

# FOTIS JOANNOU

---

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



## Fotis Joannou

Sentient Wealth Management Ltd

 Top Rated 2019

4.9 / 5  71 reviews

### VouchedFor checks:

 Recent Client Reviews

 Independent Financial Adviser

 Qualifications Uploaded

 Transparent Fees

 Positive First Impressions

### Services offered

-  Insurance & Protection
-  Pensions
-  Retirement income (annuities, drawdown)
-  Investments and Savings
-  Inheritance Planning

### Qualifications listed

**Standard Qualifications: 1 Qualification**

CII - Diploma in Regulated Financial Planning

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

## Client Reviews

### Fotis Joannou

Sentient Wealth Management Ltd



4.9 out of 5

Review from Verified Client

Kent | November 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I had received a significant sum by way of inheritance and wanted to explore the best way to use it to help prepare for full retirement in a few years time.

#### How did Fotis help you?

Fotis helped us to take a broad look at our aims and objectives for the future. He helped us to consider how much we wanted to gift to family and how much we needed for essential expenditure before assessing what we would be able to do with the capital beyond that.

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

It is early days as we are only in the first year of investment so it will be some time before we see the results.

#### What could they have done better?

It is hard to think what Fotis could have done more as a large part of our satisfaction is that we never felt under any pressure to hurry our decisions or to invest more than we were comfortable with and that we were well informed throughout the process.

Review from Verified Client

Norfolk | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Initially for a mortgage when Fotis was still supporting in that area.

#### How did Fotis help you?

Under Fotis' stewardship, our investments have grown steadily with a very good return and helped us purchase our dream home. Aside from his obvious talent in his field, Fotis is a thoroughly nice chap. He is trustworthy, thoughtful and empathetic. As a same sex couple, he has treated us with utmost respect from our first meeting. His support and know-how have seen us through demanding careers, family bereavements, two house moves and a serious illness. Quite the journey! Now his financial planning skills are supporting us in our early retirement. We are having a marvellous time. We scarcely sit still, France, Italy, the Norfolk Broads, Essex, Portsmouth! We can recommend Fotis without reservation and thank him for his continued efforts on our behalf.

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

Yes absolutely. Sound advice based on listening to our needs is Fotis strength. Investments have grown, we take a steady income and have enough put by for a rainy day or more adventures!

#### What could they have done better?

I really cannot think of anything Fotis could improve on.

---

Review from Verified Client

Kent | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Initially my husband was looking for a financial adviser to help him consolidate pensions. More recently Fotis has been helping me with investment planning.

#### How did Fotis help you?

Fotis has provided fantastic advice. He is extremely knowledgeable and is genuinely an

honest and nice person. He doesn't push unnecessary products but really listens to your needs and then offers advice in a down to earth meaningful way that's really easy to understand.

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

Because of Fotis's good advice I feel our finances are in good shape.

**What could they have done better?**

I'm struggling with this one! I can't think of anything. Just keep up the good work Fotis.

---

Review from Verified Client

Essex | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was originally recommended to Fotis almost 9 years ago when he done mortgages.

**How did Fotis help you?**

In a world full of sharks and unscrupulous people, wanting to sell you the wrong products just to make themselves a quick buck, this is where Fotis comes into his own. Always there to provide the correct and honest advice with no pressure, he makes something which can be stressful not stressful at all and in fact it becomes an enjoyable experience. Keep up the great work.

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

My investments are long term but they are certainly heading in the right direction.

**What could they have done better?**

If I had to choose something to give constructive criticism, then the only thing I would say, which is being rather picky anyway, would be for Fotis to keep in touch a little bit more often.

---

Review from Verified Client

Kent | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To update my Pension Plan.

**How did Fotis help you?**

To update and improve the plan to the current market.

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

Yes.

---

Review from Verified Client

Essex | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Initially it was mortgage advice and inheritance planning as my husband and I were buying our first home together, then it became investment planning and latterly (as my husband was retiring) pensions advice.

