

RAY BEST

Background report to support inclusion
in the **2023 Guide To The UK's Top
Rated Financial Advisers**



Ray Best

UnaVida Wealth Management Ltd



Top Rated 2023

4.8 / 5  116 reviews

VouchedFor checks:

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

Services offered

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

Qualifications listed

Standard Qualifications: 1 Qualification

CII - Statement of Professional Standing (SPS)

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

Client & First Impression Reviews

Ray Best

UnaVida Wealth Management Ltd



4.8 out of 5

Review from Verified Client

Berkshire | June 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Approaching retirement my wife and I needed to consolidate pensions whilst at the same time planning for inheritance and safeguarding our children and grandchildren through trusts.

How has Ray helped you?

Unlike most financial advisers Ray Best looked at our overall family situation and designed a combination of will changes, trusts and asset redistribution to meet our needs. With the death of my wife in 2019 he was there again to help me with adjusting the portfolio to mitigate tax liability. More recently he he has mentored my son and myself through the process of setting up a business which has transformed the life of my son and his family and given them both security and a promising financial future. Ray has become a friend as well as a trusted adviser. He uses other professionals where necessary to ensure the optimal actions are recommended. He has encouraged me to do more and go farther than I thought was possible.

Have you seen the outcome you were hoping for?

Yes I have seen the outcome I was hoping for repeatedly and they have changed over time.

What could they have done better?

A six monthly review of the whole package and how it fits together would be good.

Review from Verified Client

Berkshire | June 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We have had poor advice in the past. Ray was recommended to us and quickly managed to organise all our products sensibly. We have had excellent advice and service ever since.

How has Ray helped you?

He organised our portfolio and reviews things regularly. He is easy to contact and responds promptly.

Have you seen the outcome you were hoping for?

We are very happy with the excellent service we receive.

What could they have done better?

Cannot think of anything.

Review from Verified Client

Kent | June 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Ray was the Financial Adviser for my mother and continues to do it for me.

How has Ray helped you?

100%. Definitely.

Have you seen the outcome you were hoping for?

Yes. Although with the markets as they are now it is not the best time but I have faith in Ray

What could they have done better?

N/A

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 Ray

Mr Best was very helpful. He listened carefully to our current financial plans, approved of them and made one suggestion for us to consider.

Review from Verified Client

Berkshire | May 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed investment and pensions advice following a divorce.

How has Ray helped you?

Ray has given me comprehensive, clear advice on pension and financial planning issues. Ray has been very helpful through a difficult period and given me sound advice. I would highly recommend Ray and his team at Una Vida.

Have you seen the outcome you were hoping for?

yes

What could they have done better?

nothing

Review from Verified Client

Berkshire | April 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 pensions and investments

How has Ray helped you?

He has streamlined my investments and pensions into a single entity that he manages excellently

Have you seen the outcome you were hoping for?

Yes - my pensions and investments have been managed perfectly by Ray

What could they have done better?

Nothing that I can think of

Review from Verified Client

Berkshire | April 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My husband, Mike, was very unhappy with his two previous financial advisors and so accepted an invitation to one of Ray's seminars. Mike was impressed with what he heard and followed up the initial meeting with Ray which led to Mike and I signing up with Ray and Unavida.

How has Ray helped you?

Ray has guided us and advised how best to invest our money and where. Mike was particularly keen for our three children to pay as little inheritance tax as possible and through Ray we have set up discretionary trusts in order to achieve this. Ray supervises our Pension funds and SIPP's which he manages very skillfully. Ray is a very knid, empathetic person, careful and knowledgeable about the management of his client's finances. I am so confident in Ray that now my two daughters have entrusted him with their finances and their companies too.

Have you seen the outcome you were hoping for?

Yes, very definitely. We have always been extremely happy with the growth of our investments with Ray and I now rely on his expertise more than ever since Mike passed away last year

What could they have done better?

I do not know of anything.

Review from Verified Client

Berkshire | April 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to sort myself out financially.

How has Ray helped you?

I have found Ray and his team to be professional and courteous and always a pleasure to deal with, Ray contacts me when appropriate to update me on my portfolio which has gone from strength to strength based on Ray's expert recommendations.

Have you seen the outcome you were hoping for?

