

PAUL CLIFFORD

Background report to support
inclusion in the **2022 Guide To The
UK's Top Rated Financial Advisers**



Paul Clifford

Clifford Osborne Limited Independent Financial Advisers



Top Rated 2022

4.9 / 5  346 reviews

VouchedFor checks:

- FCA status: Certified by Firm
- Recent Client Reviews
- Independent Financial Adviser
- Transparent Fees
- Positive First Impressions

Services offered

- Investments and Savings
- Pensions
- Retirement income (annuities, drawdown)
- Equity Release

Qualifications listed

Paul has not added their qualifications to VouchedFor yet. Please ask Paul for more details.

Client Reviews

Paul Clifford

Clifford Osborne Limited Independent Financial Advisers



4.9 out of 5

Review from Verified Client

Kent | November 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

It was the right way to ensure i look after my money in the right way.

How has Paul helped you?

Over the years with Paul he has helped and guided us in many aspects of finance.

Have you seen the outcome you were hoping for?

Everything is running to plan and we are happy with the results so far.

What could they have done better?

I do not think anything could be done better for I agree with the path we are taking and I am confident we have made the right decisions.

Review from Verified Client

East Sussex | November 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul has (once again) given me confidence and assurances with regards to my personal

pension investments. I have received clear and professional advice from him, which has eased my concerns with the turbulence in the current financial markets.

Review from Verified Client

Kent | November 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Further to our last review, we have decided to invest more at a higher risk due to the recent fall in the market we should be well positioned to get the best benefit from this for our pension.

Review from Verified Client

East Sussex | November 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

An inheritance

How has Paul helped you?

Have good advice and continued support in our investment

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Can't think of anything

Review from Verified Client

East Sussex | November 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retired early needed advice on using pension pots

How has Paul helped you?

Having retired early I have survived financially for 3 of the 6 years before my state pension becomes payable, with pauls help i will remain financially secure for the remaining three years too

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing perfectly happy

Review from Verified Client

East Sussex | November 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having the chance to take my company pension as a lump sum payment for investment , and needing a financial advisor to guide me through the process.

How has Paul helped you?

Paul has helped me through his advice and guidance to invest my pension in the best fund's and portfolios in the market.

Have you seen the outcome you were hoping for?

Yes I have.

What could they have done better?

Nothing,I can only highly recommend Paul and his team for all they are doing.

Review from Verified Client

East Sussex | November 2022

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Advice on Equity Release

Review from Verified Client

East Sussex | November 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Our hard earned savings were in high street building society, with a very low interest rate. We wanted to invest in stocks and shares but needed guidance to suit our level of risk.

How has Paul helped you?

The step by step advice and his knowledge of the markets and products available assured us to take the investment that was right for us.

Have you seen the outcome you were hoping for?

Yes and is still ongoing for our future

What could they have done better?

Nothing.

Review from Verified Client

East Sussex | October 2022

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Transfer of final salary pension and ongoing support of pension investments.

How has Paul helped you?

Clear and honest advice giving a realistic view on the pros and cons of retirement options. Strong ongoing support services ensuring I am kept advised on investment performance and future projections.

Have you seen the outcome you were hoping for?

Yes, I have received a high level of ongoing support and information to respond to changing situations

What could they have done better?

There is not anything more that could have been done to provide a high level of support particularly during demanding conditions such as lockdowns and market fluctuations.

Review from Verified Client

West Sussex | October 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I know nothing as Schultz said, so I needed advice that I could trust. Paul has more than fulfilled that for me

How has Paul helped you?

Inheritance tax planning, equity release and even help with buying a car !

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Not sure.

Review from Verified Client

East Sussex | October 2022

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

The pension fund I did have was performing not as expected, & I thought I would leave the transfer to an expert.

How has Paul helped you?

Paul has transferred the pension into a better performing scheme, hopefully to increase benefits on retirement.

Have you seen the outcome you were hoping for?