**How did Fotis help you?**

Fotis puts you completely at ease and grasps the nature of your concerns immediately. He always has your best interest at heart and takes time to understand exactly what you need from him. He is efficient and has a depth of knowledge so that you can question him about anything! Most importantly he is genuinely one of the nicest people I have ever met.

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

Yes absolutely. We feel that we are in a good place financially - and this is largely due to Fotis' care and attention to our changing needs over the last 9 years. My husband has now retired and with Fotis' financial guidance I am hoping to do the same in the next 3 years.

**What could they have done better?**

Nothing - he is - to coin a phrase "simply the best". So much so that he has helped my parents with some of their financial care planning in recent months and other family members will also be using his services in the near future.

Review from Verified Client

London | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed assistance initially with Mortgage requirements and then with Pension, life insurance etc.

**How did Fotis help you?**

Fotis has shown consistently over a number of years that he can deliver excellent results in a very personable way in all areas in which he operates- we have been very impressed from start to finish.

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

Most definitely in everything he is asked to do.

**What could they have done better?**

I would say that Fotis offers excellent service clear and concise so very difficult to see where he could offer something better.

---

Review from Verified Client

Isle of Wight | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking for long term investment advice that would give a safe as possible return on my savings.

**How did Fotis help you?**

we went through many options and came up with a plan that suited me.

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

yes.

**What could they have done better?**

Fotis does have things about right

---

Review from Verified Client

Kent | October 2018

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★☆

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

To help manage my personal pension plan.

**How did Fotis help you?**

Very professional, no messing advice, sound forward planning program explained in easy understandable steps and a good understanding of where I want to be financially in the future, with achievable goals again explained in a way I really do understand.

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

The planned outcome is as I want but understand this is somewhat fluid.

**What could they have done better?**

For me personally look at what opportunities to lessen my workload & stress until full retirement & focus on how I can use my pension to aid me in this plan.

---

Review from Verified Client

Kent | October 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★☆

Service: ★★★★★

Value: ★★★★★

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

wanted advise on my pension pots and wanted to sort out what is best.

**How did Fotis help you?**

talked through options what was best for me to an outcome i was happy with.

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

yes i have received the outcome i was hoping for putting my finances in a better postion.

**What could they have done better?**

can not fault service always very helpful and answered any questions professionally

---

Review from Verified Client

Kent | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The circumstances were that our pension savings were appearing to be constrained by the tax laws. We are reaching the age where we are wanting to make sure we get the most from our investments particularly with retirement in mind.

### **How did Fotis help you?**

Our relationship with Sentient Wealth is relatively new but what we have experienced so far is an in-depth personal touch with a clearly articulated illustration and focus on our future financial health. This has been arrived at only with the application of their significant financial industry experience and the foundation of robust, proven processes. Importantly they don't cut corners so as not to risk the quality of the outcome. We have been taken through a step-by-step journey in order to fully understand our needs and aspirations and then arrive at recommendations and the implementation of a realistic plan. We now of course need to stick to the plan.... and we look forward to regular, on-going monitoring, feedback and engagement on how it is all going.

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

Yes we have a clear plan for the way forward and in the longer term we expect Fotis to monitor and keep us on track with the plan.

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

It is difficult to say what he could have done better from both a professional and interpersonal view points. The only minor criticism was that we had to attend interview sessions at his shared offices during the day. Fotis might consider that it might be more convenient for him to visit his clients but as I say minor and I am sure he has his thought through reasons for this approach.

Review from Verified Client

Essex | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Wanted to make informed financial decisions about my future.

**How did Fotis help you?**

Fotis is a no nonsense, experienced, friendly professional. As a professional myself, it is the person you deal rather than the organisation that counts. Someone who knows you and your financial affairs and works with you throughout your career brings the continuity that is essential for a successful relationship.

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

I havent retired yet so time will tell but I am very confident with the advice I have from Fotis.

---

Review from Verified Client

Essex | October 2018

★★★★★ 5 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★

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

Change in marital status.

**How did Fotis help you?**

He presented options in a clear and professional manner.

