

MARK JOHNSON

Background report to support
inclusion in the **2020 Guide To The
UK's Top Rated Financial Advisers**



Mark Johnson







Integritas Financial Planners Ltd










Top Rated 2020

4.8 / 5  87 reviews

VouchedFor checks:

-  FCA Regulated
-  Qualifications Uploaded
-  Recent Client Reviews
-  Transparent Fees
-  Independent Financial Adviser
-  Positive First Impressions

Services offered

-  Investments and Savings
-  Pensions
-  Retirement income (annuities, drawdown)
-  Pension Transfers - Non Specialist
-  Pension Transfers - Specialist
-  Inheritance Planning
-  Insurance & Protection

Qualifications listed

Advanced Qualifications: 2 Qualifications

CII - Chartered Financial Planner

CII - Advanced Diploma in Financial Planning

Standard Qualifications: 5 Qualifications

CII - Statement of Professional Standing (SPS)

CII - Pension Planning (AF3)

CII AF4 Investment Planning

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

Client Reviews

Mark Johnson

Integritas Financial Planners Ltd



4.8 out of 5

Review from Verified Client

Derbyshire | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to gather my pensions under one scheme which included an independent company pension scheme so that I had the flexibility to drawdown funds when necessary.

How did Mark help you?

he suggested a way of doing this which hopefully will meet all my future financial needs.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

I can honestly say that I always expected Mark to be very professional in his conversations and dealings with me and was not disappointed.

Review from Verified Client

Staffordshire | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

After many years of ignorance I decided to seek guidance in planning for retirement.

How did Mark help you?

Mark was knowledgeable and positive. He explained risks and rewards clearly and in a way that was engaging and understandable to me. He listened well to my circumstances and personal goals and hopes for the future. He put me at ease in area that I have pretty basic knowledge. Throughout the whole process the communication was first class from either Mark or one of his team.

Have you seen the outcome you were hoping for?

Too early to say regarding financial goals but yes in the fact that he helped me see available options and pathways to those goals.

What could they have done better?

Nothing comes to mind but this is the first time I have sought financial advice.

Review from Verified Client

Derbyshire | November 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★☆

Service: ★★★★★

Value: ★★★★★

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

I had two separate funds which I wanted to turn into Drawdown.

How did Mark help you?

He suggested a way of doing this with an element invested but the majority not at the mercy of stock markets.

Have you seen the outcome you were hoping for?

I have not given 5 stars for the quality of advice because there has been no time yet to draw any conclusions. The drawdown is not up and running.

What could they have done better?

I don't feel, as yet, there were any weaknesses in his advice.

Review from Verified Client

Derbyshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking to consolidate three old works pensions into a new pension plan (SIPP).

How did Mark help you?

Mark gave clear and concise advice, and after fully understanding my objectives proposed a solution to meet my requirements.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

The process was faultless (nothing could have been done better).

Review from Verified Client

Derbyshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement options

How did Mark help you?

Talked through the options and risks of all investments with no obligation to proceed

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Buckinghamshire | September 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed pension advice.

How did Mark help you?

Advised Me on the best pension investment.

Have you seen the outcome you were hoping for?

Still on going as not retired yet.

What could they have done better?

I believe the advice received was the best and could not be bettered.

Review from Verified Client

Leicestershire | August 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My husband and I had 13 small pot pensions dotted around which we wished to consolidate into one place, and I had 3 defined benefit pensions that I wanted to consider converting into SIPP and drawdown.

How did Mark help you?

Mark analysed all of these pension pots and provided a comprehensive report with his advice clearly explained, he was very easy to talk to and discuss our requirements with. We consolidated the pensions and were very happy with the service received and the charges levied. We are now ongoing clients and recently I have after long discussions and reports/advice decided to convert some DB pensions into drawdown, this fits very well with our individual retirement planning, this would not suit everyone and all the pros and cons were considered and discussed. We find Mark and his office team, very efficient, easy to deal with and most of all very trustworthy. Prompt efficient service and the personal touch - I highly recommend Mark and his team.

Have you seen the outcome you were hoping for?

Yes, so far everything is on track and working towards the outcome we have planned.

What could they have done better?

Literally nothing I can think of !

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?

I was looking to transfer my pension into another pension scheme, I wanted professional advice and guidance

How did Mark help you?