Not yet, as I still have 2-3 years left to work.

What could they have done better?

Nothing springs to mind!

Review from Verified Client

Sussex | October 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Value: ★★★★★

Service: ★★★★★

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

I had matured funds and was unsure how to further invest them and was confused about my options

How has Paul helped you?

Paul took time to carefully explain my options to me

Have you seen the outcome you were hoping for?

Yes. I am very happy with the choices I have made with his advice and guidance

What could they have done better?

Nothing. I have been very pleased with the service I have received

Review from Verified Client

London | October 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We are a small company that needed a one stop shop for our pensions and life assurance for staff, I used Paul personally and found his advice and service to be affordable and professional.

How has Paul helped you?

to set up pensions and life assurance for our staff

Have you seen the outcome you were hoping for?

yes, love Royal London and Michael their rep is really helpful

What could they have done better?

n/a

Review from Verified Client

East Sussex | October 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Both my mother and I were looking for trustworthy, practical advice regarding a number of complicated financial matters.

How has Paul helped you?

Paul Clifford is extremely knowledgeable, very helpful and is totally client based. It is evident that he truly cares about the clients he looks after, and is not a pushy salesman! His expertise extends to the back office, where Donna is always so welcoming in her manner, which for any potential clients who might be feeling nervous or unsure about the process,

this is reassuring. You have more than one pair of hands to guide you through the process.

Have you seen the outcome you were hoping for?

I have realistic expectations given the current volatile environment, but have been happy with what I have seen to date.

What could they have done better?

I think this is more of an industry wide criticism, rather than levelling it at Paul or Clifford Osborne, but the sheer volume of paperwork that must be sent to clients is mind boggling and a turn off for many!

Review from Verified Client

East Sussex | October 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Value: ★★★★★

Service: ★★★★★

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

Searched for local IFAs via google

How has Paul helped you?

He has helped both my wife and I to set up drawdown pensions

Have you seen the outcome you were hoping for?

without a doubt

What could they have done better?

not at all

Review from Verified Client

Kent | October 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We wanted to help our daughter financially

How has Paul helped you?

He explained everything to us, and no question was too much, we never felt pressured and was able to help our daughter

Have you seen the outcome you were hoping for?

Yes we did

What could they have done better?

There is nothing that could have been done better

Review from Verified Client

Sussex | October 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Long term financial planning

How has Paul helped you?

Paul has offered great perspective on investment risk tolerance and rates of return for various financial instruments. Additionally he offered great insight into company pensions,

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing! Paul and his staff are always easy to reach out to

Review from Verified Client

East Sussex | October 2022

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having moved to the area and not wanting to retain my present FA, I was recommended to contact Paul

How has Paul helped you?

Always gives sound advice and willing to come to my house to meet

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Paul is very much on the enthusiastic side and sometimes I found him difficult to keep up with, but he's always willing to explain



Review from Verified Client

East Sussex | October 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I inherited money and it was the only windfall I'm ever likely to have in my life. I didn't want to waste it and I didn't want to get scammed. So I approached 3 or 4 advisors and settled on Paul because he didn't dismiss my investment as too small for him to bother him, (as some financial advisors did). In addition, his staff have been extremely personable and professional, and they're interested in me and how I'm doing. I wanted a cautious investment plan because I believed Brexit would be disastrous. The advice given has informed me without being pushy, and it has been well balanced. My money, but honest guidance that I trust.

How has Paul helped you?

He's personable and easy to contact. He responds to queries quickly.

Have you seen the outcome you were hoping for?

Yes, in bucket loads. I wanted a steady income plus access to funds if necessary.

What could they have done better?

I honestly can't think of anything.

Review from Verified Client

East Sussex | October 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Personal service without any problems ; he always there to advice or talk and chat about general information's that we may need or just reminding ourselves and he explain himself brilliantly CHEERS Buddy

Review from Verified Client

East Sussex | October 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was concerned that I wasnt making the most of my savings.

