



Charles Wootton DipFA

Partner

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Testimonials

Adam Armstrong - Director, Herald Training

"I have worked in professional development for fourteen years training financial advisers and have assessed entire sales forces in that time. The reason I empower Charles Wootton to be my sole financial advisor, and have done since 1998, is because he is far and away the best advisor I have met in all that time. Charles has exceptional knowledge of the market, builds sincere rapport and advises without forcing or using disturbance. Charles is comprehensive in his homework, seeks to fully understand his customers' drivers and positions his clients to allow them to make informed decisions. I would recommend Charles to anyone, and indeed have. Over the years he has become advisor to my wife, brother, mother, sister-in-law, my son's Godfather, my business partner and several members of my training and development team. They, like me, recognise the exceptional qualities Charles demonstrates in his work."

R.L. - Self-employed photographer

"Charles clearly has vast experience of long-term financial planning, which, together with his keen attention to detail and relaxed and charming manner, inspires enormous confidence in his decision-making. From the very start he listened very carefully to me, in order to fully understand my position and long-term ambitions. Using Voyant, Foster Denovo's cash modelling software, this enabled him to provide me with a genuinely tailored and collaborative solution, clearly and concisely explained without ever resorting to confusing jargon. After many years of neglect and (at best) passive 'advice' from other IFAs, that led to a sense of unease and confusion, Charles has completely reconfigured my thinking and I am now in the reassuring position of having in place a regularly-reviewed long-term financial plan that is prudent, flexible and in which I have great confidence."

Ross Walker - Oracle

"I have been working with Charles for over a year now and have found his advice and guidance invaluable over that time. He has used tools such as the Voyant cash modelling software to help bring clarity to my medium and long-term financial goals. That alone has proven vital in putting a plan in place and has given me the confidence in my financial affairs I was looking for. Charles also helped me through the minefield of pensions planning including transferring out of an old occupational scheme which I'd have struggled to do alone."

Charles' approach has been personal, honest and candid which has enabled us to develop a very good relationship over a short space of time. I've never felt under pressure or that I'm being sold to which compares favourably to other experiences I've had in the financial services industry.

As I am based in Scotland, I had reservations about Charles being based in London, however we keep in touch regularly and we meet face to face in London when my diary allows. This has worked out very well to date. I now look forward to a long-term relationship with Charles, broadening advice into areas such as estate planning and financial planning for my children."

Bob L - working in the IT industry

"Charles took the time to understand my personal situation, aligned it to my long term aspirations and was and remains available for advice on a broad range of financial matters from pension advice through to estate planning. In understanding my situation Charles introduced a broad range of financial options making recommendations and questioned the wisdom of my current investments. I feel comfortable calling Charles for advice knowing that if he doesn't have an immediate answer he will seek advice from his network to ensure any recommendation is well considered given my personal circumstance."

Using Voyant, his planning software I now understand my financial position and in Charles have the support of someone to help me meet my long term financial aspirations."

Testimonials

Wakar Kalhoro - International Finance Lawyer

"Charles has been my IFA for a number of years and I am very happy to recommend him for his ability to be professional yet personal, hands-on without being too technical, as well as being careful but pragmatic. He takes care to make himself available for regular meetings and takes the time to explain products and scenarios whenever necessary.

He has an excellent team around him and very good contacts in the market. As I am a busy professional without deep knowledge of products and markets and seemingly without the time to manage all of my financial affairs, Charles and his colleagues at Foster Denovo are exactly the sort of people I need and look to for oversight of and advice on my investments and medium to long term financial decisions.

I have referred almost all of my immediate family to Charles and they are all now Foster Denovo clients, happy that a "safe pair of hands" and a watchful pair of eyes are keeping an eye on their (and my) investments."

AB - Teacher, Opera and Theatre Director

"Charlie has been the most important part of my financial life for over twenty years - a period of time that has seen as many changes to the way business is done as there have been changes in my career. Throughout it all, Charlie has been steady, purposeful and entirely careful of my interests. He has the gift of clarity when explaining his thoughts, he knows when to push and when to hold back, he is honest about risk and marries the long view with shorter term security - and he does it all with charm, confidence and humour. He would have made a brilliant teacher."

Russ Spargo, MA FCIPD - Partner, Blueprints

"I have found that having a retained relationship with Charles Wootton has been far more useful than I thought it would be. It is one of those paradoxes in life that financial planning is key to our futures and yet I, like I think most people, spent little time making decisions about the long term. It's really important but not urgent and so easy to ignore till it's too late or much more expensive. Meeting Charles regularly means there is a regular focus and we have made huge changes to my family's finances as a result - according to our values and priorities. We would never have had access to the savings platform, which takes out so many of the risks because other people are actively managing our money according to our own assessed risk appetite. I would highly recommend Charles."

