

## Client Reviews

### Ray Martin

#### Four Seasons Financial Planning



5.0 out of 5

Review from Verified Client

Surrey | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having moved to set up my own company I was aware I needed to start getting good quality financial advice in particular around retirement planning.

**How did Ray help you?**

Ray helped organise and structure my retirement and savings goals. He was realistic and helpful in outlining what could be achieved.

**Have you seen the outcome you were hoping for?**

Very much so. I am ahead of schedule in terms of building my retirement and savings funds. Ray makes the process engaging and achievable.

**What could they have done better?**

Nothing. Ray is engaging and understands the level of understanding of his clients.

Review from Verified Client

Surrey | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My previous financial advisor was retiring, and was introduced to Ray, i felt very comfortable, and confident with him and chose to ask him to look after my finances.

**How did Ray help you?**

After the early meetings we both had a very good understanding of my needs and goals. Ray deals with my pensions, and financial investments, he explains things in laymans terms for me which is great so i understand things so much better. He has changed where to invest my money over the years and his explanation was very thorough, which made me very comfortable when doing this.

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

The investments and pensions are all doing better than expected, which is great.

**What could they have done better?**

No i don't believe he could, He is very on the ball and continually looking at the markets, and if changes need to take place, not just annually but when required, he advises me according

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Review from Verified Client

Surrey | September 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Back in the 1980's we needed help setting up a long term saving scheme. Ray took

over our portfolio from our previous financial adviser.

### **How did Ray help you?**

Since 2008, when Ray took over our account, he has provided us with very good financial assistance, explaining everything in terms we fully understood. We have an annual review each year to discuss progress and any changes required. ray and his staff are always available for further discussion and and advise at any time. The main important thing is to get the best out of an integrated package, involving pensions and ISA's and to increase capital.

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

We have seen our investments and pension go in the direction we required at a higher rate than most other schemes, due to prudent management and a full understanding of the financial market. In all aspects of our investment, Ray has achieved and is still achieving, what we originally required and more.

### **What could they have done better?**

We feel that Ray is doing the very best possible given a very volatile and changing market. The only way we could have achieved more, would to invest more monies and increase our risk factor, which then becomes more of a gamble, which we are not prepared to do. Ray has delivered as our circumstances allowed.

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Review from Verified Client

Surrey | September 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have had a Financial advisor since the 1980's, when I wanted to start long term financial planning for the future. Ten years Ray Martin took over the Portfolio just as I was approaching retirement.

**How did Ray help you?**

in the last ten years my circumstances have changed with the passage of time, Ray has guided me on how to protect and make my money grow. He listens carefully to my needs and gives clear, concise advice in a professional manner. He and his team are always accessible and patient with my questions and their approach gives me confidence that my finances are securely looked after.

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

Yes our portfolio has grown and I am very happy with the outcomes, I always feel that Ray knows where to place my money to achieve the best outcome for me.

**What could they have done better?**

To be truthful I don't think he could improve as he keeps me so well informed.

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Review from Verified Client

Surrey | August 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To seek advice on best ways to save and invest property rental monthly income.

**How did Ray help you?**

He helped me by advising which route he thought would be best for me to use and at what point to do it.

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

I am in early stages of doing property rental and have nearly reached my target in the time frame that Ray Martin had given.

**What could they have done better?**

For me, I cannot see what he could of done any better.

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Review from Verified Client

London | August 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Had money to invest due to banks etc having low interest rates.

**How did Ray help you?**

Martin listened to my life's circumstances . He advised me accordingly to my financial needs, for now and the future, explaining all the pros and con of investing in everyday language.

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

Upon Martin's advice , I have seen my investments grow at a good rate.

**What could they have done better?**

Nothing that spring to mind

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Review from Verified Client

Surrey | August 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To help us our financial future and help with decisions about pensions and

retirement.

**How did Ray help you?**

We have had a long term plan which we have followed and we are now reaping the rewards. Without Ray we wouldnt have been able to plan as well as we have.

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

Yes our investments and savings have done very.