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

Yes.

---

Review from Verified Client

Kent | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had an investment which I wanted to move from the high street bank and I wanted also a more personal service from someone who would explain things to me in a way I could fully understand. I wanted to be able to trust and know my investment was being looked after with my interest the first concern and their own costs coming second.

**How did Fotis help you?**

I met and selected Fotis after shortlisting four IFAs following online research and an initial meeting. I was in need of professional guidance as I had recently started a new business and had very little time to explore financial opportunities or to assess and plan for my future pension. I had no experience but wanted someone I could feel comfortable with; someone who could talk to me at my level and explain everything fully. I wanted to find someone I could instinctively trust, but who also would not require a high percentage of my hard-earned safety net! I have never regretted my decision to choose Fotis. He puts my interests first and talks me through essential financial factors, allowing me to make those important decisions about my future with his guidance. Fotis always makes me aware of any tax implications and other important factors. We have built a very steady and trusting relationship and I feel Fotis is watching my investments closely on my behalf, explaining any waves in the financial sector. This removes any feelings of panic that perhaps I should be doing something differently! He also guides me towards positive decisions which will ensure that, once I retire, I will have made good allowance for long-term needs. I wouldn't hesitate to recommend Fotis to others in the same situation.

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

Yes. I can contact Fotis any time to discuss my personal affairs and if he isn't able to help himself he will signpost appropriately. Fotis also makes the concerted effort to contact me when things go a little quiet, but regular engagement is important to both parties.

**What could they have done better?**

In my view nothing much really. I think costs could be a little more transparent as in statemented.

---

Review from Verified Client

Essex | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Taking voluntary redundancy and having worked in the City for over 40 years i had lots of different pension amounts that need collecting and being placed in one pot.

**How did Fotis help you?**

Fotis collected all my pension sums and calculated that we had a big enough pot to retire on and which would supply me with a monthly income and leave substantial funds safely invested for the future and impending old age. He also sorted out a Will to safeguard my inheritance to my wife and daughters which was a huge weight off my mind.

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

Absolutely. i am more than happy with my plans going forward. The annual reviews keep us apprised of our investments and is simple to understand and provides huge piece of mind.

**What could they have done better?**

I can't think of a thing that was left undone.

---

Review from Verified Client

Kent | March 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To make sure I got the best deals out of our pensions.

**How did Fotis help you?**

Assessed all options and came up with a proposal for the best way forward.

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

Yes.

**What could they have done better?**

No not really.

---

Review from Verified Client

Kent | December 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Major changes in my life.

**How did Fotis help you?**

Fotis helped by looking at the whole picture and planning a way forward.

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

Early days, but yes.

---

Review from Verified Client

Oxfordshire | November 2017

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I had the promise of an inheritance and wanted advice about my overall financial situation and future opportunities.

**How did Fotis help you?**

He gave me a very comprehensive range of likely outcomes, knowledge of the likely future opportunities and a sense of the best way to harness my resources.

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

I am seeing a reasonable, safe return on my investments and my pension fund is in a good condition. My adviser has been careful to follow up on my current situation and show me what I should be planning for in the near future.

**What could they have done better?**

I can't think of anything at this juncture.

---

Review from Verified Client

Essex | September 2017

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I had several small pensions from previous employments.

**How did Fotis help you?**

Fotis by assessing my risk appetite amalgamated my existing pension funds into managed funds that he continually assesses for performance and with recognition of my risk appetite I can also view my portfolio performance via my own client site. He has also made me aware of the need to think about inheritance planning. He explained things in a concise and uncomplicated manner and without pressure and helped me make the right choices for me.

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

Yes - my funds have achieved excellent growth and I know that the performance and suitability of my investments is being constantly assessed.

---

Review from Verified Client

Kent | September 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having moved from being employed to having my own company, I needed advise to prepare for my retirement and to invest wisely making my savings work for me.

