

BRAD AINSWORTH

Background report to support
inclusion in the **2021 Guide To The
UK's Top Rated Financial Advisers**



Brad Ainsworth

Cathedral Wealth Management Ltd

 Top Rated 2021


4.9 / 5  30 reviews

VouchedFor checks:







 FCA Regulated

 Recent Client Reviews

 Restricted Financial Adviser

 Transparent Fees

Services offered

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

Qualifications listed

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

Client Reviews

Brad Ainsworth

Cathedral Wealth Management Ltd



4.9 out of 5

Review from Verified Client

Hampshire | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The death of my father.

How did Brad help you?

Brad offered honest, open advice with no complicated jargon. Plenty of options were given and no pressure was put onto my mother to make snap decisions.

Have you seen the outcome you were hoping for?

Absolutely, Brad understood my mothers reluctance to take risks and has tailored her portfolio accordingly.

What could they have done better?

I genuinely cannot fault the professional, yet friendly service that Brad and his team offers. He is always at the end of the phone for advice or questions and encourages face to face meetings regularly.

Review from Verified Client

West Sussex | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed help with investments and financial advise.

How did Brad help you?

Brad made it so easy and took the time to explain the options in laymen's terms.

Have you seen the outcome you were hoping for?

Yes, could not be happier.

What could they have done better?

happy with the service.

Review from Verified Client

West Sussex | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were fortunate to have a small investment to make, looking at stocks and shares we didn't have any real idea of what or how we should invest our money. A close friend had recommended Brad and his team for a free financial "no pressure" review.

How did Brad help you?

He reviewed our financial position and made recommendations on a equally weighted investment portfolio that would be as tax efficient as possible, whilst providing a steady rate of return.

Have you seen the outcome you were hoping for?

Yes so far so good, especially when considering the very difficult economic backdrop.

What could they have done better?

Nothing comes.to mind. Brad is a genuine person who gives enough attention, but is not overbearing.

Review from Verified Client

Hampshire | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Unhappy with level of fees and lack of proactive advice from previous advisers.

How did Brad help you?

Took over the transfer, which was dealt with smoothly. He has offered advice in a number of areas which enables me to make the right choices.

Have you seen the outcome you were hoping for?

Yes and no. Unfortunately CoVid will be having an effect, but that is not Brad's fault.

What could they have done better?

At present, nothing. Brad achieved what I wanted with the move.

Review from Verified Client

Sussex | November 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Pensions & Investment advice

How did Brad help you?

Brad took the time to understand my needs , wants and aspirations , making well formed pension & investment recommendations around my plans.

Have you seen the outcome you were hoping for?

Yes, and despite the current market fluctuations Brad has been very reassuring and delivered against his word.

What could they have done better?

Perhaps to consider investments beyond St. James. Though so far I've felt secure with my St. James investments I do like to consider a competitive options and do believe Brad is now able to consider wider investment options.

Review from Verified Client

Hampshire | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a lot of pension plans, spread about, some not earning as they should, i had already been to the ombudsman regarding one company,I needed to consolidate to form a way forward

How did Brad help you?

Brad was very approachable, spoke a straight forward language, managed to consolidate all plans into one, far more manageablehas always given updates during the process, and continues to do so

Have you seen the outcome you were hoping for?

I now have one larger fund, which earns more, so i have a successful outcome

What could they have done better?

nothing

Review from Verified Client

West Sussex | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Brad was highly recommended to advise me about taxation

How did Brad help you?

Advice and recommendations for experts in other financial specialists

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Hampshire | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Brad helped you since your last review?

His active management of funds has helped reduce the impact of the Covid crisis on my portfolio.

Review from Verified Client

Suffolk | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My old financial adviser semi-retired. I wanted a younger, more dynamic and more committed person to review my pensions and open a new investment account.

How did Brad help you?

Brad reviewed everything for me and provided feedback with options.

Have you seen the outcome you were hoping for?

Yes, absolutely.

What could they have done better?

Nothing. He did everything I expected and keeps me informed with regular reviews.

Review from Verified Client

Isle of Wight | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To improve the ease of management of savings and the quality of advice

How did Brad help you?

He offered reasoned and personalised advice on a range of issues.

Have you seen the outcome you were hoping for?

Its a bit early to tell and investments have been suppressed by the COVID epidemic but given the circumstances we are very satisfied with the early result

What could they have done better?

Since we first went to Brad for his advice 2 years ago we have found no areas for criticism.

Review from Verified Client

West Sussex | November 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Investment

How did Brad help you?

Helpful no bullshit advice

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Sussex | May 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

the need for a pension beyond the scope of my work's in-house offering

How did Brad help you?

Brad has set up investments within the global markets that ally with my ethics.

Have you seen the outcome you were hoping for?

yes

Review from Verified Client

West Sussex | May 2020

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Recent retirement

How did Brad help you?

Brad engaged with me an early stage and has maintained regular contact throughout my pre-retirement period. Has also advised on the best way to invest post-retirement

Have you seen the outcome you were hoping for?

Too early to say

What could they have done better?

Nothing currently- early days in my investment

Review from Verified Client

Hampshire | May 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

A need to invest some cash which was not really working for me.

How did Brad help you?

Brad put together a broad portfolio of investments which he discussed with me, and we put the proposals in place.

Have you seen the outcome you were hoping for?

Yes, the return has greatly exceeded the market.

What could they have done better?

I really have no issues. we have regular updates, and when things go wrong in the markets, Brad does what he can to minimise the impact and keeps me informed.

Review from Verified Client

West Sussex | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wasnt sure how or where to invest a small amount.

