

SAMUEL DEARNLEY

Background report to support inclusion
in the **2024 Guide To The UK's Top
Rated Financial Advisers**



Samuel Dearnley

Iona Beesly Associates LTD



Top Rated 2024

4.9 / 5 ★★★★★ 104 reviews

VouchedFor checks:

- ✓ FCA status: Certified by Firm
- ✓ Recent Client Reviews
- ✓ Independent Financial Adviser
- ✓ Qualifications Uploaded
- ✓ Positive First Impressions

Services offered

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

Qualifications listed

Standard Qualifications: 5 Qualifications

CII - Diploma in Regulated Financial Planning

CII - Certificate in Financial Planning & Long-Term Care Insurance

LIBF - Statement of Professional Standing

CII AF5 Financial Planning Process

SPS Certificate

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

Client & First Impression Reviews

Samuel Dearnley

Iona Beesly Associates LTD



4.9 out of 5

Review from Verified Client

West Sussex | February 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was seeking a retirement annuity.

How has Samuel helped you?

Successful setting up of my retirement annuity, according to my expressed requirements.

Have you seen the outcome you were hoping for?

The best income for my retirement based on my pension pots and my attitude to risk.

What could they have done better?

Nothing.

Review from Verified Client

West Sussex | February 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having been given voluntarily redundancy it was time to consolidate my pensions and plan for

my retirement. This looked very confusing and some what daunting so I knew who to call my parents have been using services of Iona Beesly Associates for a long time and so I had no trouble making my mind up .

How has Samuel helped you?

He took the time to explain all my options and gave me time to examine all my choices in my own time and come to what my wife and myself new to be our best option and with a second meeting set the wheels in motion. Sam kept me informed all the time until my first payment.

Have you seen the outcome you were hoping for?

Most definitely.

What could they have done better?

Not a thing.

Review from Verified Client

West Sussex | November 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My partner was already using Samuel and I had a number of different cash accounts that I required to be sorted and invested to make better growth than in the bank. I also needed the Shares I owned reviewed.I also needed help with transferring my late wife's shares into my name.

How has Samuel helped you?

He helped me complete completed Share Transfer forms and have simplified my accounts so that I can monitor them more easily.

Have you seen the outcome you were hoping for?

Yes, we have restructured my cash ISA's into an investment which is performing well and we have been able to transfer the shares into my name, which Samuel helped me completing the complicated forms.

What could they have done better?

Nothing really, Samuel is very helpful and let me know where we are in the process. He sends

me my Annual Reviews and we have a meeting to discuss which is good.

Review from Verified Client

West Sussex | November 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was recommended to Samuel by a friend, to help me sort out my Estate and help me invest in a tax efficient manner for my future needs

How has Samuel helped you?

To simply my Estate and invest the my future potential care needs.

Have you seen the outcome you were hoping for?

Yes, Samuel has been able to simplify my Estate and has recommended the right investments for my needs.

What could they have done better?

Nothing, Sam has been informative and have explained everything to me in detail and always comes back to me very quickly when I contact him.

Review from Verified Client

West Sussex | October 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My husband died suddenly and I wanted advice about his pension which is now payable to me.

How has Samuel helped you?

Sam was very helpful in all aspects of my enquiry. He was sympathetic to my personal situation and gave me regular updates.

Have you seen the outcome you were hoping for?

yes

What could they have done better?

Nothing

Review from Verified Client

West Sussex | October 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed advice on a bond that was gifted to me.

How has Samuel helped you?

Obtained all the information that he required from the financial institution and then provided a comprehensive and detailed report on the performance of the bond. Additionally he advised on all the options available if I wanted to reinvest or cash in the bond.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Nothing in my opinion.

Review from Verified Client

West Sussex | October 2023

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Apart from doing my annual selection of ISAs, purchasing premium bonds and a few index linked bonds I was a total minnow in the world of savings and investments. I was fortunate in having a friend who suggested Samuel might be the right man for us so we arranged a

meeting with him. Both my wife and I were Impressed with his clear precise manner, making sure we clearly understood the pitfalls of investing and giving us plenty of time to think about the next move.

How has Samuel helped you?

He had a good look at our savings and investments and recommended that our ISA shares were losing money and should be transferred to more suitable investments. We now have a 5 year investment plan in place, plus further financial improvements will be forthcoming at a suitable time in the near future.