**How did Fotis help you?**

Fotis firstly assessed my needs and my financial situation, accessing my expectations of my quality of life once I retired. He explained clearly and pointed out ways I could improve how my money was working for me and how I could retire at my chosen age and live comfortably.

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

The app shows how my money is growing in the investments we have made. At my age they are long term investments and at this stage I have no doubt that the ongoing investments shall continue to grow to achieve the goals set out in our planning.

**What could they have done better?**

at this stage I don't think Fotis could improve, I have always been sensible with money yet he has taught me a great deal and improved the way I look and invest.

---

Review from Verified Client

Essex | September 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to arrange a company pension for my firm and review my personal pension and seek some advice regarding long term savings plans for me and my family.

**How did Fotis help you?**

He was efficient, knowledgeable and pro active in all respects. The advice was very clear and certain and he recommended other options to achieve a greater long term financial benefit than what I had considered. He had clearly done his homework to find a solution tailor made for me, which I appreciated. I have transferred my ISA and pension to him and he set up a pension and ISA for my wife.

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

It is early days in terms of commenting on the success of the investment but I am more than happy with the advice and what has been established for me and my wife and my firm.

**What could they have done better?**

Nothing. Fotis was very accommodating, coming to my home when it suited us and the paperwork was swift and proactive.

---

Review from Verified Client

Essex | September 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to feel more secure about my future financial situation.

**How did Fotis help you?**

I was looking for someone who i felt i could trust. Fotis has spend a lot of time on various occasions explaining what i should and shouldn't be doing.

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

I am a cautious saver so yes i have seen outcomes but all relative to my risk valuation.

**What could they have done better?**

of course he could have tripled my money - but i think we all know that's not realistic!

---

Review from Verified Client

Essex | August 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Initially a mortgage then more recently investments from an inheritance.

**How did Fotis help you?**

Fotis has always aimed to understand my own unique personal circumstances, asking questions without prying but to establish a clear picture of my needs. From there he has suggested products he feels fit my needs and will help me achieve my goals. He helps me understand their benefits and associated risks and keep a track on their performance. He has arranged my mortgage and investments as well as assessing my response to risk. He introduced me to a colleague some years ago who assisted me and my partner in writing our wills and gaining lasting power of attorney for the future.

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

More than happy with my mortgage and recently with the investments/savings. They have performed well in a difficult market and I feel secure but with an element of excitement at seeing the savings grow since the inepvestemtn has been matched to my risk profile.

**What could they have done better?**

To be honest I am struggling to find anything Fotis could do better. He has been advising myself and my partner for many years and we are always delighted to see him and spend time talking about us! He listens carefully to all our plans and really helps see how he can guide towards achieving all we want to achieve. He has been invaluable on our life journey and has supported us both through bereavement, illness, our wedding, personal challenges

and now is helping us look towards retirement and substantial life and career changes. He is considerate, kind, interesting and very knowledgeable and just about one of the nicest people we have ever had the good fortune to come across and that is saying something in the hard to understand world of financial planning. We feel safe to share our personal details, finances, goals and general business with Fotis and have always appreciated the respect he has shown us in our terms of our relationship as a same sex couple.

---

Review from Verified Client

Essex | July 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were looking for a better mortgage years ago, and advise and we were put in contact with Fotis Joannua.

**How did Fotis help you?**

With mortgage advice.

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

Yes we have, a rewarding mortgage deal and Pensions and investment advice that is helping us for a retirement and future plans.

**What could they have done better?**

I am very happy with this service from my financial adviser.

---

Review from Verified Client

London | March 2016

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were looking for help investing a sizeable estate that we had been left following the death of my father.

### How did Fotis help you?

He advised about planning for the future, our retirement and how to invest our funds.

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

Too early to say in terms of returns - however we are much more comfortable about the plan moving forward.

---

Review from Verified Client

Kent | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Wanted a pension review.

### How did Fotis help you?

Arranged a new pension and helped find appropriate life insurance cover.

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

Outcomes are within line with expectatations.