How has Paul helped you?

Gave clear, helpful advice.

Have you seen the outcome you were hoping for?

Not entirely but due to external circumstances outside control of any financial advisor

What could they have done better?

Nothing

Review from Verified Client

East Sussex | September 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Keeps us in touch with market forces etc.

Review from Verified Client

East Sussex | September 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

He constantly keeps me updated with issues and if I have any questions I always feel comfortable and confident in drawing them to his attention and asking for advice.

Review from Verified Client

West Sussex | August 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Many things have changed - both in world finance, and my personal circumstances - in the last 3 years. Paul has been in touch with us at every step to make sure we are making the best of our savings and pensions.

Review from Verified Client

Kent | August 2022

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Yet again , in this turbulent financial times , Paul has given us sound advice and shown clear direction , on investments, along with an understanding on seeing the longer term benefits. Also his team as always, gives outstanding client /customer support

Review from Verified Client

East Sussex | July 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

I continue to feel relieved I have Pauls expert advice in these troubled times

Review from Verified Client

East Sussex | March 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

As my previous comment. Paul continues to stay in touch and I will be happy to contact him again if I need further advice.

Review from Verified Client

East Sussex | March 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul's advice always keeps me updated on my next steps forward regarding my money.

Review from Verified Client

East Sussex | March 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

I needed some advice which Paul kindly gave. It is very reassuring, when one is elderly, to have a friendly advisor to call on if necessary.

Review from Verified Client

East Sussex | December 2021

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Maintaining my my investment in my pension

Review from Verified Client

East Sussex | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Regular reviews with Paul are a good opportunity to discuss, review and update my portfolio and gives me reassurance my investments are in the right place.

Review from Verified Client

Kent | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

After a long discussion with Paul, we decided to put some of our pension money at a higher risk, and so far over the past 6 months, it has performed fantastically. As well as this Paul has helped in our long-term plans and has laid out the options for us clearly so we can make an informed decision.

Review from Verified Client

East Sussex | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Since my last annual review, Paul and his team have exceeded my expectations once again. He is extremely knowledgeable, professional, personable and he is always there for you, the perfect advisor. The investment choices that he helped me make are proving to be successful and I feel so relieved that I chose Clifford Osborne.

Review from Verified Client

Sussex | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul is always happy to listen to our queries and deals with them efficiently.

Review from Verified Client

East Sussex | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★

src="https://assets.vouchedfor.co.uk/img/rating-star-full.jpg"/>

★★

How has Paul helped you since your last review?

Always knowledgeable and reassuring, sound advice and attentive response to queries and requests.

Review from Verified Client

East Sussex | November 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★

How has Paul helped you since your last review?

Paul continues to provide excellent service and advice

Review from Verified Client

East Sussex | October 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul advised me about updating my investment plan which I have done .

Review from Verified Client

East Sussex | October 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul has always been kind and helpful and he will go extra way to help and sort things out to benefit me; great professional and above all trustworthy

Review from Verified Client

East Sussex | September 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul has advised me about my planning for the future and inheritance planning

Review from Verified Client

East Sussex | September 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Concern re Brexit and savings

How has Paul helped you?

Gave good sound advice with diagrams to help look at comparable savings choices, keeping me updated at all times.

Have you seen the outcome you were hoping for?

Too early to tell, but I certainly hope so!

What could they have done better?

Nothing, Paul and all other people I had contact with were excellent.

Review from Verified Client

London | September 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

My previous advisor was no longer independent and my investments were losing money

How has Paul helped you?

Being independent, Paul could put my capital with companies that would give me the best long term gain.

Have you seen the outcome you were hoping for?

Yes. My investments have made a steady increase every year. He will also move them around if he thinks I will benefit.

What could they have done better?

I don't know. Not being financially savvy, I can only put my trust in him to do the best for me

Review from Verified Client

East Sussex | September 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to review my pensions

How has Paul helped you?