He advised professionally how best to deal with this, he then sorted it all out for me. The whole process was hassle free

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

In my opinion nothing, all my queries were answered and I was fully informed along the way

Review from Verified Client

Staffordshire | June 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was coming up to pension age and needed advice about my best options for the future. I have a son with autism and I needed to ensure that his future will be secure.

How did Mark help you?

He conducted an in-depth analysis of both mine and my husband's assets, current income and pension requirements as well as my attitude to risk. He provided a detailed report showing his findings and his recommendations which he discussed in detail with me. He allowed me time to take the report away to read and digest and was extremely helpful and patient with all of my questions. at no time did he pressurize me into making a decision. The team in his office were helpful in arranging meetings which fitted in with my work schedule.

Have you seen the outcome you were hoping for?

Yes. I have transferred my pension into a scheme which satisfies my objectives.

What could they have done better?

I can't think of anything.

Review from Verified Client

Derbyshire | July 2018

★★★★★ 5 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★

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

Wanted some expert advice on investments.

How did Mark help you?

Advised me on which pension plan would suit me the best.

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

Yes i hope so.

Review from Verified Client

Derbyshire | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Maximising the potential of personal pensions.

How did Mark help you?

He advised on retirement planning and performed a risk assessment based on my attitude to investment risk in the markets which enabled us to jointly review and amend current investments with a view to enhancing performance.

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

To some degree, but markets have become a little more volatile than previous, but outcomes are good despite those challenges.

What could they have done better?

None as far as I am concerned. A very good all round service

Review from Verified Client

Cheshire | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

need for financial advice.

How did Mark help you?

He gave me excellent advice.

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

yes.

What could they have done better?

nothing that I can think of. Total satisfaction of Mark's advice and work ethic

Review from Verified Client

Berkshire | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Required advice on investing inheritance.

How did Mark help you?

Gave sound advise and explained things clearly.

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

Going in the right direction.

What could they have done better?

Currently doing everything we have expected.

Review from Verified Client

Staffordshire | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My existing financial adviser was not the person I had initially worked with over the previous 20 years. I had a excellent relationship with Tony but Ill health had meant I had been passed to another advisor then another. The advice I was been given was expensive and I felt it wasnt tailored to my needs.

How did Mark help you?

Mark came on an initial visit at no charge to see what I was looking for and what I needed. He spent time discussing my options and also that he aimed for a helping people on a long term basis. The manner and how he explained things reminded me very much of my previous fianicial adviser who I trusted and had always given me good advice. Mark advised swapping my existing SIPP to another platform and then when ready I started a drawdown on my savings.

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

Very much so, I find Marks charges good value and he is always there an the end of the phone if I have any worries.

What could they have done better?

I don't think there is anything he could have done better.

Review from Verified Client

Derbyshire | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had taken a large VS payment on leaving a company after 20 years and was referred to Mark by my accountant to help with pension contributions and tax relief associated with the

VS pay out.

How did Mark help you?

My initial question on pension contribution was pretty easy for Mark and he quickly got me sorted in a way that gave me an extra 8k in my pension and an 8k tax refund. However, Mark also then looked at everything else I had going on and recommend a SSAS to help my property development business. 18 months later I have released over 200k in loans to my business from my SSAS. Pretty sure the business would never have made enough money to support the family without this extra cheap funding.

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

The outcome of the initial consultation with Mark has gone way beyond my expectation. However, even if I had gone to Mark asking to set up a SSAS I would still be very happy with the advice and service, in fact the whole package, that I have received from Mark.

What could they have done better?

Not sure I've got anything here!

Review from Verified Client

Derbyshire | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Planning to sell a high value rental property soon and invest the proceeds in funds, moving them to ISAs in 20k chunks over time, so avoiding capital gains tax by remaining within annual allowance each year, and minimising income tax along the way. Needed professional help with that. By way of a test of Mark's services for a new customer, I asked him to review and reinvest my existing ISA's so I could compare their performance vs my previous adviser's funds. Also to establish a relationship and assess the quality of his advice, before entrusting him to invest a larger sum.

How did Mark help you?

We walked through my objectives in full detail. He validated my proposed strategy of moving from property into funds and the timing of that relative to a potentially large and growing capital gains tax liability. He recommended an accountant who could check my own capital gains tax calculations and residence and letting reliefs, as he is not a tax adviser himself.