Have you seen the outcome you were hoping for?

We are very happy at this stage of our journey so far. As we are quite new to the investment world we are not anticipating big changes at this stage.

What could they have done better?

Nothing.

Review from Verified Client

West Sussex | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have a pension pot that I wished to make a drawdown from but the pension provider was making it difficult to do so, despite previous advice from their dedicated advisor that it would be straightforward to do so when I wished post retirement (not required for an annuity).

How has Samuel helped you?

Understood my need (and reasons for it) and, after appropriate advice, is assisting me in the process to achieve my desired drawdown.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

No. Excellent, helpful professionalism from Sam.

Review from Verified Client

West Sussex | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wished advice and help in relation to drawdown from a secondary/subsidiary pension pot to fund a new car purchase.

How has Samuel helped you?

He advised me, in the context of a financial review, the best way to achieve the required drawdown and assisted me in doing so. It involved moving the pension pot to another provider to enable the required drawdown and for the residual to be in a suitable pension vehicle for future drawdowns, as necessary, since the pension pot is not required for an annuity.

Have you seen the outcome you were hoping for?

Exactly as I wished, with the process occurring smoothly and in good time, with Sam keeping me informed regularly of progress.

What could they have done better?

Nothing. Sam was excellent throughout the process.

Review from Verified Client

West Sussex | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to ensure all life and children are protected

How has Samuel helped you?

Sam supported me with all my protection plans, and was able to explain a lot of information in a way which was easily understood. Sam was very patient with the process and provided me with all options available to me

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing I can think of as Sam has been amazing and very thorough

Review from Verified Client

West Sussex | August 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having a family run company, we needed to have the protection and security if anything happened to us for each other and our children and for our future.

How has Samuel helped you?

Samuel is so knowledgeable and helpful, we had a policy we weren't happy with and he sorted it all out for us, reviewing what we had, what we needed and putting everything into place. It was so easy, and smooth, we really didn't need to do much as Sam took all the pressure off, which helped as a working family.

Have you seen the outcome you were hoping for?

Yes, probably better than we anticipated, such a smooth and stress free process

What could they have done better?

Nothing to comment on!

First impression from a user who is not yet a client

June 2023

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

Have not had an appointment with this advisor yet but the initial telephone conversation was concise and gave me confidence in providing me with an answer to all my questions

Review from Verified Client

Sussex | April 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension crystalization.

How has Samuel helped you?

Like many I have developed low expectations of the financial services industry and so approached crystalizing my pension fund with trepidation. Following the standard advice I contacted several companies chosen after reading reviews on the VouchedFor website, including Samuel. He transformed the seemingly uncharted mountain of pensions into a series of well-mapped foothills which he navigated with patience and expertise. Initially I viewed his fee as an inevitable expense but by the end of the process I realised that it was an investment. Thoroughly recommended.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Not much that I can think of.

First impression from a user who is not yet a client

April 2023

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

Clear and helpful

Review from Verified Client

West Sussex | February 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Due to some health issues, my retirement plans have been brought forward so a look at what i can, should do to maximise my investments and various pensions was needed

How has Samuel helped you?

Sam methodically went thru each investment and my options, summarizing at the end very effectively, in what can be a confusing and complex area

Have you seen the outcome you were hoping for?

I have taken Samuels advice and will be engaging him closer my retirement date

What could they have done better?

Absolutely nothing, i arrived in a bit of a confused mess and left feeling empowered over my finances, thank you Samel

Review from Verified Client

West Sussex | December 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was completely confused by having four different pensions accumulated over my working life and no idea how to manage things.

How has Samuel helped you?

Samuel helped me by researching what was going on with my different pension providers and drawing-up an easy to understand report with all the key information for each pension.

Massively helpful. He also helped to get the best deal with an annuity for a private pension.

Have you seen the outcome you were hoping for?

Absolutely - all thanks to Samuel.

Review from Verified Client

West Sussex | December 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed professional advice about protecting my assets.

How has Samuel helped you?

Gave me options regarding life insurance and pensions.

Have you seen the outcome you were hoping for?

Yes, it has been set up.

Review from Verified Client

West Sussex | November 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We have been clients of Samuel for some years

How has Samuel helped you?