Paul reviewed my existing pensions and was able to make some astute recommendations

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing the service was excellent

Review from Verified Client

East Sussex | September 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Home improvements were required and equity release would fund that.

How has Paul helped you?

Personal service at home, clear explanation as to all that Equity Release would entail.

Friendly, Professional and very helpful.

Have you seen the outcome you were hoping for?

Absolutely.

What could they have done better?

We cannot fault the service and assistance we received.

Review from Verified Client

London | September 2021

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Investments and savings and Will.

How has Paul helped you?

He helped me with all the above

Have you seen the outcome you were hoping for?

Yes I have

What could they have done better?

I don't know.

Review from Verified Client

East Sussex | August 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

I have not needed financial advice since my last review but Mr Clifford has been in touch with me to ask if he could be of any further service.

Review from Verified Client

Kent | August 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul, and his team have kept me up to date with my pension funds and I have received great advice, and support throughout the last year

Review from Verified Client

West Sussex | August 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

I have a small pension pot that Paul does not deal with. However because of I have had to give up work a little earlier than expected, Paul has advised me how best to make use of it. We have also come to a decision regarding my wife's retirement plans.

Review from Verified Client

East Sussex | August 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

By making beneficial shifts in investments and discussing long-term issues relating to property.

Review from Verified Client

East Sussex | July 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul has continued to be supportive and I value the knowledge that he is there if I need his advice

Review from Verified Client

East Sussex | March 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

As my previous comment - Paul has continued to keep in touch

Review from Verified Client

East Sussex | March 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul has advised me on changing my investments to reflect current trends to receive a higher return. He has also advised me to shift my withdrawal strategy to help sustain my fund.

Review from Verified Client

East Sussex | March 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Sadly, of late, I have had no need of Pauls services but, given a boost in my financial circumstances, I shall most certainly call on him.

Review from Verified Client

East Sussex | February 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul has always been available to me when I need help and advice. He was pivotal in arranging finance for me to sell a property in America, where I had to sustain a loss in order to move the property and cover a shortfall in mortgage repayment. As always, Paul was helpful, suggested ways to help I hadn't considered and for that I will always be grateful. I recommend him to friends and others whenever I can.

Review from Verified Client

East Sussex | February 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul has been a trusted and invaluable source of advice whenever we have needed it.

Review from Verified Client

East Sussex | February 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

continuing support. consolidation of investments and changes to reflect changing risk management

Review from Verified Client

West Sussex | January 2021

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul gives me confidence that I'm in good hands, that's very important to me now that I'm in my mid-60's. We discuss options open to me, exploring pros and cons.

Review from Verified Client

East Sussex | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Helping me to keep up to date with current financial issues to assist with decisions on short term investment plans.

Review from Verified Client

Surrey | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Always ready to listen and offer advise when needed. This year we had a virtual meeting to review our finances which went very smoothly.

Review from Verified Client

East Sussex | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Has not been necessary

Review from Verified Client

East Sussex | November 2020

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Drawdown on my pension

How has Paul helped you?

Transferred my pension to another pension so I could access my drawdown

Have you seen the outcome you were hoping for?

Yes and more

What could they have done better?

I was happy with what he did

Review from Verified Client

Kent | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

On January 6th 2020 we decided to retire and Paul has discussed the retirement benefits and how best to use our money to see us through till we no longer need it. I got a large sum of money and Paul help me with my choices to what to do with it.

Review from Verified Client

East Sussex | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had to sell my house because my mortgage was coming to an end. I wanted to downsize and buy outright with my equity, but I couldn't find anything suitable that I could afford. So I contacted Paul to advice as to my options.

How has Paul helped you?

He explained that I met the criteria for equity release (Lifetime Mortgage). That I could downsize and move and take out a small lifetime mortgage to pay for the excess that I didn't have with my equity.

Have you seen the outcome you were hoping for?