---

Review from Verified Client

Essex | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Initially it was simply concerning advise on a suitable mortgage. This was several years ago and Fotis has now advised us on other areas which have proved to be of great benefit.

### How did Fotis help you?

Fotis has helped us with mortgage advice, investment advice, Wills advise and laterly on financial planning and getting ready for retirement.

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

Yes. Our financial position has improved. The advice we were given has proved to be

accurate.

#### What could they have done better?

Through our relationship, I count Fotis as a friend. His honesty, personal service and interest in us as a family has been greatly appreciated. I do not have any constructive comments here. As far as I am concerned Fotis will be there for us when we need him. I trust his guidance.

---

Review from Verified Client

Essex | August 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having worked for 35 years and taking voluntary redundancy i needed to know if all the pensions i'd garnered over the years would allow me to retire before 65.

#### How did Fotis help you?

He wrote to all my pension holders and got final figures, gathered all the monies into one pot and presented me with options for my life going forward regarding savings in ISA's and the pot to provide me with a monthly income. For sure. I do not have to go back to work and can enjoy retirement without stressing about money.

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

Fotis was first class and he came recommended and that advice was spot on.

---

Review from Verified Client

London | August 2015

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Our previous IFA retired. He had recommended someone to take over from him, but he was too far away in Devon and we are in South London.

**How did Fotis help you?**

He showed us very simply how we could make our investments work and what the outcomes might be for the future.

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

We are just about to set up Trusts to protect our investments for our daughter and one another in the future. Fotis is very easy to work with and works with us and listens to our inputs. To date, every thing is as we had expected.

**What could they have done better?**

We are both fairly forthcoming with our information. I hope Fotis is skilled enough to ask the 'open' questions necessary to gather important information. I feel sure he would be.

---

Review from Verified Client

Kent | July 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Fotis was recommended to me.

**How did Fotis help you?**

Fotis spent many hours getting to know me and my family before making recommendations.

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

Yes very pleased with the recommendations received.

---

Review from Verified Client

London | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Fotis Ioannou has been a trusted adviser for several years. His advice has enabled me to confidently manage modest assets effectively, with a level of risk commensurate with my small capital and fixed pension. My experience is that Fotis has been the most thoughtful,

attuned and pragmatic of advisers, testing intermittently my boundary for risk, and always respectful of my response. Fotis nudges, but does not push. Most of all, I feel safe with Fotis, and that he is tuned into my way of life, and respectful of the anxieties that I have about investment risk, yet steers me towards opportunities that may sometime be beyond my comfort zone, am more likely to consider because of Fotis' track record.

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

Hard to say. He delivers what he says he will; he is responsive to client needs; keeps intouch; alerts to any problems; offers appropriate opportunities to clients;

---

Review from Verified Client

Kent | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

He met with us offering flexible times to visit us at home, coped with my partner's disability well, pitched the explanations at our level of understanding and provided us with plenty of information and time to make our minds up. He used plain English and visual examples, but was very concerned to ensure we understood the decisions and choices open to us. He is easy to get hold of.

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

I dont have any criticisms. Our investments are conservative and thus returns reflect this ,but it was made clear to us that we had options to take more risks for greater opportunities and we are satisfied our objectives have been met.

---

Review from Verified Client

Kent | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Very pleasant and personable person. He explained all the aspects of his service and he left me well assured that all would be well with my pension and savings

---

Review from Verified Client

Kent | February 2015

★★★★☆ 3.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Gives updates on pension statements, insurance products and financial planning for the future, explains clearly the options available

**What could they have done better?**

more advice on mortgages

---

Review from Verified Client

Essex | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

HE WAS GREAT ALWAYS AVAILABLE TO TALK TOO AND NOTHING SEEMED TO BE TO MUCH TROUBLE I HAVE KNOWN FOTIS FOR MANY YEARS NOW AND HE GOT ME THE LOWEST MORTGAGE RATE SO I HAVE LET HIM INVEST MY PENSION FUND WHICH IS DOING VERY WELL AT THE MOMENT SOI WOULD HAVE NO PROBLEM IN RECCOMENDING FOTIS TO MY FAMILY AND FREINDS

**What could they have done better?**

I DONT KNOW IF THEIR IS ANYTHING HE COULD DO BETTER AS I AM HAPPY WITH WHAT HE HAS DONE FOR ME

---

Review from Verified Client

Essex | November 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Fotis clearly explains each financial planning tool in lay man's terms so that it is easily understandable. He understands both our needs and limitations extremely well and tailors the discussions accordingly. He provides constructive advice and always suggests that we take some time to consider all the possibilities before making a final decision. He is very patient - even when some concepts need to be explained more than once.