He guided my husband and myself through a very tough period last year when we made a claim on our critical illness/injury policy

Have you seen the outcome you were hoping for?

Absolutely we have

What could they have done better?

Nothing

Review from Verified Client

West Sussex | November 2022

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Require advice on how to deal with various pension policies

How has Samuel helped you?

Gave clear advice on merging pension policies and set up an annuity from them

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing - satisfied with the service given

Review from Verified Client

West Sussex | November 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed guidance on how to invest and make important financial decisions.

How has Samuel helped you?

Simplified important and confusing financial decision; Understood my requirements and goals for financial advise; Advised on best investments to suit my needs.

Have you seen the outcome you were hoping for?

Too short of a time period with regards to financial gains, however very happy with ongoing service and presentation of 6 monthly report etc.

Review from Verified Client

West Sussex | November 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension advice.

How has Samuel helped you?

Samuel laid out what my options were and guided me into what would be best for my circumstances.

Have you seen the outcome you were hoping for?

Yes, Im very happy with the pensions Im now receiving.

What could they have done better?

Nothing. Sam and his teams support through what was a very difficult process of getting the pension in place was excellent. His diligence and determination to resolve some poor service from the pension provider, showed me what a professional company Sam runs.

Review from Verified Client

Sussex | November 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed help with personal pensions and transferring them all to one place

How has Samuel helped you?

Sam helped guide me through how the transfer process would happen and also has advised me on how to get the best out of my current pensions, making sure they are all working as hard for me as possible for my circumstances

Have you seen the outcome you were hoping for?

Yes everything is transferred very smoothly and I can now keep an eye on everything all in one place

What could they have done better?

Nothing all was good

Review from Verified Client

West Sussex | November 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was recommended to Samuel via a friend, as my husband died and I required assistance in sorting my Estate and investing for the future.

How has Samuel helped you?

Samuel has been able to simplify my accounts and investments, and has recommended new investments for my current circumstances and for the future.

Have you seen the outcome you were hoping for?

Yes, my Estate has been simplified, which I can now manage and my Investments are performing well, even in the hard times we are currently in.

What could they have done better?

Nothing Samuel has been very open with his services and costs and has done everything he said he would. I am very pleased.

Review from Verified Client

Sussex | December 2021

★★★★☆ 4.3 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★

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

With retirement looming I was looking for assistance with understanding the market and finding the best current options for my savings

How has Samuel helped you?

Samuel was friendly and approachable. He answered even the most basic of questions with

understanding and humour, listened to my requirements and explained in detail.

Have you seen the outcome you were hoping for?

So far!

Review from Verified Client

West Sussex | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To review my existing cash based savings due to low interest rates.

How has Samuel helped you?

Samuel was able to advise me on a suitable investments for my needs and also pointed out that I have an Inheritance Tax issue which I was unaware of previously.

Have you seen the outcome you were hoping for?

Yes, I am very happy with the current performance and I have now been able to take steps to reduce my inheritance tax liability.

What could they have done better?

Nothing, Samuel is very knowledgeable and approachable and went through all of the different options at good pace, so I understood everything before we proceeded.

Review from Verified Client

Sussex | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was seeking to create a pension for my business and wanted simple to understand, clear and timely advice.

How has Samuel helped you?

Sam was outstanding in every way. This is a very complex and potentially daunting world to get your head around - at least it is for me! Sam was patient, clear in his explanation, gave me the information required to make an informed and timely decision. I feel very fortunate to have connected with Sam and would have no hesitation in recommending him to any one.

Have you seen the outcome you were hoping for?

Yes, thanks to Sam's guidance I was able to open up a pension that met my expectations - and also an investment that was appropriate at the time. Thanks to Sam's support I was able to do so in a timely way.

What could they have done better?

I have nothing I can share in this area - Sam was so professional and personable in every regard and the service was genuinely without fault.

First impression from a user who is not yet a client

December 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

Samuel 'phoned back as promised within 24 hours, and we discussed my situation, with Samuel giving me some valuable extra information, and able to fully explain my options. Samuel was clear on his charges if I took his services, which I may still need to do, but for the short term I am very happy with the free consultation, and I go forward to approach my current pension provider with the knowledge imparted to me by Samuel. Many thanks.

First impression from a user who is not yet a client

August 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

Contacted straight away. Very helpful advice for my particular circumstances.