Yes, exchange has taken place and I complete and move next week.

What could they have done better?

Paul went above and beyond in helping me get the lifetime mortgage through. There were a series of hold-ups and my buyer was getting very anxious and I was very concerned that the chain might collapse. Paul chased his contact at the mortgage company who in turn chased their solicitor. He did this numerous times until we achieved exchange. It would not have gone through in the reasonably timely fashion that it did if it hadn't been for his help. (The delays were mainly due to solicitors being incredibly busy at the moment because of such a large volume of property sales.)

Review from Verified Client

East Sussex | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Consistently, reliably and reassuringly

Review from Verified Client

East Sussex | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul has managed the transfer of my funds extremely well. He explained the process of the transfer in laymans terms and everything he said would happen, has happened. He took care not to place all of my money at once into an investment portfolio and fortunately the wait proved successful. I don't know how he finds the time to look after his clients as well as he does, but he is always there for you and respects your hard earned money. My annual review was set up by his wonderful team on time and COVID safe.

Review from Verified Client

West Sussex | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Now that my husband has retired early Paul helped us with pension money.

Review from Verified Client

East Sussex | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Useful information about inheritance planning and reassurance about financial markets in current conditions

Review from Verified Client

East Sussex | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Reassured me about the current financial situation for myself, also national and international outlook.

Review from Verified Client

East Sussex | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul has continued to give advice on my pensions

Review from Verified Client

East Sussex | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul as continued to give clear advise and infomation on all aspects of my investments, can not praise him enough.

Review from Verified Client

East Sussex | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Me and mum had a large sum of money sitting idle in the bank

How has Paul helped you?

He advised me the best way to earn extra money

Have you seen the outcome you were hoping for?

We have not had the money invested long enough yet

Review from Verified Client

East Sussex | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed some help in applying for an equity release.

How has Paul helped you?

We had applied for an equity release through the agents who constantly advertise in the press and on TV. As we progressed down the line we came across several stumbling blocks which prevented us proceeding any further. We were recommended by a friend to try Paul Clifford, and we decided to give it one last try. Paul came up with a lender who could help and we are a stones throw away from completing. Apart from the success of the final result, he always returned phone calls and kept us in touch at all times with ongoing developments.

Have you seen the outcome you were hoping for?

Yes, we have reached a conclusion which was our goal from the outset.

What could they have done better?

I don't have any suggestions as the service was more than we could have expected.

Review from Verified Client

East Sussex | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Equity release

How has Paul helped you?

He was a star, he found us a great deal. Paul was professional, kept us informed every step of the way from beginning to end.

Have you seen the outcome you were hoping for?

Absolutely

What could they have done better?

Nothing...he delivered on everything

Review from Verified Client

East Sussex | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

I have known Mr Clifford for well well over 15 yrs. and i can say that he has always helped to advice correctly and also unlike others he has managed to improve my investments and pension and so on ;; i can confirm that i shall sick his advice in all my finance affairs;; thanks

Review from Verified Client

West Sussex | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul has tried to stop me from panicking with my pensions re covid and the initial drop in value stating they will recover and not to do anything with them now.They are slowly recovering so glad I didn't do anything in haste.

Review from Verified Client

East Sussex | September 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul regularly updates me on my investment and he has helped me with my inheritance planning

Review from Verified Client

East Sussex | September 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had an underperforming private pension.

How has Paul helped you?

Paul took time to understand my circumstances and what I was hoping to achieve. He was very helpful and patient when explaining the different options I could consider, and efficient

in dealing with the transfer itself.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Nothing, I've been 100% happy with the service I received from Paul and his team.

Review from Verified Client

Kent | August 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to take control of my pension fund

How has Paul helped you?

Paul, went through , in great detail all the elements and associated risks of transfer from a very good pension scheme , his advice and very thorough processes , gave me the confidence I was doing the correct thing

Have you seen the outcome you were hoping for?