**What could they have done better?**

I genuinely cannot think of anything he could have done better. Ray is very informed and understands our goals very clearly

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Review from Verified Client

Surrey | October 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Our adviser at the time was retiring and introduced us to Ray about 10 years ago. We liked him straight away and found him very easy to talk to.

**How did Ray help you?**

He understood our needs and goals, explained everything in layman's language not technical gobbledegook, which would have gone over our heads, and helped me enormously in choosing an annuity. I was so grateful he relieved me of the stress of trying to decide which annuity to opt for and the paperwork involved.

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

We are happy with the outcome of Ray's advice, which has given us peace of mind. He chose investments suited to our needs and got the best annuity possible at the

time. We are talking to Ray at the current time regarding inheritance planning, (i.e. work in progress).

#### **What could they have done better?**

We are relieved to have someone like Ray advise us and take all the worry off our shoulders and help us make decisions about our savings and income. Consequently we sleep peacefully knowing we are in safe hands.

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Review from Verified Client

Surrey | June 2017

★★★★★ 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 who also came well recommended. I wanted to make sure I received the best possible advice in the minefield of pensions and because I had recently retired I had to make sure I invested wisely.

#### **How did Ray help you?**

Ray was able to simplify his advice and not blind me with science. He is very approachable and does not use too much jargon.

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

I have had an excellent year. We have changed Fund Managers and they have produced great income for us.

#### **What could they have done better?**

Off the top of my head I can't think of any improvements.

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Review from Verified Client

Surrey | April 2017

★★★★☆ 4.3 out of 5

Advice: ★★★★★☆

Service: ★★★★★☆

Value: ★★★★★★

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

Needed professional help with our finances. Had savings which were not doing very well.

**How did Ray help you?**

We sat down with ray and we discussed what sort of investments that would be suitable for our situation. We see him every year and this year we met him at his new offices at Ewell court. He explains everything to us in detail as to why he feels we should move investments. He is never in a hurry and makes sure we understand what he is doing for us before we leave.

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

Yes, our investments have done well and we are pleased with the results so far. Cannot thank ray enough.

**What could they have done better?**

Perhaps a biscuit with my lovely cup of coffee (Fran)

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Review from Verified Client

Kent | April 2017

★★★★★ 5 out of 5

Advice: ★★★★★★

Service: ★★★★★★

Value: ★★★★★★

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



I was made redundant and needed to review my finances during a very difficult time.

**How did Ray help you?**

He was extremely understanding and helpful. His advice was clear, easy to understand and he explained the different options I could take. I felt Ray fully understood my situation and was very professional but also friendly and approachable, and patient, during our meetings.

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

Yes, I was very pleased with everything and have since had further meetings with Ray as I am now retiring and have needed advice regarding the very complicated matter of pensions.

**What could they have done better?**

There is not anything that I have been unhappy with. I seem to have been very fortunate in finding a Financial Adviser that does explain things clearly whatever the subject matter, and I would definitely recommend Ray to anyone that finds financial matters a bit daunting.

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Review from Verified Client

London | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Coming up to retirement and needed help securing the income I required.

**How did Ray help you?**

He was patient, knowledgeable and selected a solution that made sense.

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

**hoping for?**

Very much so, in fact better than expected.

**What could they have done better?**

He could have been cheaper and the investment returns could have been better but that's really just me "wanting my cake and eat it". I'm really pleased I chose Four Seasons

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Review from Verified Client

London | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Both my husband and I were reaching retirement age and needed expert guidance on pensions, efficient tax saving, inheritance tax and how we could most beneficially save our money for the next however many years.

**How did Ray help you?**

For me, who has never been involved in financial affairs, Ray was very clear, very patient, very sensitive to our needs and one felt he really understood our priorities and how we wanted to live.

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

Yes, completely. If not more than I expected.

**What could they have done better?**

I find the paper work that we are sent a little confusing and I admit it is my reluctance to read it in detail, I think if I took a little more time and was inclined to understand it, I could!

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Review from Verified Client

London | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The problem of how to deal with savings tax efficiently.