First impression from a user who is not yet a client

July 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

I contacted Sam directly before Voucher for. I explained the change in our circumstances.

First impression from a user who is not yet a client

April 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

Sam responded promptly and positively answered all of my questions...he went above and beyond what I expected.

First impression from a user who is not yet a client

April 2021

★★★☆☆ 3 out of 5

Please provide a brief comment about your experience with Samuel

Honest. Conventional.

Review from Verified Client

Sussex | March 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

In 2017 my wife & I sought Sams advice to ensure a smooth and managed access to our investments during our retirement. We contacted Sam again Mar 2021 to request help in investing additional funds.

How has Samuel helped you?

Sam was absolutely thorough in understanding our situation and objectives. His advice has paid dividends in the past 4 years (including the disruption caused by the dreaded COVID!). Thus we chose to seek his advice once more to manage some additional funds.

Have you seen the outcome you were hoping for?

Yes. Over the portfolio the investments have bettered our anticipated outcome

Review from Verified Client

West Sussex | March 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

After my mum passed away, my grandparents went to Sam. He has been taking care of the investments for me until i as old enough for them to be in my name. Since then he has been so helpful and has helped me with life insurance for myself and my partner.

How has Samuel helped you?

He has helped me with investments, finding a mortgage broker and life assurance.

Have you seen the outcome you were hoping for?

Yes!

What could they have done better?

Nothing! Wonderful service.

First impression from a user who is not yet a client

February 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

He was very friendly, informative and clear with information. I would highly recommend

First impression from a user who is not yet a client

January 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

Very clear information. I hope to speak to Samuel again in the near future before deciding on precise arrangements

Review from Verified Client

Sussex | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking for investments

How has Samuel helped you?

Sam is excellent. He keeps in regular contact whilst he is finding the best investment opportunities.

Have you seen the outcome you were hoping for?

Our investments are long term.

Review from Verified Client

London | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pensions - advice on consolidation/ transferring my pensions.

How has Samuel helped you?

Samuel provided me with clear and helpful advice on managing my pensions and arranged for one of them to be transferred to a new pension scheme.

Have you seen the outcome you were hoping for?

Yes I am very pleased with the advice I was given and the outcome.

What could they have done better?

I cannot think of anything that could have been done better.

Review from Verified Client

Hampshire | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have used this reliable company for many years now .

How has Samuel helped you?

They helped me to get out of financial difficulties on several accounts but have been very polite and professional at all times

Have you seen the outcome you were hoping for?

Yes i have and highly recommend this company to all that need them

What could they have done better?

I can honestly say that he could not have done anything more for me

Review from Verified Client

West Sussex | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking for a company pension scheme.

How has Samuel helped you?

We had a few pensions around and was able to consolidate our schemes, offering the best advice forward.

Have you seen the outcome you were hoping for?

At the moment its been one year and so far so good.

What could they have done better?

Maybe a few more check ins to see how things are going?

Review from Verified Client

Sussex | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Wanted to plan for the future

How has Samuel helped you?

Advised us on future planning of assets

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

We are extremely pleased with all the advice Samuel gave us and also went the extra mile in our opinion

Review from Verified Client

West Sussex | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement. Wanted 5 different pensions consolidated to a flexible retirement account

How has Samuel helped you?

Samuel transferred all the pensions into a suggested flexible account that I agreed with splitting the investments into the right risk groups for my purpose

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Can't think of anything. He has been very helpful and has more than answered all my questions and has always had time to talk to me when more questions have come up

Review from Verified Client

Sussex | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I could not draw down one of pension pots without obtaining advice from a financial advisor.

How has Samuel helped you?

Listened, understood what was required and advised me accordingly.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Nothing.

Review from Verified Client

London | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Financial planning

How has Samuel helped you?

Samuel Dearnley spent a long time guiding me so that I could make a calculated decision on my current and long term investment planning. He understood my concerns and wishes. With his advice I have re-organised my investments and have confidence in my tax planning and financial future both for myself and for my children.

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Sussex | October 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

My 2 pension policies reached maturity and advice was required as to how to proceed

How has Samuel helped you?

Samuel provided an excellent summary of my financial position and gave straightforward and sensible recommendations on what I should do

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Sussex | October 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

My previous financial advisor was retiring

How has Samuel helped you?