That was the correct approach I think. He established ISA and SIPP accounts on his preferred platform, Nucleus, and reinvested my ISAs into a balanced range of funds selected according to my appetite for risk and long-term objectives. He also suggested I should make regular monthly ISA and SIPP contributions, rather than a single lump sum as I had done previously, to benefit from pound cost averaging. He also validated my proposal to defer my state pension until after the proposed sale of the rental property, in order to move the extra income into a future tax year when my total income would be lower. I think therefore he had taken every aspect into account, and been as thorough and professional as anyone could expect.

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

Absolutely. My previous adviser had invested my ISA's in only 2 multi-asset funds and 1 equity fund, compared to Mark's 20+ specialised but effectively more diversified funds, so now a much greater spread of fund managers and sectors, and therefore reduced risk. This was extremely well timed, as the Woodford equity fund has fallen by 10%, and the Invesco Perpetual multi-asset by 1% in the last year, so significant overall paper loss avoided on old ISAs. 4.5% annual paper gain on Mark's new funds. Only 2 of the 20 selected funds are in slightly negative territory over the year. The new SIPP contributions have had the desired effect of removing me from the higher rate tax band and reduced my tax bill.

What could they have done better?

The only minor complaint I have is that the Nucleus online platform provides minimal performance analysis to the end client. You can only see your list of funds, with an opening investment amount and current value. No other performance data. You rely on your adviser to provide 6-monthly more detailed performance data, which is what you might prefer. However that may be less detailed than some clients might expect, and is a paper copy, so you can't drill down or analyse it further yourself. With some of the other major investment platforms, you do get all the detailed online analysis. This is easily overcome by creating a free account on the Trustnet platform, where you can enter the details of your portfolio, and analyse it every which way, and is better than most investment platforms.

Review from Verified Client

Nottinghamshire | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Approaching retirement.

How did Mark help you?

Reviewed my investments, explained options, executed the agreed actions and regularly reviews my situation and always responds promptly when I have queries.

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

Yes.

What could they have done better?

I believe he delivered a first class service and I cannot think of anything that he could have done better

Review from Verified Client

Hertfordshire | July 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Handling my money matters when I am busy.

How did Mark help you?

Looking ahead to advising me in between jobs and towards retirement.

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

A steady growth over a period of time.

What could they have done better?

Cannot think of anything

Review from Verified Client

Derbyshire | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed advice on investments we had due to adviser at our bank leaving.

How did Mark help you?

Mark moved our investments to other companies in line with our attitude to risk. This has proved beneficial to us and we have since had valuable advice from Mark regarding our pensions and he is continuing to deal with this enabling me to take early retirement. Mark explains everything in an easy to understand manner. We trust Mark 100% in dealing with our financial affairs.

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

Our investments have met the outcome we expected. We cannot comment on the pensions as this is in the early stages of being sorted but we have no reason to doubt the work Mark is undertaking.

What could they have done better?

We have no negative comments on Mark only positives.

Review from Verified Client

Derbyshire | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Being made redundant.

How did Mark help you?

Helped with adviseAnd carried out my instructions for transfer of my prnsions.

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

Yes.

What could they have done better?

In my case not a lot

Review from Verified Client

Derbyshire | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

pension advise.

How did Mark help you?

Gave advice and arranged for two of my pensions to be combined. Also arranged for some cash to be released.

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

Yes.

What could they have done better?

Everything was carried out professionally and efficiently.

Review from Verified Client

Staffordshire | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had been having difficulty with transferring a (small) defined benefit pension into a SIPP. I spoke to many advisors, all of whom wanted to charge a significant percentage of the value of the Defined Benefit pension for providing the legally required advice, with no guarantee of a successful outcome.

How did Mark help you?

Very quickly Mark was able to assess the situation and provide the advice I was looking for, for a very modest fee (a third of some quotes I had been given!).

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

Completely satisfactory outcome. Has become my financial advisor ongoing, looking after my pension requirements.

What could they have done better?

Mark gets full marks!

Review from Verified Client

Leicestershire | April 2017

★★★★★ 5 out of 5

Service: ★★★★★

Advice: ★★★★★

Value: ★★★★★

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

I needed to get a grip of my pensions as well as discuss options for shorter to mid-term investment.

How did Mark help you?

Mark was able to compound these into a single pension with a good track record. He also listened to me and geared the investment around my circumstances, financial attitude to risk and long-term aims.

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

I don't know yet!.

What could they have done better?

There is nothing extra I could've asked of Mark.

