

MORVEN MILLAR

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



Morven Millar

Gresham Wealth Management Ltd

 Top Rated 2019

5.0 / 5  12 reviews

VouchedFor checks:

 Recent Client Reviews

 Independent Financial Adviser

 Qualifications Uploaded

Services offered

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

Qualifications listed

Advanced Qualifications: 3 Qualifications

CII - Advanced Diploma in Financial Planning

PFS - Fellow

CII - Chartered Financial Planner

Client Reviews

Morven Millar

Gresham Wealth Management Ltd



5.0 out of 5

Review from Verified Client

Cheshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking for a trusted financial adviser to give me advice on my Occupational Pension transfer values.

How did Morven help you?

Morven conducted a thorough review of all my personal and financial circumstances and had an in-depth understanding of what I was hoping to achieve in the short, medium and long term. She gave me lots of practical advice and was very knowledgeable around the changes in legislation affecting pensions.

Have you seen the outcome you were hoping for?

Most definitely! Morven gave me sound advice on my pension transfer value and the setting up of my SIPP. Furthermore her recommendations reflected that both my husband and I are in second marriages and she helped us ensure that we made the right provision for each other and both sets of children.

What could they have done better?

I am happy with the frequency of my financial reviews and the regular newsletters & e-mails I receive.

Review from Verified Client

Cheshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking for advice and guidance about my plans for retirement.

How did Morven help you?

Morven helped my to understand the options available to me and facilitated the set up of my Self-Invested Pension Plan.

Have you seen the outcome you were hoping for?

So far yes. I have exercise some of my options and have flexible access to my pension.

What could they have done better?

Nothing major that I can think of.

Review from Verified Client

Cheshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to review my pension situation and understand what my options were for future retirement given that I am approaching an age where this becomes a possibility.

How did Morven help you?

Morven carried out a full review of my existing pension arrangements and discussed various options with me in a clear and objective way. As a result I made some changes to the way my pension is managed.

Have you seen the outcome you were hoping for?

I have only been with Morven for a couple of years so it is a little early to say. However, early indications are looking positive.

What could they have done better?

The only thing I can think of is it would be useful if, after annual review meetings, I was given a set of minutes and actions for me to use for future reference.

Review from Verified Client

Manchester | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed a review of my savings and investments

How did Morven help you?

Advised on the best options available to gain most from monies held

Have you seen the outcome you were hoping for?

Yes investments increased

Review from Verified Client

Manchester | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Divorce

How did Morven help you?

Morven looks after my pension and investments.

Have you seen the outcome you were hoping for?

Yes, very much so.

What could they have done better?

Nothing I can think of.

Review from Verified Client

Lanarkshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a few scattered pensions from various different jobs and wanted to know how best to invest these pensions, and how to maximise their benefits.

How did Morven help you?

Morven investigated all the pensions, ISAs and savings schemes in my name, deciding which would be best to leave and which might provide a better return by being transferred and incorporated into a new, all-encompassing pension. It has made my finances much clearer.

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

Yes.

What could they have done better?

I can't really think of any way in which Morven can improve as a financial adviser. She is in regular contact, always responds to any queries I may have and is clear and concise in her advice. It is not always what I want to hear, but I appreciate the honesty and guidance.

Review from Verified Client

Surrey | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My husband passed away in 2007. Therefore I needed advice and financial support.

How did Morven help you?

Firstly Morven is extremely likeable and knowledgeable. I instinctively trusted her from the very beginning, and therefore had no hesitation choosing her as my financial advisor. Morvens presence is all the assurance I need to know that my portfolio is safe. Its the trust.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

I think she's the best, so no suggestions.

Review from Verified Client

Cheshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

After inheriting income and also receiving a pension agreement from my divorce I needed advice to enable me to plan my retirement

How did Morven help you?

Morven spent time getting to know me and my circumstances, this enabled us to plan ahead and optimise my savings.

Have you seen the outcome you were hoping for?

Yes, I have now retired and am able to draw an income knowing my capital investment continues to work for my future

What could they have done better?

I do not believe things could have been done differently. I am satisfied with the service I have received

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?

Approaching retirement with a variety of different pension pots built up over the years, needed advice on how best to manage them.

How did Morven help you?

Thorough review of our financial position and produced a comprehensive report on our position and options which was clear, well written and understandable. Numerous options

were considered and positives and negatives evaluated. Whilst we made the final decision on the route to take, we felt we had been thoroughly briefed and could make the decision with confidence.

Have you seen the outcome you were hoping for?

Yes, feel that we have made the right choices to optimise our retirement income and are following the overall plan set out 3 years ago.

What could they have done better?

We were very happy with the service and advice received.

Review from Verified Client

Cheshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We previously had a financial advisor who earned commission from the pensions we had. We had various pensions all in different funds and we felt this was not the best situation. We were recommended to look at Gresham and Morven Miller in particular and were very pleased with the advice she offered us.

How did Morven help you?

Morven explained a draw down scheme to us, and after looking into our situation we decided this was our best option. Morven also suggested I ask my company about salary sacrifice and this was one of the best pieces of advice I have ever been given. This allowed my pension scheme to grow very fast in the last few years before I stopped working and my take home pay barely changed. In fact I feel this allowed me to retire 2 years ahead of our plan. Finally she consolidated all our small pensions (where sensible) into the one pot making it much easier to see what we had.

Have you seen the outcome you were hoping for?

Yes as I said we retired 2 years ahead of our plan and the growth in our pot has been great. We understand some years this may not grow but we are confident with Morven's advice and guidance that our funds will allow us to continue our lifestyle until we die.

What could they have done better?

I don't think Morven could have done anything better. She patiently explained some of the

concepts for us several times until we felt we truly understood them, then we have had an annual review and mid year report since then.

Review from Verified Client

Cheshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was in need of pensions advice.

How did Morven help you?

Morven completed a full review of my current position. She provided a comprehensive report with a number of options. We discussed my requirements and tailored a plan that would exceed those objectives.

Have you seen the outcome you were hoping for?

Morven and her team at GWM have provided me with a range of options and advice that has produced results for the long term.

What could they have done better?

Morven provides a bespoke service which is individual to the client. She has an approach which explains in detail what is available and the possible solutions and alternatives. Regular reviews and comprehensive reports help build the relationship keeping you as the client informed.

Review from Verified Client

Ayrshire | February 2013

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Morven's guidance about pensions and investments has provided us with excellent returns, even during the recent turbulent financial times. She has been a helpful and friendly advisor for many years and we wouldn't hesitate to recommend her. Steve W Glasgow

