

PAUL VALLANCE

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



Paul Vallance

Odyssey Wealth Management Ltd

 Top Rated 2019

4.7 / 5  21 reviews

VouchedFor checks:








 Recent Client Reviews

 Independent Financial Adviser

 Qualifications Uploaded

 Transparent Fees

Services offered

-  Insurance & Protection
-  Mortgages
-  Pensions
-  Equity Release
-  Retirement income (annuities, drawdown)
-  Auto Enrolment
-  Investments and Savings

+ 1 more service

Qualifications listed

Standard Qualifications: 4 Qualifications

IFS - Diploma for Financial Advisors

CII - Certificate in Equity Release

CII - Statement of Professional Standing (SPS)

CII - Certificate in Mortgage Advice

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

Client Reviews

Paul Vallance

Odyssey Wealth Management Ltd



4.7 out of 5

Review from Verified Client

Derbyshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted advice on my investments

How did Paul help you?

He combined a number of investments into one annuity package

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

One of the investments, a whole of life policy, required updating and due to various time delays and unfortunately my ill health, this was not able to be processed which was a disappointment.

Review from Verified Client

Surrey | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed advice on pensions and investment.

How did Paul help you?

By providing that advice in a timely, friendly and highly professional manner.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing really

Review from Verified Client

Surrey | November 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Attempt to draw the tax-free portion of my pensions pot.

How did Paul help you?

He professionally organised it successfully.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

I don't know.

Review from Verified Client

Hampshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

A long standing friendship and someone that I felt I could completely trust.

How did Paul help you?

Advice re Pension investment

Have you seen the outcome you were hoping for?

So far so good!

What could they have done better?

Nothing so far as I am aware

Review from Verified Client

Buckinghamshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Investment management and moving out of company pension

How did Paul help you?

Listened, heard what I wanted, made suggestions, listened to my thoughts and built up great responses to my needs

Have you seen the outcome you were hoping for?

In part yes. Some of my investments are 'too young'.

What could they have done better?

Very little really. We have worked together for over 10 years and he treated me very sensitively when I was going through major change. I am happy with his service.

Review from Verified Client

Northamptonshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement planning

How did Paul help you?

Paul gave me a clear understanding of what would be required for retirement with an adequate private pension.

Have you seen the outcome you were hoping for?

Yes....

What could they have done better?

Paul has served me well and there is nothing in my mind where he could have done things better.

Review from Verified Client

London | November 2018

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Coming to retirement I wanted advice and service for my pensions investment.

How did Paul help you?

I was looking for good customer care, a friendly reliable non-hype person which Paul has provided. Its really good to know that someone is looking out for my interests and is always available for updates and advice. There is also a sense that he is an indirect advisor for my wife and family.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Its been great

Review from Verified Client

Essex | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Planning for retirement

How did Paul help you?

Discussed all areas.

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Buckinghamshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I contacted Paul for advice on the best way to invest my pension pot

How did Paul help you?

Paul was very helpful in showing me all the options open to me and I decided After is excellent advice gained from years of experience to invest my pension fund

Have you seen the outcome you were hoping for?

Paul made me fully aware that due to the current climate investments can go up and down And due to this reason my investment is doing about what could be expected

What could they have done better?

Paul was excellent and very knowledgable and I wouldn't hesitate to recommend him to anyone who was looking for finance advice

Review from Verified Client

Derbyshire | November 2018

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My wife, Megan, and I met Paul while he was advising a couple in our church, and they recommended Paul to us.

How did Paul help you?

He collected a number of existing pensions, annuities, etc and evaluated them and

recommended how we could use them to our best advantage.

Have you seen the outcome you were hoping for?

Yes. I had been diagnosed with Parkinson's Disease so this was taken into account when Paul advised us.

What could they have done better?

Paul persuaded us to switch "whole of life" policies to "term assurance" but he took rather too long with arranging the switch with the result that the mean time I had a hip operation which revealed a heart defect and naturally the proposed insurance company refused the switch. This was really bad luck for Paul as he had done quite a lot of work on this plan.