Review from Verified Client

| March 2017

★★★★★ 5 out of 5

Value: ★★★★★

Mark is an excellent adviser, and I refer our clients to him on a regular basis. Marks integrity and character are beyond reproach. He is always friendly, reliable and deals with any queries in a speedy manner. Mark provides a holistic approach, always putting clients first. Marks knowledge in pensions, tax planning & wealth management is exceptional.

Review from Verified Client

Derbyshire | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The opportunity arose to review my existing pension arrangements.

How did Mark help you?

Mark did a very comprehensive review taking into account my needs for the short and longer term.

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

We are at the beginning of our relationship but all is going well so far.

What could they have done better?

I honestly don't think given the circumstances that Mark could have done any more than he could have already done for me he was excellent

Review from Verified Client

Derbyshire | March 2017

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was taking early retirement owing to ill health and I needed advice on how best to create an income for me using my pension funds.

How did Mark help you?

Mark was extremely helpful as I needed an IFA with SIPP experience. Mark has been fundamental ensuring my income/pension and tax needs are all considered and then has managed the pension company to deliver on this.

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

Yes.

What could they have done better?

Nothing. Mark fully understands my circumstances and has acted on my behalf. Nothing could be improved.

Review from Verified Client

Nottinghamshire | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension Advise.

How did Mark help you?

Mark gave me all the information I needed to make a balanced decision.

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

Yes, new pension in place and very pleased with outcome.

What could they have done better?

I don't believe Mark could have done ant more than he did, I will definitely be recommending him to others.

Review from Verified Client

North Yorkshire | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Drawing together a series of stand-alone investment policies and executive pension funds.

How did Mark help you?

Mark provide sound and reassuring strategies for maximising best value from a disparate set of circumstances.

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

all looks good and as projected by Mark.

What could they have done better?

Nothing comes to mind....

Review from Verified Client

London | March 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had been managing my own investments for some years but it began to take up more time than I wanted to give to it and as my life and plans changed, I was unsure I was doing the right thing. I wanted someone to review what I was doing and then to look at what my partner and I wanted to do.

How did Mark help you?

Mark listened to what I wanted to do. He asked questions to ensure he understood everything and he was always patient with our questions. We never felt intimidated or afraid to ask questions and so felt very comfortable with what he proposed to do.

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

We're happy with everything that was proposed and we're in the process of implementing the plan now.

Review from Verified Client

Staffordshire | November 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to transfer a pension scheme in order to release some funds.

How did Mark help you?

Mark was excellent, he explained the process and took me through each stage explaining what was required and why. Right from the start I knew what his charges would be. He carried out everything needed in order for me to achieve what I wanted within a very tight timescale.

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

Yes I have the outcome I wanted.

What could they have done better?

I can't think of anything that could have been done better.

Review from Verified Client

Nottinghamshire | November 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement in 3 years time.

How did Mark help you?

Review of investment strategy, attitude to risk, timescale, draw down options, tax implications.

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

Full outcome will not be achieved until 2018 however, interim results are satisfactory.

What could they have done better?

No - everything was done, it was logical - and well explained to me

Review from Verified Client

Derbyshire | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed to sort a pension scheme.

How did Mark help you?

I found Marks help very useful. He explained things to me very well and nothing seemed to be too much trouble for him.

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

Only just started with my pension.

What could they have done better?

I dont think that he would have done anything any better and i will have no qualms at using Mark again for any future requirements

Review from Verified Client

Derbyshire | September 2015

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

We were in the process of financial planning for our retirement and already had a portfolio of investments which had been arranged by a financial adviser who had recently retired himself. Consequently we were seeking financial advice going forward from here.

How did Mark help you?

A review of our existing investments and re-visiting of our risk profile with a view to improving the portfolio and maximising use of the ISA benefits currently available.

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

Now have a revised portfolio in line with our risk profile. Early days in terms of assessing the growth outcome.

What could they have done better?

Nothing.

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?

My husband and I both had changes of job requiring a review of our pension and investments as we no longer had final salary pension schemes.

How did Mark help you?

Our Free standing AVCs did not seem to be actively managed. Mark helped my husband and I to evaluate the risk of investments we were prepared to make and adjust our portfolio accordingly. I have a limited company and also wanted advise on corporate versus personal pension arrangements.