He discussed my options, level of risk I was willing to take regarding investments

Have you seen the outcome you were hoping for?

I haven't considered the outcome as I don't intend to retire for another year, so will consider it then.

What could they have done better?

I'm not aware that he could have done anything better.

Review from Verified Client

West Sussex | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Inexperience in the pensions market. I had known Sam through my wife's accountancy practice.

How has Samuel helped you?

Sam helped me consolidate all my pensions into one "pot". Managing my pensions could not be easier due to his help.

Have you seen the outcome you were hoping for?

Yes. It is easier to get the information I need and Sam is only a 'phone call away if I am unsure about anything.

What could they have done better?

Sam could not have done anything better than he already has done. He gave me several

alternatives and I chose the one I thought suited me best. Sam then came back with a further plan to explain and consolidate my choice.

Review from Verified Client

West Sussex | October 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 move my personal pension into something more flexible and one that I could control myself on-line.

How has Samuel helped you?

Samuel explored the market for me which resulted in him collating a very informative report.

Have you seen the outcome you were hoping for?

Yes, my pension has been moved to a product which suits my needs.

Review from Verified Client

Hampshire | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To talk about and obtain advice on my pension before retirement and about a will

How has Samuel helped you?

He got me the best deals for my pensions and wrote my will out in a professional manner

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing everything was very good

Review from Verified Client

West Sussex | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

As I had a dependent child and no financial security for him if I passed away.

How has Samuel helped you?

Samuel Dearnley helped me greatly as I had medical complications and so to look for life insurance was extremely complicated and daunting. Samuel handled sensitively, effectively and found me an affordable cover that ensured that I had that security.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

I honestly don't know! Service was quick, painless and he got me a deal i was extremely happy with.

Review from Verified Client

Surrey | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We felt we were getting bad advice from our previous Financial Adviser and our accountant suggested we spoke to Samuel.

How has Samuel helped you?

He took a good look at our finances, pensions, savings and could see straight away where it could be improved. The transition was seamless and he made everything as straight forward as it could be.

Have you seen the outcome you were hoping for?

We are in early stages, but our investments are now much easier to track and we are not relying on one annual/confusing statement.

What could they have done better?

In all honesty, I felt all our queries were handled in a calm professional manner!

Review from Verified Client

West 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 were looking for life insurance and a company pension scheme.

How has Samuel helped you?

He found good value schemes that met our requirements. He presented the options in a transparent way so that we knew exactly where our money was going and what would happen in the future.

Have you seen the outcome you were hoping for?

Yes, very satisfied.

What could they have done better?

I can't think of anything, he was very helpful and we know we can rely on him if we need help in future.

First impression from a user who is not yet a client

October 2020

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

All good advice very satisfied

First impression from a user who is not yet a client

May 2019

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

Very easy to talk to and answered my questions daily and sufficiently. Took me over a month to find out the answer to 1 question and Samuel did it for instantly

First impression from a user who is not yet a client

August 2018

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

Unfortunately Samuel doesn't deal with the issue I have but did contact someone else for me.

First impression from a user who is not yet a client

October 2017

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

My experience with Samuel was first class. He was polite friendly and gave me the benefit of his advice relating to the proposed changes to my private Pension. His understanding of my limited finances, he treated my enquiry as a first visit and was therefore F.O.C. I can't thank him enough. Mr N Hitchcox

First impression from a user who is not yet a client

October 2017

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Samuel

Very honest and open advice offered

Review from Verified Client

West Sussex | July 2017

★★★★★ 5 out of 5

Service: ★★★★★

Value: ★★★★★

Advice: ★★★★★

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

I wanted to invest in ethical funds.

How did Samuel help you?

Samuel suggested different ways of investing my stocks & shares ISA and pension. One option was to switch to alternative products with the same providers, and another was to migrate to different providers. We also discussed my attitude to risks involved, the merits of various ethical funds, and the sorts of things I would like to invest in. Samuel is a very nice chap: he's very down to earth and he listens well. I felt confident he was looking out for my interests.

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

I'm very pleased with the outcome: I think I'm investing in a good spread of ethical funds.

First impression from a user who is not yet a client

July 2017

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

Very helpful.

First impression from a user who is not yet a client

February 2017

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Samuel

Helpful and answered my questions.

