me and the family. It's been a breath of fresh air having James as my adviser.

What could they have done better?

Nothing that I can think of. He's exceeded my expectations.

Review from Verified Client

London | March 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I initially sought an adviser due to my need for professional guidance in insurance and protection as well as pension planning. I wanted to ensure I was making informed decisions and securing the right coverage for myself and my family, as well as planning for a stable financial future

How has James helped you?

James Marlow has been incredibly helpful by providing expert advice on my insurance and protection needs as well as guiding me through pension planning. He took the time to understand my financial goals and tailored his recommendations to suit my specific situation. His professionalism and clear explanations have given me confidence in making informed decisions about my financial future. Additionally, his ability to communicate in British Sign Language has made the process even more efficient and comfortable, ensuring very clear communication throughout

Have you seen the outcome you were hoping for?

Yes, I have seen the outcome I was hoping for. With James' guidance, I feel much more confident about my **insurance and protection** plans as well as my **pension arrangements**. His advice has helped me make well-informed decisions, and I now have a clearer path for securing my financial future. The communication was excellent, especially with his support in **British Sign Language**, which made everything easier to understand.

What could they have done better?

Overall, James Marlow has provided excellent service, and I'm very satisfied with the support I've received. However, one area that could be improved is **more frequent follow-ups** to ensure that I fully understand the long-term implications of the recommendations, especially when it comes to complex areas like **pension planning**. Otherwise, his advice and communication have been very clear and helpful.

Review from Verified Client

North Yorkshire | March 2025

4.7 out of 5

Advice:

Service:

Value:

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

I have been assessing options for early retirement and was looking for some professional independent support to look a options for me to support my decision process.

How has James helped you?

James helped by carrying out a detailed assessment of my financial position using my pension data, from which he developed a model that helped me better assess my options for myself/family.This was particularly useful in understanding options of taking my pension earlier or not from my defined retirement age along with any impact.

Have you seen the outcome you were hoping for?

Yes the assessment and report was very good but most importantly James took the time to get to know me and understand my situation, as well as explain the outcome - to me this was the real value.For me this will be one of my major life financial decisions.

What could they have done better?

No James was excellent throughout the process

Review from Verified Client

Yorkshire | March 2025

5 out of 5

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

I had formally finished work and needed advice on the best way to take my pensions and plan for the future.

How has James helped you?

James was extremely thorough and very helpful. I had no idea there were some key guarantees on my pension which meant I could take more than the ordinarily 25% Tax Free Cash. In the end my policy allowed me to take 42% Tax Free, which was fantastic for my

current situation. The overall process investigating this wasn't straight forward and I appreciate the amount of work James did to investigate this. It's made a significant difference to myself and he's kept me fully informed throughout the process.

Have you seen the outcome you were hoping for?

Absolutely. The outcome is better than expected and means I'm not paying as much tax on my pension.

What could they have done better?

Nothing

Review from Verified Client

Yorkshire | October 2024

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

As a business owner I am constantly looking at various aspects of financial and tax planning.

How has James helped you?

James has an excellent level of knowledge in financial advice and often I utilise this to help with my own understanding when reviewing tax positions etc and where I can utilise products and opportunities.

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Yorkshire | October 2024

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

I was approaching retirement and wanted advice on my pension

How has James helped you?

James was very thorough going through a detailed questionnaire with cash flow forecasting with myself and my wife to determine the level of income required to include state pensions and ongoing income. From this he determined the income required from my pension and went through the options of annuities and drawdown. He then explained 'Risk' and the funds that would meet my risk requirement and the income being taken.

Have you seen the outcome you were hoping for?

Yes, I have and it is much clearer with a plan set up. Drawdown was recommended as an annuity did not meet our requirements. James also reassured us through the cash flow that my pension fund should not be exhausted during my lifetime

What could they have done better?

I could not have asked for anything more

Review from Verified Client

West Yorkshire | October 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Investments and Pensions

How has James helped you?

James has consolidated multiple pensions for my wife and I, defined a tailored investment plan across stock and fund investments

Have you seen the outcome you were hoping for?

Yes - the process of consolidation was smooth and performance has outperformed markets / benchmarks

What could they have done better?

Nothing - everything has worked very smoothly

Review from Verified Client

Cumbria | September 2024

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

Pension advice and savings/investment advice.

How has James helped you?

James has always been extremely helpful and given an excellent service with pension advice and advice for my savings and investments. I trust his insight into my requirements for the future and have total confidence in him as a financial advisor.

Have you seen the outcome you were hoping for?

Yes, everything is on track to where I wish to be in the next few years.

What could they have done better?

Nothing.