**What could they have done better?**

Nothing - he behaves exactly as I would expect a professional, experienced financial advisor to.

---

Review from Verified Client

Essex | November 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Fotis has been a fabulous advisor, helping and guiding us through all our financial issues for many years now. Fotis makes my partner and I so assured with all our financial affairs, explaining the intricacies of the financial world with patience and clarity.

**What could they have done better?**

Nothing really, superb service.

---

Review from Verified Client

Essex | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Fotis explains all of our options fully and clearly outlines the benefits of the services available to us. He is reliable, friendly, approachable and professional at all times and we trust and value his advice.

Review from Verified Client

Kent | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I am fully satisfied that Fotis explored all the pension options. He gave me all the quotes and I was able to choose what suited me best. After completing the risk profile I left the decision regarding the lump sum investment to him and it has performed well.

**What could they have done better?**

I cannot think of anything Fotis could do better. At the end of the day it comes down to trust and I trust him to do what is best for me.

---

Review from Verified Client

London | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Gathers all relevant information and explains everything clearly. Work done very quickly.

**What could they have done better?**

Nothing

---

Review from Verified Client

Essex | October 2014

★★★★★ 4.7 out of 5

Advice: ★★★★★☆

Service: ★★★★★

Value: ★★★★★

Caring about how to exceeds his customers expectations by getting you the best deal and saving you some money.

**What could they have done better?**

Doing more visit, but it is a hard one due to our working hours.

---

Review from Verified Client

Essex | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

explained things very clearly and efficiently, has an extensive knowledge of the subjects.

---

Review from Verified Client

London | October 2014

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Speed of reply; knowledgeable; empathetic style; doesn't blind you with science- puts things over in an understandable fashion.

**What could they have done better?**

rather than go online, i would appreciate a quarterly set of performance graphs of how investments are doing.

---

Review from Verified Client

Essex | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

He was outstanding. Clear about what was on offer for us and took very good care of us.

**What could they have done better?**

Carry on the way he is. Considerate and caring.

Review from Verified Client

Essex | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Listens to your needs and puts forward the best fit for your goals. No pressure put on you to take anything you do not want. Everything clearly explained. Very approachable.

**What could they have done better?**

None

---

Review from Verified Client

Kent | October 2014

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I cannot know the value for money as it has only been 14 months since my investment .i have found Fotis easy to talk to and he has always been happy to listen and answer to possibly "silly" questions very professional and in layman terms

**What could they have done better?**

In my opinion not being a financial person I have as above comments been more than please with the advise given and will await the decisions taken ,therefore it would be wrong to say what he could do better

---

Review from Verified Client

Essex | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Very good advice across all areas of property not just borrowing but ownership in relationship to borrowing aswell. Very knowledgeable and takes the stress out of taking out a mortgage.

**What could they have done better?**

Nothing

---

Review from Verified Client

Kent | October 2014

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

Fotis has been our financial adviser for a number of years now. We have always been pleased with the advice and service he has provided us in relation to our mortgage and protection requirements.

---

Review from Verified Client

Kent | October 2014

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

Firstly he listens, then explains, then listens again, before putting forward ideas and suggestions. then he follows up on my wish's

---

Review from Verified Client

Kent | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Gave me knowledgeable advice on protecting my savings for my heirs.

**What could they have done better?**

Nothing!!!