Edward Marshall - Chartered Accountant

"I am very pleased to endorse and recommend Charles as a very professional IFA who acts with integrity and objectivity in giving well researched advice commensurate with the risk appetite of the investor. He has acted as my advisor since 2006 for both pensions and equity ISAs. I have always found his advice and recommendations very sound, especially in steering through the market turmoil and crisis of the past few years. I would recommend him as an IFA."

Hartley Kemp - Independent Arts Professional

"Charles Wootton is a first class IFA and provides a truly personal service. We meet regularly to review my investments. Charles explains fund performance clearly and is happy to go into as much detail as needed. The retainer model means that the advice I am getting is based on an independent assessment of my funds and is not a constant recommendation of new products. As a result of working with Charles, I am now much more informed about my finances, and I can see first-hand the benefits of proactive money management. Charles provides an excellent service and I am happy to recommend him."

Jonathan Edwards - retired BT Manager

"Charles has looked after my financial investments for well over 10 years, during which time the portfolio value has grown significantly. He is always approachable and takes care to ensure that the client clearly understands the issues and options available, with their potential outcomes. He understands individual needs and financial requirements, and invests accordingly.

Charles provides twice-yearly formal reports and instigates meetings where updates and changes are made, although this does not preclude interim recommendations and changes as and when circumstances require.

Charles understands appropriate risk factors on an individual client basis and advises accordingly. He has consistently made sound recommendations, moving investments around in line with changing market trends, maximising returns during economic upturns and minimising adverse effects during economic downturns. He is always one step ahead of the game."

GM - Barrister at Law

"Charles has looked after my affairs for the last two and a half years and I am delighted with the service he has given me over this period. Being a Retainer client has meant that I now have a structured plan for my family's finances rather than piecemeal ideas. I originally thought paying future school fees would be impossible, but I can now see that it's manageable.

We meet every six months and he keeps me abreast with how my affairs are doing in a simple and clear manner. Charles has carefully considered what I want and what I can afford and ensured that the best investments for my needs have been selected and most importantly, are constantly reviewed.

As someone with an extremely busy work life it is a relief to know that I can get on with my job, knowing I have somebody with Charles' experience and knowledge doing his job, in looking after my portfolio."

Testimonials

Gary Bisson - Banker in a high street clearing bank

"Charles has been my IFA now for nearly 6 years and has advised me in a number of areas particularly around my pension arrangements and long term tax efficient savings. Like most people, I have changed jobs several times over the years and often the provisions of the new employer change as well. Managing these different schemes, along with my own personal pension plan, to make sure they meet my future requirements is paramount, and having Charles and his team guide and advise me is very reassuring.

Similarly, with my long term savings, Charles has access to up to date information on the performance of the many investment funds available. Coupled with the knowledge he has of my personal circumstances, he is able to direct me to the best performing funds to meet my expectations of return for the level of risk I'm happy with. And because we have an on-going relationship I have the reassurance that Charles has my interests under constant review and not just once or twice a year."

Andy Nicholls - Operations Manager of a media company

"I had been interested in getting financial advice for some time and was given Charles's name by a colleague who had been a client of his for some years.

After an initial meeting, I decided to join the retainer service and have found it very good value. Charles has taken great care to understand my personal circumstances and needs and I always feel that he is working with me to give me the best understanding of my financial options.

We have spent a lot of time together planning all aspects of my family's financial needs and he has helped me to get my Will organised, something else I had been meaning to do for some years!

The great benefit of the retainer service is that I know I can call or email Charles at any time and will get a swift response and the benefit of his 22 years in the financial advice sector.

I have no hesitation in recommending Charles or the retainer service."

Warren Gordon - Solicitor

"Charles has been my financial adviser for a number of years. I pay Charles an annual sum which entitles me to a couple of meetings a year plus other advice. I always find the meetings of great use. Charles always has useful info on funds and is backed up by good technology on the laptop. I find him to be responsive and efficient, knowledgeable on his area and sensible in his advice. His advice is holistic covering not only pensions but mortgages and insurance policies and I guess anything else in the financial arena that is important to the client. Apart from his excellent service as a financial adviser that I have experienced, he is also a very nice chap."

David Hartley - Auditor

"Since first meeting Charles as a result of a friend's recommendation I've had peace of mind when it comes to my money and investments. Having made a number of errors 'dabbling' in stock markets I decided that I needed to obtain some great advice on where I should invest my money from someone whom I could be confident was trying to do the best for me. I probably wouldn't have a pension myself if it wasn't for the advice that Charles provided. The retainer service allows me to review my investments with Charles and gives Charles the opportunity to provide me with the latest advice of how the investment market is changing, advice that I've acted on as a result of our meetings. By understanding where I want to be financially in ten or even twenty years time, Charles has been able to clearly explain the best route for me to take to achieve my goals whilst explaining the risks involved fairly and realistically. I would, and have recommended Charles Wootton to many of my friends looking to invest their money and prepare for their financial futures."