First impression from a user who is not yet a client

September 2024

★★★★★ 5 out of 5

Please provide a brief comment about your experience with James

James was recommended by a friend. James listened carefully to what was important to me and clearly understood my needs. What was most important to me was that he gave me key points to consider before proceeding to the advice stage. The no pressure approach was very reassuring.

Review from Verified Client

West Yorkshire | September 2024

★★★★★ 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 James helped you?

James helped me with investments with my oensiin

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Durham | September 2024

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

N/A.

How has James helped you?

Consummate professional who listens to you and works to meet your needs and not own agenda

Have you seen the outcome you were hoping for?

Yes. Always

What could they have done better?

Nothing

Review from Verified Client

Powys | September 2024

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

already a client

How has James helped you?

understood my needs

Have you seen the outcome you were hoping for?

yes

What could they have done better?

happy with the service

Review from Verified Client

Northumberland | September 2024

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

My sister and I were looking for a financial adviser to handle our Mother's affairs.

How has James helped you?

James was extremely helpful and knowledgeable on all matters concerning Mum's affairs. His communication was excellent and his caring nature meant that we were completely trusting and confident in his advice. He was very helpful and responsive in all areas and most importantly he invested the family money wisely to suit the circumstances. I would have no hesitation in recommending his services.

Have you seen the outcome you were hoping for?

The choice of investment completely suited our needs and performed well.

What could they have done better?

None - we were completely satisfied with all aspects of the service.

First impression from a user who is not yet a client

September 2024

★★★★★ 5 out of 5

Please provide a brief comment about your experience with James

Extremely professional, gave honest clear advice. Really impressed by James

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Review from Verified Client

West Yorkshire | September 2024

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

Advise on Private Pension, Savings bonds, Life Inurance.

How has James helped you?

He help me to understand my financial situation, which I had struggled with over the years.

Have you seen the outcome you were hoping for?

Yes. Allowing for the world situation, things are improving nicely.

What could they have done better?

Nothing comes to mind.

Review from Verified Client

Cumbria | September 2024

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

LOOKING TO INVEST MONEY AND REVIEW MY PENSION

How has James helped you?

JAMES HAS GIVEN ME EXCELLENT CUSTOMER SERVICE AND ADVICE ON INVESTMENTS AND PENSIONS. HE IS ALWAYS AVALIABLE TO ANSWER AND QUESTIONS AND IS VERY PROMPT WITH HIS REPILES AND ADVICE

Have you seen the outcome you were hoping for?

JAMES HAS GIVEN ME EXCELLENT ADVICE AND HAVE SEEN MY INVESTMENTS GROE

Vouchedfor

Review from Verified Client

North Yorkshire | September 2024

4.7 out of 5

Advice:

Service:

Value:

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

Just retired

How has James helped you?

He has help us spread our portfolio wider

Have you seen the outcome you were hoping for?

Yes better than I expected

What could they have done better?

not a lot really

First impression from a user who is not yet a client

September 2024

5 out of 5

Please provide a brief comment about your experience with James

James is a very professional, highly knowledgeable individual. The service and advice he gives is unrivalled, for me it was a refreshing change to deal with someone you can trust and actually genuinely cares about their clients. Could not recommend enough.

First impression from a user who is not yet a client

September 2024

5 out of 5

Please provide a brief comment about your experience with James

James took time to clearly explain the process and was very transparent on costs and fees, making me feel fully informed without over complicating it.

Review from Verified Client

North Yorkshire | June 2024

4.7 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★☆

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

Looking for saving advice and to manage investments

How has James helped you?

Helpful in explaining investment options

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

North Yorkshire | June 2024

5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

Pension planning

How has James helped you?

Financial future planning

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

N/A

Review from Verified Client

North Yorkshire | November 2023

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

Full financial review, particularly pensions

How has James helped you?

Taken time to fully understand our requirements both shorter and longer term. Undertaken financial risk assessment to tailor our investment portfolio

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing, very happy

First impression from a user who is not yet a client

November 2023

★★★★★ 5 out of 5

Please provide a brief comment about your experience with James

James was really helpful going through my pension options with me and spoke in plain English so I was able to understand. I took the advice he gave me and am very happy with the decision we made and would highly recommend James to anyone

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First impression from a user who is not yet a client

September 2023

5 out of 5

Please provide a brief comment about your experience with James

Our meetings with James have been conducted in a friendly and efficient manner.

First impression from a user who is not yet a client

September 2023

5 out of 5

Please provide a brief comment about your experience with James

Following our consultations, James provided us with very clear advice explaining our options, he then managed the agreed restructuring efficiently and in a timely manner. As a result we feel confident that our financial arrangements are now optimised and far better aligned with our personal circumstances.