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

Our pensions are performing well and we feel able to call Mark and ask him for advise anytime. He is patient and clear. A recent example is the impact of the recent budget and pension changes on our pension arrangements.

What could they have done better?

Nothing at the moment.

Review from Verified Client

Nottinghamshire | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted help with pensions consolidation and forward planning.

How did Mark help you?

I find dealing with financial matters and the decision making quite stressful but after my initial meeting with Mark I felt comfortable. He gave me clear and detailed advice and was never impatient or 'pushy'.

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

Based on Marks planning we have achieved what we initially set out to do and Mark will also be engaged in annual reviews of my financial planning.

What could they have done better?

As it stands I am unable to offer any constructive suggestions. Marks service to date has been excellent.

Review from Verified Client

London | September 2015

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I met Mark when he was working for Bradbury Hamilton, whose turnover was rather alarming.

How did Mark help you?

He helped get rid of some unregulated investments and he listened.

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

My current situation is that there is one unregulated investment left in my portfolio which we will attempt to deal with later this month. Otherwise fine.

What could they have done better?

We have only just begun.

Review from Verified Client

London | August 2015

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I became self-employed and needed to reinvest my occupational pension.

How did Mark help you?

He advised me on how best to reinvest my pension pot. He was very helpful in explaining the options available to me and to understand the level of risk with each investment.

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

Mark has reinvested my existing pot and I now make regular contributions. All good so far!.

What could they have done better?

The service I received from Mark was great, I don't confess to having much knowledge of the subject before speaking to Mark but he explained my options in a very understandable manner and made me feel comfortable asking questions.

Review from Verified Client

Hertfordshire | July 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement planning and maximising return on investments for pension/annuity.

How did Mark help you?

Dealt with a very difficult pension provider and obtained a very favourable result.

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

Now retired the outcome has been exactly as I had hoped despite the attitude of the pension provider.

What could they have done better?

I am not able to think of anything which Mark could have done better. He has spent much time and effort in pursuing the matter to a very successful conclusion.

Review from Verified Client

Berkshire | July 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension advice and financial planning.

How did Mark help you?

having provided Mark with details of our circumstances, he explained our options - in 'simple' language and advised us how to proceed which matched exactly our lifestyle and expectations.

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

yes!.

What could they have done better?

We have recommended Mark to our friends and we all agree that he tailors-makes financial planning to suit the individual. Not a 'one size fits all' option

Review from Verified Client

Nottinghamshire | July 2015

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★☆

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

I wanted advice on private pension investment for retirement.

How did Mark help you?

Mark reviewed my current situation and discussed my attitude to risk and my expectations for the future. Mark took it all on board, assessed my situation with close regard to the current Pension changes (explaining each in detail) and this allowed me to make an informed decision. With his frequent meetings and support all the way it was a very painless process and I have confidence in his professional expertise and commitment to the right decision being taken by me.

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

I have now made decisions for future handling of my pension investment and I am aware of what possible actions are available to me, taking into account current legislation.

What could they have done better?

Quite honestly Mark has performed to a very high standard and answered each and every question in a timely and knowledgeable fashion be it by telephone or e-mail. When the situation called for more detailed discussions he was available in a very short window of time to meet in person. He supplied documentation which I can have on file and which will be useful in my future decisions . I would recommend Mark without a doubt and will continue to have Reviews with Mark into the future.

Review from Verified Client

Staffordshire | June 2015

★★★★☆ 4 out of 5

Advice: ★★★★★☆

Service: ★★★★★☆

Value: ★★★★★☆

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

I inherited a portfolio of investments and were contemplating early retirement.

How did Mark help you?

Mark has taken charge of altering the mix of investments I inherited, to better match my attitude to risk and thereby optimise (I hope) my gains, in line with that attitude to risk. He has, what seems to me to be, a good - scientific - method of assessing my attitude to risk as well as a clear view of how that needs to translate into a mix of investments, so I feel confident that investments will be pitched correctly for me. Mark is now assessing my options for my pensions and appears to be doing a very thorough job - asking questions that I didn't know needed asking!

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

Time alone will tell how well it all works, but I do feel that Mark is as likely as anyone can be to optimise the outcomes for me.

What could they have done better?

So far I have no suggestions for improvement.

Review from Verified Client

Derbyshire | June 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed to consolidate pensions and monies into a managed portfolio for our retirement

How did Mark help you?