First impression from a user who is not yet a client

January 2017

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Samuel

Very informative But it was decided we need an accountant rather than a Financial Advisor

Review from Verified Client

West Sussex | December 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Required advice regarding eight different pensions.

How did Samuel help you?

Sam listened, understood and explained our options in a clear and concise way. All questions were answered fully.

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

Absolutely, the hope was to provide the best pension for our needs and this has been

achieved.

What could they have done better?

Perfect service

Review from Verified Client

East Sussex | November 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Profit from the sale of my house in London when I moved to Hove.

How did Samuel help you?

Samuel understood my needs clearly and gave me excellent advice as to the actions I should take, i.e. to do all the necessary repairs of my house.

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

The initial advice was perfect for my needs and has given me great satisfaction. The investment plans were carefully explained and Samuel worked hard to re-arrange my existing portfolio.

What could they have done better?

I can't think of anything that could have been done differently at this stage.

Review from Verified Client

West Sussex | October 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Seaking advise about my company pension.

How did Samuel help you?

Looked into my company pension for me and gave me excellent advise on my pension which

has put my mind at ease and given me sound advise for how to plan for the future.

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

Samuel has given me a real plan to help me in the future with my pension.

What could they have done better?

Samuel was fantastic and very honest and I will trust him in the future with ideas about how to improve my monies at a later time in life

Review from Verified Client

| October 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I am a single mature lady who wanted professional advice for existing pensions and future retirement. I wanted to establish a connection with a professional, albeit at the advice of friends who suggested I could get such advice from the internet!.

How did Samuel help you?

Samuel provided what I call 'good old customer service'. Formal and pleasant without modern day euphemisms used as a way of communication. Samuel was prompt and efficient in all communications with me and my existing pension company providers. Samuel's communications to me were lengthy but comprehensive and transparent.

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

Samuel led me to the outcome I had not dreamed of hoping for in that he added to my pension pot for the future.

What could they have done better?

There is nothing that Samuel Dearnley could have done better in my opinion. On every level, from trust, communication, feedback and outcome, Samuel was excellent in his approach at every stage. I have much encounters with so called professionals over the years with regard to investments, mortgages, savings and so on; but I must say that Samuel has gained my trust in such an unforgiving society in terms of consumer experiences and associated rip offs.

Review from Verified Client

| September 2016

= "visibility: hidden">.

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To invest the proceeds from a property sale for my old age.

How did Samuel help you?

I first did business with Iona Beesly Associates many years ago, and went straight to her son, Samuel Dearnley, who met me on several occasions to help me understand the different forms of investment open to me. At all times he was extremely polite, giving me comprehensive advice in a very professional manner, taking his time to ensure that I understood in layman's terms, the various investigations he had done on my behalf, and after each meeting, I received confirmations in writing setting out what had been discussed each day, giving me the time to make my own decisions. I was given clear information on all costs and fees involved. I found the whole experience very comprehensive, thorough in every detail, and would highly recommend Samuel as an excellent private IFA.

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

Yes, after every possible option discussed, I have been able to make my decisions with no doubts at all.

What could they have done better?

Samuel went out of his way to look after me, I really could not have found any constructive suggestions, I hold comprehensive records of all our discussions and meetings held with him.

Review from Verified Client

West Sussex | August 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking to retire early.

How did Samuel help you?

Samuel gave us all of the options available and fully understood our concerns. The speed with which he dealt with the paperwork was excellent.

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

I am now able to retire a year early and can relax as everything is now in place to enable us to move forward.

Review from Verified Client

West Sussex | July 2016

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I required advice regarding my pension, and guidance through the procedure to release the tax free portion.

How did Samuel help you?

He explained the way forward in a way that I could understand and helped me through step by step.

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

Yes, absolutely..

Review from Verified Client

West Sussex | June 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Decided to retire early.

How did Samuel help you?

He completed a comprehensive review of all the schemes that I was making contributions to and provided a thorough and easily understood summary of all the available options.

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

I am extremely pleased with the terms of the annuities and the timescale for setting them up.

Review from Verified Client

West Sussex | May 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Presently taking steps to a divorce procedure and needed assistance to appraise my financial situation both present and future.

How did Samuel help you?

Samuel listened carefully, asked pertinent questions and gave helpful advice. The meeting has given me confidence to make informed decisions.

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

Yes at this early stage my initial meeting with Samuel has clarified my understanding of my position and I am happy to return at a later stage for more detailed advice.