Review from Verified Client

Lincolnshire | September 2023

5 out of 5

Advice:

Service:

Value:

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

Annual review of my investments and pensions portfolio

How has James helped you?

Awareness and help maximising the return on ourinvestments

Have you seen the outcome you were hoping for?

Various suggestions and proposed financing models

What could they have done better?

Nothing ?

Review from Verified Client

West Yorkshire | July 2023

4.3 out of 5

Advice:
Service:
Value:

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

I was retiring and had sold the shares in the company so I had a lump sum of money to invest

How has James helped you?

James provided an overall wealth management strategy including pension investment, based on an agreed monthly drawdown

Have you seen the outcome you were hoping for?

This is too early to determine as I only undertook the investments 3 months ago

What could they have done better?

Nothing

Review from Verified Client

Durham | May 2023

5 out of 5

Advice:
Service:
Value:

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

Ongoing annual review

How has James helped you?

Regular contact and prior to review clearly undertaken significant preparatory work. Discussed and listened and came up with solutions

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Nothing

Review from Verified Client

South Yorkshire | February 2023

5 out of 5

Advice:
Service:
Value:

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

Pension transfer

How has James helped you?

professional guidance and safety net advice

Have you seen the outcome you were hoping for?

Yes - greater independence and control

What could they have done better?

I would like to see faster response times, particularly around withdrawals when decision made to take lump sum

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Review from Verified Client

West Yorkshire | January 2023

4.7 out of 5

Advice:
Service:
Value:

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

To re-evaluate current pensions, savings etc

How has James helped you?

Re-evaluated current savings/pensions. Consolidated to get the best outcome.

Have you seen the outcome you were hoping for?

This is the start of our business relationship. Outcomes will be shown in time.

Review from Verified Client

West Yorkshire | January 2023

5 out of 5

Advice: 5 out of 5
Service: 5 out of 5
Value: 5 out of 5

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

Financial review following inheritance received

How has James helped you?

Complete review of current financial position, listened to what we were looking for, made recommendations

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing, very satisfied with service provided

Review from Verified Client

Durham | October 2022

5 out of 5

Advice: 5 out of 5
Service: 5 out of 5
Value: 5 out of 5

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

Inheritance

How has James helped you?

James has been very approachable and nothing has been too much trouble.

Have you seen the outcome you were hoping for?

I am more than happy with the advice provided.

What could they have done better?

Nothing.

Vouchedfor

Read more reviews at
https://www.vouchedfor.co.uk/financial-advisor-ifa/otley/064755-james-marlow/reviews

Review from Verified Client

Carmarthenshire | October 2022

4.7 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★☆

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

We had used Armstrong Watson in the past (for pensions advice in 2008/9 or thereabouts) and they gave excellent advice. On that basis we returned when we recently came into a substantial n inheritance.

How has James helped you?

Thorough, friendly advice to help us choose the best balance of risk and reward for us and for our children/ grandchildren in the future.

Have you seen the outcome you were hoping for?

So far!

What could they have done better?

Not much!

Review from Verified Client

Lincolnshire | September 2022

5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

Looking to retire

How has James helped you?

Great advice and very responsive to personal circumstances

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

No

Review from Verified Client

Cumbria | July 2022

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

In 2012 on my retirement Armstrong Watson set up a SIPP on my behalf with A.J. Bell. Since then Armstrong Watson have managed my SIPP. The service provided by Armstrong Watson has been good. This has particularly been the case during the last few years when my SIPP account has been managed by James Marlow.

How has James helped you?

James has always been accessible, and helpful when advising me on financial matters, for which I require guidance from a person that I can trust. I believe that I can trust James.

Have you seen the outcome you were hoping for?

Since the COVID pandemic the return on my investments in my SIPP have not been what I had hoped for, but this is no fault of Armstrong Watson.

What could they have done better?

I cannot fault James on the service and advice given to me by James Marlow.

Review from Verified Client

Cheshire | May 2022

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

I had some money to reinvest after the sale of my previous house.

How has James helped you?

James discussed my objectives and how I can achieve these and we discussed inheritance tax. I also asked about possible Equity Release in the future and we discussed this to my satisfaction.

Have you seen the outcome you were hoping for?

It is early days as I only reinvested at the beginning of this year.

What could they have done better?

Nothing I can think of.

Review from Verified Client

North Yorkshire | May 2022

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

My partner was retiring

How has James helped you?

Investment advice putting me in the right risk category

Have you seen the outcome you were hoping for?

Not had time yet

Review from Verified Client

North Yorkshire | May 2022

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

Nearing retirement

How has James helped you?