Phil Scott-Jones - Business Development Manager in the IT industry

"I have always found Charles to be a pleasure to deal with; he is always available and happy to answer any questions whenever they arise. He always explains things well and provides all the options along with the pros and cons which allows you to make the most informed choice.

Having been a long standing client we have been through some more than difficult times dealing with the market. However, the funds have performed well and now see a real return on investment.

Although we meet regularly, Charles is proactive with his management and will always make contact when something needs to be addressed and not wait until the next meeting when the issue may have deteriorated further.

I believe that Charles offers an excellent value for money service and I look forward to continuing our relationship."

Charles Noble - Finance Director

"I would happily recommend Charles based on his rigour, experience and his passion for finding individual solutions to individual client needs.

Spending the time to understand individual, family and other circumstances affecting personal financial planning is an important foundation for Charles – something which I believe sets him apart from many of his peers. Once he has this knowledge and context in place he seems to relish the chance to act as an effective guide through the wide range of available financial products, highlighting details of products which others may miss. Similarly he has a passion for identifying shortcomings or hidden flaws within products and ensuring his clients avoid sub-standard products.

Notably, and to his credit, he is not afraid to challenge any assumptions or prejudices that you as a client may have. This leads to a much richer debate between client and advisor as well as, in many cases, a better outcome for the client."

Testimonials

Kevin - Political Consultant

"I have been with Charles for five years, since he was recommended by a friend. I initially wanted to sort out my rather haphazard pension arrangements, but he made sure we took a wider view of our family's financial aims and priorities. So as well as actively managed pension funds we have set up protection, life insurance and medium term investments, taking into account things like the level of risk we are comfortable with. Aside from the comprehensive face-to-face reviews, Charles is always ready to talk about anything. Knowing that he is on top of things on a daily basis means that I don't have to be. Above all, it's reassuring to be advised by someone who takes a long-term view, knows the markets and is not spooked by their ups and downs."

Michael Bartram - Director, Milton Computing Ltd

"I've been a client of Charles for nearly 20 years and a retainer client for the last 4. I like the fact that my portfolio is being reviewed on a continual basis, that I can call for advice at any time and feel that my investments are moving in the right direction. Charles' attention to detail and knowledge of his sector is second to none, giving me confidence to make those 'big' decisions on my investment strategy."

Chris - MD of a ship brokerage

"A phone call at 7:30 in the morning, or 10 at night? Not normally well received, but if Charles Wootton is calling me at that time, I know he has something important to tell me. And that is one of the things I admire about Charles' way of working; he doesn't waste time and is invariably right on the button with some new information which for someone like me, who simply cannot follow the markets on a day-by-day basis, is not only helpful but very comforting. I know he is watching my back. I began working with Charles in 2005 when I set up my own shipbroking business, and quite frankly, he has been a breath of fresh air when compared with previous advisers I have had to deal with."

Alan McGuffog - Head of Account Management, Red Bee Media

"Charles has been helping me to manage my finances for a number of years and we meet up every six months to review the latest position. We have got to know each other very well. He understands my financial profile and what I'm trying to get from my investments and recommends strategies which will allow me to meet my goals on my mortgage, pension and other investment priorities."

The retainer approach works well for me because it means I can predict my monthly outgoings. Charles genuinely has my best interests at heart in the meetings and he offers advice in a friendly, clear and consultative manner. While I ultimately make the decision about how to invest, Charles lays out the pros and cons of various courses of action so that I am making informed decisions. I never feel under pressure to pursue a particular course of action and, equally, I always feel confident that Charles has my best interests at heart rather than the best interests of the business.

Charles is a very personable adviser. He talks knowledgeably and with great passion about his work and our meetings are always interesting and enlightening. He explains things in very human terms and this approach works very well for me. He is able to bring financial vehicles to life and apply them to my everyday life. It's fair to say that I have probably taken more interest in my financial affairs since Charles became my adviser and as a result have probably made better financial decisions - and that, ultimately, is what it's all about."

Jeff Robson - Broadsheet Journalist

"Charles has been my financial adviser for almost seven years now, and I have been consistently impressed by the range and level of his expertise. He has opened a window onto the world of personal finance, showing me the many options available but not overwhelming me with choices."

I get the sense that Charles (and Rhonda) see me as a person, rather than a mathematical exercise in maximising a group of 'money pots'. I feel that he genuinely understands his clients as people and genuinely wishes to help them plan for a safe and secure financial future."