How did Brad help you?

Patiently talked me through various options so I could make a decision

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Brad and his team have always been very helpful and very friendly. Being a 'very small' investor has not made a difference to them giving me valuable advice.

Review from Verified Client

West Sussex | April 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Wanted a professional to take over my amateur approach to investments and save the pain of being unsure of decision making.The actual improved performance more than covers the fees.

How did Brad help you?

Firstly, a thorough review and proposals to minimise Inheritance Tax...at no cost.Further his

honest and open approach was refreshing as we have used bank advisors before. Much more personal approach and he has initiated appropriately frequent contact.

Have you seen the outcome you were hoping for?

Yes -his use of St. James' Place backup and review process has instilled confidence and results have been good.

What could they have done better?

None - excellent personally tailored advice and has introduced specialist local accountant.

Review from Verified Client

Sussex | April 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was introduced by a friend just in case I needed one.

How did Brad help you?

He helped me by advising me to invest my money in the right pace.

Have you seen the outcome you were hoping for?

Yes more than I was hoping.

What could they have done better?

At the moment he his perfect for me. Always a call away and keeps me updated at all times. Thanks.

Review from Verified Client

Sussex | March 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Long term investment & retirement planning. Brad also gave very constructive inheritance tax planning , risk averse and tax saving solutions.

How did Brad help you?

I like working with Brad as he takes the time to listen to my needs and concerns, and feel reassured he'll put forward the best recommendations and advice for my interest. I feel valued as a customer.

Have you seen the outcome you were hoping for?

Yes up until the recent crisis, very much so.

What could they have done better?

Introduced a few options for investment

Review from Verified Client

West Sussex | February 2020

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

General financial review and advice on investments.

How did Brad help you?

Brad was able to advise on various amendments to improve and protect our entire financial situation for the short, medium and long term. Brad explained everything in a clear and concise manner without patronising. If there's something he doesn't know, he knows someone who does. Brad also offers flexible appointments, which is convenient when working full time. He also responds to enquiries quickly and after hours. You'll also get a cup of tea/coffee made for you!

Have you seen the outcome you were hoping for?

Too early to tell, however we are confident and trust Brad's advice.

Review from Verified Client

Sussex | December 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Brad has always been there when i have needed any advise regarding future tax planning.

How did Brad help you?

Guided me through what i feel is a minefield of technical jargon to me.

Have you seen the outcome you were hoping for?

This is a long term tax planning that will take a few years yet to be fruitful.

What could they have done better?

He has done well for me so far.

Review from Verified Client

Hampshire | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Money to invest

How did Brad help you?

Helped with options for investment

Have you seen the outcome you were hoping for?

Yes, 100%!

What could they have done better?

Nothing, thank you!

Review from Verified Client

Hampshire | November 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Money not properly invested

How did Brad help you?

Sensible investment strategy which has given a good return

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing - i am very satisfied.

Review from Verified Client

West Sussex | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Brad was recommended to me and my husband by very good friends as we are now in a position where we need confidence that the pensions we have chosen are the best ones for us. We also have a sum of money that we would like to invest for the future.

How did Brad help you?

He gave us some very sound advice.

Have you seen the outcome you were hoping for?

Definitely.

What could they have done better?

There is nothing that comes to mind.

Review from Verified Client

West Sussex | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted someone I could trust to look after my pension

How did Brad help you?

Excellent, reliable and trustworthy

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing. Very happy

Review from Verified Client

West Sussex | October 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Realised did not have the expertise to manage our own self-select unit trusts and wanted a professional to take over the responsibility.

How did Brad help you?

Initially a thorough survey - at no charge - of the brief to minimise IHT. Then decided that meant relinquishing control of too great a proportion of fluid funds, so switched to an investment portfolio.

Have you seen the outcome you were hoping for?

Yes - a fair and consistent gain in value.

What could they have done better?

Totally happy with Brad Ainsworth's work and approachability.

Review from Verified Client

West Sussex | July 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was left money when my parents passed away.

How did Brad help you?

I knew Brad when he worked for Alliance and Leicester and his advice then beared fruit. When I knew he had started up on his own, I got in touch once again.

Have you seen the outcome you were hoping for?

So far, my expectations have more than exceeded any hopes I had.

What could they have done better?

As far as I am concerned, nothing.

Review from Verified Client

West Sussex | July 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed someone to help map out plans for my financial future.

How did Brad help you?

He took the time to sit with me and find out what i wanted and came up with a plan that was easy to understand and to easy implement .

Have you seen the outcome you were hoping for?

Yes, we feel we have a great plan.

What could they have done better?

nothing

Review from Verified Client

West Sussex | June 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed advice on what to do with my old work pension after a change in employment

How did Brad help you?

Brad advised me that my pension pot was not earning as much as it could be and gave me options to rectify this

Have you seen the outcome you were hoping for?

I have since transferred my pension and am already seeing an increase each month.

What could they have done better?

Nothing

Review from Verified Client

Derbyshire | June 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We had a pension that wasn't growing, and other investments elsewhere

How did Brad help you?

Brad really helped us by looking at how to get our pensions and investments working for us, and growing

Have you seen the outcome you were hoping for?

Yes, not only does Brad give sound advice, he is very approachable and helps make sense of financial jargon

What could they have done better?

Nothing at all

Review from Verified Client

West Sussex | June 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Investments

How did Brad help you?

Gave fantastic advice on where to invest and how.

Have you seen the outcome you were hoping for?

Yes- fantastic results, very pleased.

What could they have done better?

Couldn't improve service