Review from Verified Client

Surrey | March 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed to review my current life insurance policy as I had concerns over the company I was using.

How did Samuel help you?

He was very thorough and gave me lots of different quotes so that I could consider my options.

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

Yes I have been able to review and take out a new policy which Sam organised for me. The process was very straight forward.

Review from Verified Client

Surrey | February 2016

★★★★☆ 4 out of 5

Advice: ★★★★★

Value: ★★★★★

Service: ★★★★★

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

As part of a fuller review of family finances (arranged by my wife) Sam took the time to review my life insurance policies.

How did Samuel help you?

Having discussed and understood the situation Sam came back with a number of suitable options. Thanks to Sam's efforts I was able to close down a policy with a company I was not happy with and able to take out far better cover with a more reputable organisation and thereby bringing security and reassurance to my wife and family should anything happen to me.

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

Yes.

Review from Verified Client

East Sussex | January 2016

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The sale of my house in London and my move to Hove.

How did Samuel help you?

Samuel spent time to understand my needs and presented me with a comprehensive report listing my options. He explained these to me with time and patience. The conclusion we arrived at, with his advice, was the most suitable to my present circumstances. I am very grateful for

his perceptiveness.

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

I am happy with the recommendations so far. As this negotiation is at an early stage, I hope to continue with Samuel's ongoing advice .

First impression from a user who is not yet a client

December 2015

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

At our initial meeting Samuel was informative and precise in describing the service he could give. He understood my financial situation and advised me on possible ways forward without any pressure.

Review from Verified Client

West Sussex | October 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The death of my husband, who had hitherto dealt with all our financial matters.

How did Samuel help you?

I have been using Samuel Dearnley and Iona Beesley for 4 years now, with all aspects of my financial affairs. Samuel helped me last year with the decision as to how to take my company pensions, looking at all aspects to find the best to suit my circumstances.

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

I now have a stable income and safe investments which thus far have continued to grow.

What could they have done better?

I feel my IFA has done everything I have asked for. He is always approachable and will help at all times.

First impression from a user who is not yet a client

September 2015

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

I found Samuel to be very helpful, friendly and I felt I could trust what he told me.

Review from Verified Client

West Sussex | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed help in deciding how to re invest.

How did Samuel help you?

He was very professional and personable. Also very patient which made me feel at ease.

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

I am very pleased with how he has helped me in a mine field of choice.

Review from Verified Client

West Sussex | August 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Coming up for retirement and needed to gather several small pension funds under one umbrella.

How did Samuel help you?

Considered my current and future requirements and advised on a fund that was not too adventurous i.e. one that I would be comfortable with and at the same time having good return on my money. Samuel arranged and coordinated everything on my behalf, keeping me informed every step of the way.

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

Now retired and all pensions reinvested in one fund and looking forward to the returns.

Review from Verified Client

West Sussex | August 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To access tax free lump sum from pension and close small one. To re-invest in Flexible Draw Down.

How did Samuel help you?

He was very thorough in getting me exactly what I wanted, with minimum fuss and kept me informed at all times.

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

Everything has been sorted to my satisfaction, moneys paid into my bank account and others re-invested.

What could they have done better?

I can not think of any part of this service from initial phone call to end that could have been better.

First impression from a user who is not yet a client

August 2015

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

Very clear explanation of the service he provides. Easy to chat to. Came across as open and honest.

Review from Verified Client

West Sussex | August 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking to release some pension funds.

How did Samuel help you?

Samuel Dearnley evaluated my position and reorganised my pensions to get the funds required.

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

I achieved the outcome I was looking for.

What could they have done better?

Samuel could not have done more for me, he was very efficient

Review from Verified Client

East Sussex | July 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I became a mother for the first time and recently moved home so I wanted to make sure that I had the adequate insurance in place for my new daughter, my partner and also my new home.

How did Samuel help you?

Samuel Dearnley was fantastic. He provided me with a variety of insurance quotes for my specific situation. He offered me excellent advice and was always at the end of the phone to answer my queries. He is a fantastic financial advisor who also has brilliant people skills and

made me feel totally at ease and explained everything so clearly.

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

I am very pleased with the insurance that Sam set up for me. I understand exactly what is in place for me and my family and I am confident that my daughter, myself and my partner are fully protected should we need to be.