Absolutely I now fully control my pension find, and secure my wife's future income , if anything was to happen to me

What could they have done better?

I am not sure if anything could have been done better, as with the difficult times during lockdown, the service provided was extremely professional

Review from Verified Client

West Sussex | August 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★☆

Service: ★★★★★

Value: ★★★★★

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

adviser?

Initially I wanted advise about my mortgage/pension balance. Then later about early retirement and pension transfer.

How has Paul helped you?

On our first consultation Paul decided that we were doing all the right things and didn't charge for advice. Because of this he was first choice when our circumstances changed and he set up an investment ISA for us. Then later he helped me transfer my pension. This became hampered when covid 19 and early retirement due to ill health interfered with the plans. Paul had made sure that the plans had enough scope to cover these unexpected obstacles.

Have you seen the outcome you were hoping for?

We have seen our investment ISA grow slightly better than expected, although they have slowed down dramatically since the economy nosedived during covid. It is too early to tell if the pension transfer has been fruitful as it is less than a month invested.

What could they have done better?

I have difficulty following ALL the information. There is a lot to take in sometimes, a webpage with some simplifications for dummies might help. This would possibly have a downside because information in this industry goes out of date from time to time .

Review from Verified Client

East Sussex | August 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Needed guidance on setting up pensions

How has Paul helped you?

Explained the options and put everything in motion

Have you seen the outcome you were hoping for?

Too early to tell

What could they have done better?

I liked that it was done via video call and then email follow ups. Everything was arranged

quickly and questions were answered swiftly

Review from Verified Client

East Sussex | August 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a mortgage product which was due to expire and was having considerable trouble finding a replacement product. My former IFA had tried and failed to find a suitable product and I was personally investigating a whole life product when I decided to contact Paul Clifford based on positive reviews I'd seen on-line.

How has Paul helped you?

Paul listened to my concerns, immediately said that he believed he could help me and requested a detailed account of my finances. He then came up with a whole life product which not only absolutely suited my needs but gave me a much enhanced cash payment at inception. When there was a problem with getting the product to completion Paul interceded on my behalf and got things moving again when the solicitors seemed to be at loggerheads.

Have you seen the outcome you were hoping for?

The new product is now completed, the funds I expected are safely in my account and I could not be happier with the outcome.

What could they have done better?

I would like to be able to make constructive suggestions to help Paul Clifford and his team perform better but truthfully I can't. From our first conversation to our last Paul was positive, well informed, helpful, patient and conscientious. When Paul was not in the office his work was taken up by the excellent Donna who was well briefed, proactive and charming. I don't think there was a single occasion when I called the office when Paul did not make himself available to speak to me personally, really exceptional service.

Review from Verified Client

East Sussex | August 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension management, equity release and other matters

How has Paul helped you?

In so many ways. His advice, management of my resources, kindness and insights are second to none.

Have you seen the outcome you were hoping for?

Absolutely.

What could they have done better?

Nothing - his commitment and help have been excellent.

Review from Verified Client

East Sussex | August 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was wanting to set up a personal pension.

How has Paul helped you?

He talked me through the different options I had and suggested a suitable product for me after I completed a needs statement.

Have you seen the outcome you were hoping for?

Yes, superb service from Paul and his team.

What could they have done better?

N/A

Review from Verified Client

East Sussex | July 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

How has Paul helped you since your last review?

Paul came to see me concerning my mothers long term care and the management of her estate. As always he immediately understood my situation and gave me options and an extremely good proposal

Review from Verified Client

East Sussex | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Invaluable help in transferring a company pension in to a private pension. Advice on all options explored and explained to provide for now, and importantly for the future. Constantly keeping track of factors affecting pension on an ongoing basis.

Review from Verified Client

East Sussex | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

I haven't needed his help financially since I have had equity release but he has continued to keep in touch with updates ec.