Mark facilitated consolidation, showed us how money and assets could be used via detailed spreadsheets

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

Our retirement plan starts later this year and we can't wait. Just working our notice period

What could they have done better?

Nothing, because everything is sorted and we couldn't be happier with the service

Review from Verified Client

Derbyshire | March 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I found Mark to be very professional, friendly and easy to talk to. The financial advice he provided gave me the opportunity to make a balanced and informed decision in regards to my pension needs with respect to my impending retirement.

What could they have done better?

None needed.

Review from Verified Client

Cardiff | March 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark Johnson of Integritas FP provided an excellent service with my Pension planning. Mark is intelligent and very knowledgeable about the industry. He did a great job of explaining any jargon and thoroughly answered queries that I had. Communication was very efficient and the fees provide excellent value. I would definitely recommend his services.

Review from Verified Client

Leicestershire | March 2015

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

Mark has been very supportive, patient and very informative with advice and associated risks relating to our Pension.

What could they have done better?

I have no concerns - all of our questions and concerns have been answered promptly and efficiently.

Review from Verified Client

Surrey | February 2014

★★★★☆ 3.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark is very clear and practical, he covers the topic at the right level understanding his audience and adapting appropriately. I have confidence that Mark would highlight if he had recommendations for me to change what I am currently doing.

What could they have done better?

I am happy with the service currently.

Review from Verified Client

London | February 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark takes the time to explain everything that I need to know about my pension and investments. Always courteous and available to answers questions whenever they crop up and is only a phone call away whenever I need to book an appointment.

Review from Verified Client

East Sussex | January 2014

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark has taken over my wife and my portfolio of investments from May 2013 (from David Fishman) In our dealings with Mark, we have been impressed by his breadth of knowledge of the market. He capably explains situations in a clear and understandable manner. We did not feel embarrassed at asking what were probably silly questions. Mark handled them all with ease and made us feel very comfortable with the explanations given. Following our annual

financial review, Mark handled all the recommended changes very professionally.

What could they have done better?

At this time, we are most satisfied with Mark's performance. We look forward to meeting with him in the spring.

Review from Verified Client

London | February 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark was very clear and concise in explaining what has always been a subject that is very daunting. I now have a much better understanding of what I need to do to achieve the pension that I am hoping to. Mark is also reassuring and make me feel most comfortable in asking what could be rather silly questions!

What could they have done better?

It is a little too early for me to comment on this as I have only just engaged with Mark, so my first anniversary is still due. However I have just received my first pension statement which again was clear and concise.

Review from Verified Client

Middlesex | January 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I have total faith in Mark's well researched and considered feedback to the challenges that I have set. He exudes professionalism and instills confidence and without at all being 'pushy' sensibly and clearly lays out the options with appropriate risk factors explained.

Review from Verified Client

Leicestershire | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

He was quick to act and was very easy to talk to.

Review from Verified Client

Hertfordshire | January 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I was referred to Mark to assist me with some pension advice last year and he went to a lot of trouble to investigate the best option for me. He kept me up-to-date with the progress, and the final outcome was one I was happy with. I will be using Mark again for further assistance.

Review from Verified Client

Outside UK | February 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I particularly appreciated the time that was dedicated to explaining and clarifying the details of the options available and feel that suggestions and guidance were built around my own unique situation and needs.

What could they have done better?

I do not have any suggestion for improvement at this stage.

Review from Verified Client

Norfolk | September 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

His 5 star pointer is that he listens to what is needed and then explains the situation as it is and how it could be in terms we understood, so refreshing and made us feel confident. He spent as much time as we needed and rang often to check that we were understanding all the literature.

What could they have done better?

Maybe we could "Facetime" ? I hadn't thought about it until now, as there is a fair distance between us?

Review from Verified Client

Essex | January 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark spent a great deal of time sorting out my financial future and the results he produced made it very clear what was needed and where there were shortcomings. Straight and to the point.

Review from Verified Client

West Sussex | February 2014

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

We haven't had Mark for long as our advisor, but in the time we have known him, we feel he has & been very friendly and approachable & we are confident that he has given us sound advice.

Review from Verified Client

London | January 2014

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark is always very responsive, very helpful and clearly explains any questions.

What could they have done better?

Mark fulfils all of my requirements.