**How did Ray help you?**

He was very careful about finding out precisely what my wife and I wanted to achieve (including, of course, our attitude to risk). He was always on the ball when it came to the tax consequences of anything we did with our money. He was spectacularly good at dealing with the drawdown of my pension, which included all the horrors of A day. He was able to provide very helpful projections of the consequences of the various courses of action open to us, enabling a rational choice to be made.

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

Yes and more.

**What could they have done better?**

The letters giving detailed advice could possibly be more concise, but the necessity of complying with regulations inevitably leads to a measure of prolixity. The statements of how our investments are faring are complex, but they are substantially the work of the platform we use which ties Ray's hand somewhat. An annual statement which showed the overall picture in a few lines would be very helpful. E.g. Opening value of portfolio, money in, money out, fees charged, closing value of portfolio.

Review from Verified Client

Surrey | December 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I contacted Ray just prior to retirement and Ray suggested a package which suited both my wife and myself.

**How did Ray help you?**

Ray showed us in great detail the correct way we could invest my retirement package and as I am fairly cautious Ray suggested various options for a fairly safe package.

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

We are very happy with the options taken and the advice given by ray and the Four Seasons team. Every thing has been explained in great detail in a good and quite leisurely business like manor This is a credit to Ray and the team.

**What could they have done better?**

We are very happy with the way Four Seasons have handled our investment and obvious we would love to see higher returns and I am sure ray and the team are always working for our benefit .

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Review from Verified Client

Surrey | October 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was left a lump sum following a bereavement and wanted to invest to ensure a good income once I retired.

**How did Ray help you?**

Ray talked through all the options that were suited to my circumstances, and made it all very easy to understand. He also assisted me when it came time for me to take my private pension, and also made that very easy to deal with.

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

I am delighted with what Ray has achieved for me. He continues to provide me with clear and concise advice on my investments, and this means I have no need to worry myself with the details.

**What could they have done better?**

I can't think of anything that Ray and his team could have done better. An excellent service!

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Review from Verified Client

Surrey | October 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Coming up to retirement and needed advice on my options. My accountant recommended Four Seasons.

**How did Ray help you?**

He helped me to realise what I wanted out of retirement and then designed a strategy involving guaranteed and non guaranteed income. I soon realised that I should be financially secure, and we then moved onto some other arrangements for the family.

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

Very much so, things have worked out better than expected. I value the regular reviews and updates. Four Seasons are a small team but you soon realise they have really good research and investment expertise.

**What could they have done better?**

I can't really think of anything. Obviously, greater returns would be very nice but they have hit all our agreed targets and our lifestyle is what was needed and planned for.

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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 was confused about my options at retirement.

**How did Ray help you?**

Ray helped me to understand what I needed to do to sustain my lifestyle. He took a lot of time planning before moving onto product recommendations. I now understand why. He explains in a clear understandable manner and add clarity to the process. I know do not worry about money!.

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

Yes, my lifestyle is good and the plan is on target. The regular reviews help.

**What could they have done better?**

He could have been a little more positive about the value of planning (he tends to undersell). I wasn't sold on it at first but now I've experienced it - it's far more thorough and worthwhile than I expected.

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Review from Verified Client

| September 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having a young family, we were looking for financial advise back in the late 1980,s to set up a long term saving scheme. Our original adviser, who was very good, retired in 2008 and Ray Martin took over the managing of our accounts.

**How did Ray help you?**

Ray came for a chat to discuss our financial situation and find out what our needs were and what levels of risk we were willing to take. Stocks and shares are a gamble, with a level of risk attached. Ray listened and offered advise as to the best way to manage our investments to get the best from them. Everything was and is explained fully in terms that we fully understood. We have an annual review each year to discuss how the investments are going. Ray or Fran, his assistant are always available on the phone or email if any further discussions are needed due to changes during the year.Very difficult to single out one important thing from what is an overall integrated package, but getting the monies invested through an efficient investment platform with good managers and getting the maximum monies into tax free ISA's stand out.