Review from Verified Client

Hertfordshire | November 2018

★★★★★ 4.7 out of 5

Value: ★★★★★☆

Service: ★★★★★

Advice: ★★★★★

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

Having been employed all my working life, possibilities of retiring or continuing employment beyond state pensionable age needed assessing. We also had a mortgage which we wished to settle in the most efficient way and needed advice on this.

How did Paul help you?

To help us review options regarding planning for continuing employment versus retirement. Also advice and information on overall wealth management, noting that we were still paying off a mortgage on our residential property.

Have you seen the outcome you were hoping for?

We are very pleased with the outcome. For me, the most efficient option was to retire with a lump sum. This has been used to cleared the mortgage and added to a very useful investment portfolio. The financial planning for our future is very satisfactory.

What could they have done better?

I believe that Paul has done the best that's been possible for us. I can think of no additional suggestions to make!

Review from Verified Client

Buckinghamshire | November 2018

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed advice on how best to manage the savings we had so as to hold them all under one umbrella ie. we had savings in ISAs, Bank Accounts etc. We also needed advice as to whether it would be in my wife's interest to take early retirement and what would be the benefits in her doing so.

How did Paul help you?

Paul was very patient and thorough in explaining how our funds would be invested and gave us reassurance and confidence to proceed.

Have you seen the outcome you were hoping for?

It is too early to make a comment.

What could they have done better?

Paul was always approachable and if we had a question to ask, we only had to email and he would respond promptly or we could visit him at his office where we were given his full attention and advice.

Review from Verified Client

Buckinghamshire | November 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

1. Needed life cover some years ago to protect my wife if I was no more.2. Recently, needed investment advice following the sale of a property

How did Paul help you?

1. He recommended tax efficient relevant insurance from my company which we took up.2. He provided comprehensive personal investment advice.

Have you seen the outcome you were hoping for?

1. Am still here and being life cover will not be the one to see the outcome but the advice received was excellent.!2. Have followed his firm's advice and invested accordingly, too early to judge the outcome.

What could they have done better?

Nothing really. He covered all angles and answered my numerous questions accurately and patiently.

Review from Verified Client

Hampshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I knew a very good friend whom I could trust and know that his advise would be based in integrity and honesty.

How did Paul help you?

On many occasions with the managing of my private pension fund and plans re retirement.

Have you seen the outcome you were hoping for?

Yes, so far.

What could they have done better?

I am not aware of anything 'better' at this stage.

Review from Verified Client

Lancashire | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We are a charity that was looking to provide a pension.

How did Paul help you?

Paul was extremely helpful with this and has continued to monitor and provide assistance.

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

We have recently changed provider of pension, a very smooth transition with Paul's help. We are currently looking at auto enrolment.

Review from Verified Client

Cleveland | June 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Paul Vallance has advised me over financial matters for many years , his wealth of experience. Knowledge, and expertise in this field is second to none.

What could they have done better?

Nothing

Review from Verified Client

Buckinghamshire | June 2015

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I have used Paul for my pension advice for many years. Always a really great service.

Review from Verified Client

Hampshire | March 2015

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Very confidence and understanding of our needs. Takes personal interest and seeks to supply advice that is appropriate to our situation.

What could they have done better?

Nothing to date.

Review from Verified Client

Buckinghamshire | March 2015

★★★★☆ 4.3 out of 5

Advice: ★★★★★☆

Service: ★★★★★☆

Value: ★★★★★

We have known Paul for many years, and like his personal approach, interest in our family, and concern for our financial affairs.

What could they have done better?

Kept us updated with a quick call, or e-mail, to let us know how things were progressing after a particular session, anmd when might be good to meet again.

Review from Verified Client

Buckinghamshire | March 2015

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★☆

Excellent.

What could they have done better?

Nothing.

Review from Verified Client

Derbyshire | March 2015

★★★★★ 5 out of 5

Value: ★★★★★

Advice: ★★★★★

Service: ★★★★★

Paul is helpful, listens and understands my questions and concerns. He seeks out the best alternatives and is mindful of both potential benefits and ongoing costs to me. He acts promptly to secure the right product and is available for any queries.