---

Review from Verified Client

Kent | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Professional, personable, informative

---

Review from Verified Client

London | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Fotis' best quality is clarity and honesty. I have a number of advisers over the years who speak like they understand it so you should as well. Fotis doesn't do this - everything is explained clearly so fools like me get what's going on! There is also no hard sell - which is a refreshing change in an IFA.

---

Review from Verified Client

Kent | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

all aspects professionally handled

---

Review from Verified Client

Essex | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Fotis provides clear information to help you get the right product for your needs. He's easy to

talk to and explains everything clearly so that it is easy to understand. I am confident that Fotis has got the best possible product for my needs.

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

Personally I couldn't of asked for a better service from Fotis. He understood that speed was important as our vendors wanted a quick sale. He quickly found the right product for us and made sure that a valuation was booked as quickly as possible, securing the purchase of our house. Since then he has kept us up to date with any drops in the mortgage rate consistently ensuring that we are getting the best possible deal.

---

Review from Verified Client

Essex | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Explains clearly the product and makes sure all aspects are covered when applying for a mortgage so the best product could be obtained to its maximum potential.

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

Nothing. Fotis was always available to answer questions and give advice when needed. He made every effort to ensure there were no delays during the mortgage process. As the vendors wanted a quick sale, Fotis made sure a survey was booked swiftly securing our purchase. Happy Clients!

---

Review from Verified Client

London | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

From the very first phone call, when he asked if we could be on first name terms, which I prefer, actually, I felt that I was being well looked after. This feeling was reinforced by Fotis' first visit to my house, where we got to know each other, and what I wanted from an annuity. And also from his second visit, where he produced five different options for me to choose from. He knows his stuff..! I have subsequently recommended him to a couple of other

people, and I will continue to recommend him.

---

Review from Verified Client

Kent | October 2014

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Gives advice in a format that you can relate to and understand. Fortis is a very down to earth man, you can ask him anything .

**What could they have done better?**

Nothing.

---

Review from Verified Client

Essex | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Fotis listens to our needs and advises accordingly. He researches thoroughly to ensure we are always getting the best deal but is sufficient for our needs. He explains everything clearly so we understand any risks involved. I have spoken many times to Fotis about financial matters and he has always offered sound advise and he always follows up to see how we are getting on. He is easy to talk to and will always offer the right products for our needs.

**What could they have done better?**

I cannot fault anything that Fotis has ever done for us.

---

Review from Verified Client

Kent | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Fotis Joannou has always provided us with friendly, professional financial advice. He takes the time to ensure he understands your financial situation before offering advice or product information. There is no "hard sell" and we are always given the opportunity to consider his advice before making any decision. If, as happened on a couple of occasions, we decide not to proceed with a particular investment it was no problem. The world of financial investments and legislation is ever changing, to maximise returns you need to keep up to date. Fotis's regular email updates on new products relevant to our circumstances is informative and helpful. I have no hesitation in recommending Fotis.

**What could they have done better?**

I can honestly say that we are completely satisfied with the service we receive, it would be difficult to suggest any improvements!

---

Review from Verified Client

Kent | October 2014

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Very friendly and approachable. Keeps me updated

---

Review from Verified Client

Essex | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Fotis is very clear when explaining all aspects of personal finance for me. He always offers great advice and I never feel pressured into any decision making. I find him to be extremely conscientious and very professional.

**What could they have done better?**

Can't think of anything

Review from Verified Client

Essex | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

He was very informative and made sure we were well prepared with information before we met up. He came to our home and we had a really informative but productive meeting. We achieved everything we set out to so were very satisfied.

Review from Verified Client

Essex | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Fotis provides an excellent service from start to finish. I was recommended his services by a friend and I have recommended him to others.

**What could they have done better?**

N/A.

Review from Verified Client

Essex | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Fotis is a fantastic financial adviser. He understands my needs and visits my house within a day or two in the evenings. I cannot imagine where I would be if I didn't have Fotis behind me every step of the way.

**What could they have done better?**

I cannot think of anything. Fotis is a brilliant all rounder with experience and knowledge.