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

The outcome of using Ray as our Financial Adviser has to see our investments steadily increase , even in times when sections of the financial market has been suffering. This has given us peace of mind with regard to our financial situation for the present and more importantly for the future, including pensions, which was our original goal.

**What could they have done better?**

The only thing we could have done better would have been to invest more money, which was not possible. I repeat that stocks and shares are a gamble and so far Ray has delivered as per our circumstances.

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Review from Verified Client

Surrey | May 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To plan for our future after retirement.To get the best out of our investments.

**How did Ray help you?**

Ray has helped over the last 13 years with our savings, investments and pension plans for our retirement.His advice has been very helpful and he is very thorough with his annual reviews.

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

very much so, we could not have achieved our future plans without Rays help and advice.

**What could they have done better?**

cannot think of any improvements

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Review from Verified Client

London | May 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★



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

As wife and I approached retirement we felt that given our mix of savings/private pension/occupational pension provision we needed advice as how best to proceed.

**How did Ray help you?**

Ray analysed our situation, advised us where our savings could best be placed and what our position on retirement was likely to be and how best to meet our needs after retirement. Ray has reviewed our situation every year over the last 8 years. At the outset he also advised me on the quality of service from an IFA who had advised my late father, as a result of which I secured for my father's estate a substantial payment in compensation.

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

Yes. We could not have achieved the satisfactory position we are now in, having both now retired, without his guidance.

**What could they have done better?**

I cannot think of anything that could have been done better

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Review from Verified Client

Surrey | November 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

On retirement, my husband and I decided that we should seek advice to gain the best returns from our pension income and savings, rather than just leaving money in the building society. We were hoping for the best returns without too much risk, combined with the ability to withdraw money needed for any emergency.

**How did Ray help you?**

Ray Martin advised us with explanations of financial investment options that we could understand and then he encouraged us to decide which we felt would suit us best. This has given us a great feeling of financial security for the future and confidence in Ray's knowledge of his specialised field of work.

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

One objective when consulting Ray Martin was to protect our financial future, so that we might maintain our current standard of living. Through the advice that we have received so far, we feel assured that we need not worry about the future and we have asked Ray to make further investments on our behalf.

**What could they have done better?**

As Ray Martin meets with us regularly, explains all relevant details clearly and gives us written copies and updates of our decisions and of his work on our investments, I cannot think of any constructive suggestions that would improve the way he conducts his business.

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Review from Verified Client

Surrey | November 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I sold my house and downsized, leaving excess money I wanted to invest.

**How did Ray help you?**

He gave me advice and invested my money in a wrap. This wrap has been earning approx. 5% for the last 5 years.

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

Yes , the outcome is very satisfactory. I am very pleased, and I am very relieved that I have chosen Ray to look after my money.

**What could they have done better?**

I do not think he could have done any better. He asked me my requirements and has fulfilled them.

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Review from Verified Client

London | October 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed help investing a lump sum following bereavement.

**How did Ray help you?**

He made suggestions according to my feelings regarding not taking too much risk as I did not want to lose any of the money.

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

My investment has done well and much better than if I had placed it into ordinary accounts.

**What could they have done better?**

He always made the meetings as simple as possible for me to understand the reasons behind his suggestions and took into account my wishes.

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Review from Verified Client

Surrey | December 2013

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Ray Martin/Four Seasons Financial Planning has provided financial support to our family for many years. He has provided excellent support to my mother around her investments to provide income plus making provision for her grandchildren, plus provided my husband and I with mortgage and borrowing advice. A genuine and trustworthy person who possesses excellent financial knowledge and who explains things to lay people like us in a clear and understandable way. A pleasure to do business with!

**What could they have done better?**

There is nothing that Ray could do better - he communicates with our family on the right level and explains things clearly. We have been delighted with his advice and although he has other clients, when he is dealing with our affairs we have total confidence that he has our interests at heart.

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Review from Verified Client

West Sussex | December 2013

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Ray was extremely helpful and fully explained all aspects of the advice I needed, and he has done very well for me with the money I invested. i only wish I had more to invest!

**What could they have done better?**

Nothing at the moment.

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