Review from Verified Client

Hampshire | January 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark has been our adviser for many years now. We requested his expertise again after he moved firms. Mark's expertise has helped us achieve our target or greater returns on ISAs, pensions and more complex investments. We have always found him to be incredibly thorough, detail oriented, and consultative. He explains everything to us in detail helping us to weight the pros and cons of various investment options. Mark has advised us through times of great changes in our lives, particularly while having our children and while me husband established his own business. We know our investments are in safe hands

What could they have done better?

We have a regular annual review. This is very comprehensive. My only suggestion is that Mark contact us before he starts the review so we can tell him if there have been any very recent changes in our circumstances that may impact his analysis. I'm not always 100% on the ball at making him aware of changes immediately.

Review from Verified Client

Hertfordshire | January 2014

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Review from Verified Client

Lanarkshire | January 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Detailed analysis of options. Very good financial returns.

Review from Verified Client

London | January 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark goes through all the steps of understanding what one needs, before he tailors a plan to suit your future. He is professional and patient in his advice. One feels safe and secure.

What could they have done better?

I can't think of anything - really!

Review from Verified Client

Staffordshire | February 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Getting the most from our investments is what we all look for, but it can be a world of uncertainty and apprehension. Mark's professional and assured explanations and advice have guided us through to the best options available for our personal circumstances, engendering the high level of surety we were looking for. Mark exudes a confidence and obvious ability to engage with clients at all levels of understanding and requirements.

Review from Verified Client

Berkshire | January 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark Johnson is an excellent adviser. He explains everything clearly and concisely and is always available is we have any queries. I would recommend him to anyone and in fact have done so

What could they have done better?

Nothing I can think of

Review from Verified Client

London | April 2014

★★★★☆ 3.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark has given good concise advice and responds promptly to e-mails and questions.

Review from Verified Client

Staffordshire | February 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

An excellent young man who helped guide us through all our financial matters, helped plan for our retirement and completed the paperwork with ease. We found him to be patient and understanding and we felt relaxed and easy to talk to him. He ensured that we understood all the jargon as we went along which gave us confidence in him. We have never felt pressurised to make snap decisions as he allowed us time to digest his recommendations. We feel we can contact him for more information at any time and can genuinely recommend him.

Review from Verified Client

West Sussex | January 2014

★★★★☆ 4.3 out of 5

Advice: ★★★★★☆

Service: ★★★★★

Value: ★★★★★☆

Mark understood our financial requirements and recommended a suitable trust fund. He is readily available and replies to e-mails and phone calls promptly.

Review from Verified Client

Hertfordshire | January 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Listens to my needs and concerns, and takes them onboard.

Review from Verified Client

Berkshire | February 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark explains everything really well and is a good and efficient communicator. He understands my financial situation and requirements. He has always provided a professional service.

Review from Verified Client

Bedfordshire | January 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I have every confidence in Mark. He is always accessible, responds quickly to any queries I may have, makes it simple for me to understand. He has his finger on the financial pulse and always manages to find something that I had not thought of. He also comes to my house as I find travel difficult.

What could they have done better?

I have found nothing but good advice from Mark so I cannot think of any thing more I would need.

Review from Verified Client

London | January 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark understands very well my long term objectives and attitude to risk. As a result, I have enjoyed a healthy financial return on my investments to date.

Review from Verified Client

Derbyshire | August 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark has only recently become our Adviser and we are very impressed. We knew very quickly that Mark was the person we could trust to become our Adviser. He explains things well and understands our requirements and attitude to risk. Mark has a friendly manner and put us at ease when answering our questions and concerns. He always responds to our queries promptly. We look forward to working with Mark for many years to come.

Review from Verified Client

London | February 2014

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark explains things in a very clear and engaging way, which makes his recommendations easy to understand. He is always aware of what I'm looking for from investments, and what type of products would be best for that, particularly bearing in mind my attitude to risk. Mark's annual reviews of my portfolio are very thorough and presented in a professional manner. His recommendations for how to proceed following a review are clearly set out, and the reasons for them fully explained.

What could they have done better?

It's difficult to think of any improvements to suggest. I've never left a meeting feeling as though Mark has missed anything important, or misunderstood what I want to do. I'm not able to think of anything which Mark should be doing that he doesn't already do.

Review from Verified Client

Leicestershire | October 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark was very approachable and listened patiently to our plans and concerns as to what to do. He clearly explained the products he was advising us to use. He approached our (then) current providers and assessed their products against our aims. He then set up the regular payments from our investments that we will need during our retirements.