Advise on all investment

Have you seen the outcome you were hoping for?

So far

Review from Verified Client

Cumbria | April 2022

★★★★★ 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 someone to advise us on the best financial investments to suit our needs.

How has James helped you?

James Marlow was always very approachable, and made the process easy to understand.

Have you seen the outcome you were hoping for?

It's early days to make a comment on the outcome of the investment. But with James help hopefully we have made the right decisions.

What could they have done better?

Nothing really.

Review from Verified Client

Yorkshire | April 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

A desire to consolidate pension and savings investments, and apply a more active management of the investment pool

How has James helped you?

Identifying a strategy to manage a portfolio of pension and investment assets, and considering

different non-traditional investment options

Have you seen the outcome you were hoping for?

Absolutely - the outcome was exactly what I was hoping for and the discussions with James and colleagues throughout the process were very reassuring and enlightening

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Review from Verified Client

Lincolnshire | April 2022

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

Planning to retire at 55 and needed advice on making most use of pension pots and achieve quality of life ambitions

How has James helped you?

Advice , review of options available and aligning my needs with possibilities from pension pot

Have you seen the outcome you were hoping for?

Yes James continues to provide support and gives me confidence in making the most out of the pension I have both now and in the future

What could they have done better?

Can’t think of anything James has been a great support and continues to be

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Review from Verified Client

North Yorkshire | January 2022

★★★★★ 4.7 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★☆

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

Previous financial advisor ceased trading

How has James helped you?

Investment adviceLonger term financial planning advice around retirement

Have you seen the outcome you were hoping for?

Yes, pleased so far

What could they have done better?

Nothing

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 James

James was very friendly, approachable, and professional during our first meeting which offered some great advice.

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 James

James has provided Financial Wellbeing webinars for our employees and they have been really useful. The sessions were tailored to the areas our employees wanted to know more about. We have received great feedback about the sessions and how useful and informative they were. I would recommend anyone putting on this type of event for their employees. James was very open and friendly and easy to deal with which when talking about potentially personal financial matters is so important. I am sure we will work with James again in the future.

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 James

James took time to understand my requirements and offered some possibilities I had not thought of. His knowledge was excellent

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Review from Verified Client

North Yorkshire | November 2021

5 out of 5

Advice:
Service:
Value:

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

Retirement advice.

How has James helped you?

Guided me through the process of adjusting investments and pension advice.

Have you seen the outcome you were hoping for?

Yes.

Review from Verified Client

West Yorkshire | October 2021

5 out of 5

Advice:
Service:
Value:

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

Some close friends needed to rely on critical illness which has made things much easier for them, I wanted to find someone who could help with this.

How has James helped you?

What I most liked about going through the process is that I feel valued and that Ive really learned a lot. James has continuously kept me informed throughout with a high level of open

communication which I really liked.

Have you seen the outcome you were hoping for?

Yes, I can relax knowing that in any event I am financially secure which is a great feeling to have.

What could they have done better?

Nothing

Review from Verified Client

West Yorkshire | October 2021

★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★
Value: ★★★★★

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

I have a young family and recently changed my mortgage so wanted to ensure I had the right level of protection incase things went wrong

How has James helped you?

James was really helpful, he took his time to get to know me and understand my concerns and what I was hoping to achieve. He was then able to clearly articulate the key areas and features of protection which I needed to protect myself and the family. I would highly recommend, especially for those who haven't used an adviser before and want to take their time without any pressures.

Have you seen the outcome you were hoping for?

Absolutely, very happy to have the reassurance now

What could they have done better?

n/a

First impression from a user who is not yet a client

September 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with James

James has a great knowledge of products available and provided a clear explanation of what most suited our requirements. I'm very confident we have received the best advice

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First impression from a user who is not yet a client

September 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with James

A very pleasant experience so far with James. He has taken on board our wishes, listened and provide advice with a clear explanation of what is available

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First impression from a user who is not yet a client

September 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with James

James was very friendly, really listened, took on board my information and returned very promptly with a number of suggestions. I found James to be very open and honest, I felt that he had a genuine interest in helping me understand all of my options to ensure I can make an informed decision with regards to my finances.

First impression from a user who is not yet a client

September 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with James

Found James to be very professional, we discussed all aspects of our current financial affairs

and plans for the future with James offering advice on how we could achieve our goals.

First impression from a user who is not yet a client

August 2021

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with James

James impressed by covering a comprehensive set of factors relating to my and my wife's possible financial futures, taking care to go beyond the specific matters I had asked about.

Read more reviews at
https://www.vouchedfor.co.uk/financial-advisor-ifa/otley/064755-james-marlow/reviews