Review from Verified Client

West Sussex | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

As much as before, if not more - he's always so knowledgeable and happy to help wherever possible with sensible advice and helpful comments.

Review from Verified Client

East Sussex | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

By ensuring that in the turbulent last few years, Paul has given me clear guidance on the way I need to move forward financially.

Review from Verified Client

East Sussex | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

I have had no further service from Paul since our first negotiations but it is reassuring to know that he is only a phone call away.

Review from Verified Client

Hampshire | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul has been reviewing my pension regularly and advising on best course to take when necessary. We have always been pleased with the service and are always confident that Paul has our best interest as a priority.

Review from Verified Client

West Sussex | February 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had two pensions and wanted to move them to a scheme would enable me to invest in commercial property.

How has Paul helped you?

Paul reviewed my current pensions and looked across the market to find the most appropriate policy based on my appetite for risk, need for growth and the requirement to be able to purchase property should I wish to.

Have you seen the outcome you were hoping for?

Early days but the transfers have gone through and plan set up.

Review from Verified Client

East Sussex | February 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I retired early and required an income to cover period before state and main work pensions are accessible

How has Paul helped you?

Advised on options - argued against me doing what i wanted to do but then assisted me to

cash in my small first employment pension

Have you seen the outcome you were hoping for?

Not yet investment is in place but not yet started to draw down

What could they have done better?

Nothing

Review from Verified Client

Sussex | February 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking to consolidate separate pensions.

How has Paul helped you?

He brought them all together and, advised me of a suitable long term investment plan.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Not a lot.

Review from Verified Client

East Sussex | February 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had several small pension pots and was unsure how to proceed

How has Paul helped you?

From the first call when I said I didnt know what I was doing Paul was very understanding. He explained everything checking that I understood all alternatives. He showed various graphs to help me to understand and always said the final decision was mine.

Have you seen the outcome you were hoping for?

I am at the start of my retirement pension and have had exactly what i was told I would get - I have been told my first review date so at present couldnt be happier

What could they have done better?

I think Paul and his team couldnt have done anything different. All very approachable and Paul very knowledgable

Review from Verified Client

East Sussex | February 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Paul always provides timely and detailed advice whether I meet him face-to-face or in email/phone correspondence. He always responds promptly and in a way which gives me a solution to any questions I have. I cannot recommend him highly enough.

Review from Verified Client

East Sussex | February 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

needed the money

How has Paul helped you?

gave me all the advice I needed

Have you seen the outcome you were hoping for?

yes

What could they have done better?

nothing he couldn't have been more helpfulli

Review from Verified Client

Surrey | December 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

We are kept up to date with our current financial situation which is reviewed every six months.

Review from Verified Client

East Sussex | December 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My previous advisor of 20 years sadly gave up!

How has Paul helped you?

Paul has spent some time getting to know my personal circumstances and long term goals to be able to advise how to manage my portfolio. I happy to follow his recommendations

Have you seen the outcome you were hoping for?

Its early days, these investments are for the medium to longer term, but all are increasing in value.

What could they have done better?

nothing further could be expected

Review from Verified Client

Sussex | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Acted on my behalf in complexed mortgage arrangements. Plus life insurance.

Review from Verified Client

East Sussex | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Financial planning for retirement.

How has Paul helped you?

Reviewed current financial position with Paul who provided suggestions and advise for us to agree the best way forward for projected retirement income.

Have you seen the outcome you were hoping for?

It is early days but I have every confidence that the choices made will come to fruition.

What could they have done better?

I'm very happy with service received and would highly recommend Paul to others looking for advice.

Review from Verified Client

Rutland | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Paul helped you since your last review?

Excellent advice which led to me taking out critical illness cover. Unfortunately this policy needed to be claimed when I was diagnosed with leukaemia. Thanks to Paul as this has helped me.

Read more reviews at

<https://www.vouchedfor.co.uk/financial-advisor-ifa/eastbourne/0853-paul-clifford/reviews>