What could they have done better?

Nothing. Sam was brilliant from start to finish. I highly recommend him and will certainly use his services again.

Review from Verified Client

West Sussex | July 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Under the new pension rules I was looking to crystallise a small pension and draw down a small amount.

How did Samuel help you?

First, out of working hours he came to my home and talked through all options and looked at all other pension funds I held to make sure any decision made did not affect my retirement funds.

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

Everything has gone through, I've had my tax free allowance and made a small draw down from the remaining amount.

What could they have done better?

From my point of view, nothing. He also followed up with extra advice and sites for me to get in touch with HMRC and to let other pensions I hold know of my crystallisation.

First impression from a user who is not yet a client

June 2015

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

Samuel contacted me very quickly after I emailed him and was able to answer my questions. I hope to make an appointment in the near future to discuss matters in more detail.

First impression from a user who is not yet a client

May 2015

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

On initial contact, he was very polite and seemed to understand our requirements. We look forward to our meeting with him.

First impression from a user who is not yet a client

April 2015

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

Very fast response within 24hrs. Very helpful and knowledgeable and was able to clarify what I needed to know within a telephone call.

Review from Verified Client

West Sussex | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Samuel helped us with our wills, life insurance and pensions. He is extremely knowledgeable and offers excellent advice ensuring we were fully aware of all of our options.

Review from Verified Client

East Sussex | February 2015

★★★★★ 5 out of 5

Advice: ★ ght="15px" viewBox="0 0 33.296 32.099" fill="none" xmlns="http://www.w3.org/2000/svg"> ★★

Service: ★★★★★

Value: ★★★★★

Liaised with us at every point, even though we are not based in the UK. Went to great lengths to offer us various options pertaining to our situation.

What could they have done better?

Couldn't improve on the service provided

Review from Verified Client

West Sussex | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Samuel assisted me and my partner with life insurance, he was very professional and offered excellent advice and really helped us understand everything there was to know about all aspects of the insurance. I couldn't him recommend highly enough, a real pleasure to deal with. thank you

Review from Verified Client

West Sussex | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Sam is very personable, efficient and professional. He always provides a very thorough and understandable explanation of matters. Based on my dealings with him I would not hesitate to recommend his services to anyone.

Review from Verified Client

West Sussex | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

We have been clients of Iona Beesly Associates Ltd for over 10 years and have found Samuel Dearnley and previously Iona Beesly to be very knowledgeable and helpful in dealing with our investments & pensions. If we have any queries or questions Samuel is only too please to help and give advice.

Review from Verified Client

West Sussex | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Samuel has researched into my paid up pension plans and advised me accordingly. He was very professional, did not limit his time to helping me and explained everything so that is was easily understandable.

Review from Verified Client

West Sussex | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mr Dearnley gave me excellent advice which was delivered professionally, with all fees explained up front. He understood my situation and worked hard to find me my best options.

He was also patient and kind when I was being a bit slow on the uptake. He always made sure that I understood all the ramifications. I am pleased that I used him.

Review from Verified Client

West Sussex | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Always responds to any enquiries we might have.

What could they have done better?

We think he suits are needs well.

Review from Verified Client

London | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Sam recently provided me with advice on my life insurance protection. He listened to my needs and took the time to talk me through all of the options available to me in clear and easy to understand language. I was very happy with the service I received.

What could they have done better?

Advice was spot-on. No complaints.

Review from Verified Client

West Sussex | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Samuel has looked after my investments for some years now and understands my attitude to

risk. He makes sure I grasp all his recommendations before any action is taken. He is courteous and polite and easy to talk to, following up each conversation with a letter of confirmation.

Review from Verified Client

West Sussex | February 2015

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

Sam Explains each detail of financial advice I ask for in layman terms that are easily understood He knows my attitude to risks and advises accordingly

What could they have done better?

Nothing immediately comes to mind

Review from Verified Client

West Sussex | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Sam has advised us for a number of years. He has arranged investments for us & is always able to explain every thing in easy to understand language.

What could they have done better?

As far as we are concerned we are satisfied with the actions that have been taken

First impression from a user who is not yet a client

December 2014

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Samuel

Read more reviews at

<https://www.vouchedfor.co.uk/financial-advisor-ifa/worthing/02929-samuel-dearnley/reviews>