Yes, my portfolio has grown as a result of Ray's recommendations

What could they have done better?

Nothing!

Review from Verified Client

Surrey | April 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My husband runs his own business and wanted someone to help review his financial status in relation to retirement for both himself and the family.

How has Ray helped you?

He has advised on my recent pension position and made me feel confident about the right decision to opt for.

Have you seen the outcome you were hoping for?

My husband is seeing benefits but my personal situation will not change for a few months as funds not available until then.

What could they have done better?

I don't really know as Ray always seem to have his eye on the ball and always contacts us if he feels any reviews or changes should be considered.

Review from Verified Client

Berkshire | March 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have contributed a lot of funds to pensions over the years and had a variety of advisers. As I wasn't too impressed with the service that I received I decided to take over the running of my pensions myself, using information from the pension companies. I went to get a second opinion from Ray Best, which turned out to be a wake up call as funds I was told were low risk were in fact high risk and there was little diversification.

How has Ray helped you?

He provided a full analysis of our overall financial situation, consolidated all of our pensions into a widely diversified portfolio. We have also been advised on how we should transfer our pensions on death. We are proceeding with his advice on Advance Directives, Wills, and Lasting Powers of Attorney. He took the time and trouble to locate and consolidate all of our investments, and although we were concerned that we would face a shortfall on retirement, Ray was very reassuring, and it turned out the only problem we had was previous poor management.

Have you seen the outcome you were hoping for?

Yes, we were exposed as a family before but now feel very confident that all bases are covered, and that the family is well insulated against future adverse events. We are confident that our funds are now being properly managed, that opportunities are being identified and taken and threats recognised early and necessary action taken.

What could they have done better?

Nothing. We are very glad that we are Ray's clients.

Review from Verified Client

Berkshire | March 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We had used a number of financial advisors over the years and were not particularly happy with the service from any of them. Ray was recommended to us by someone we trust.

How has Ray helped you?

Ray has helped us in many ways. We had a mish-mash of pension funds, both Defined Benefit and Defined Contribution, we had done no inheritance planning, and also had a number of other investments on which we felt that we needed advice. Ray has helped us in all these things

Have you seen the outcome you were hoping for?

Yes, very happy with the service.

What could they have done better?

Ray is so much better than any of our previous advisors that we cannot think of anything he could have done better.

Review from Verified Client

Outside UK | March 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I sold a property and wished to invest the proceeds, a mutual friend suggested I visit Ray Best for advice.

How has Ray helped you?

He has helped beyond my expectations and increased my investments.

Have you seen the outcome you were hoping for?

I have seen an outcome far greater than I had anticipated.

What could they have done better?

I do not believe that anything could have been done better.

Review from Verified Client

Berkshire | March 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were very concerned about our financial position. I was doing a series of temping jobs to keep the wolf from the door. Then we contacted Ray Best. He seemed genuinely interested in our life and encouraged us to live the life we wanted to live.

How has Ray helped you?

Ray consolidated my pensions into one cohesive whole, which enabled us for the first time ever to appreciate that we were able to plan ahead with more confidence. He asked if I wanted to continue working or spend time with my grandchildren and then gave us a plan to achieve this.

Have you seen the outcome you were hoping for?

The relief and pleasure I had when I gave my notice in. Ray enabled me to retire 5 years earlier than I expected.

What could they have done better?

Not a thing; it's good that Ray gave us the confidence to live the life that we wanted to live. We are both very happy.

First impression from a user who is not yet a client

March 2022

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Ray

We had an excellent meeting with Ray. Looking forward to continuing working with Ray and his staff.

Review from Verified Client

Berkshire | March 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We had a hotch potch of investments from previous financial advisors - Ray consolidated these and has monitored and changed things for us for over 10years.

How has Ray helped you?

Helping me to understand our finances and the market.He communicates with us on a regular basis.

Have you seen the outcome you were hoping for?

Yes, our portfolio has increased in value.

What could they have done better?

Cannot think of anything.

Review from Verified Client

Kent | February 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My mother passed away and Ray was her Financial Adviser. She put 100% trust in Ray so I thought I would do the same.

How has Ray helped you?

He has helped me with a monthly income, invested my monies wisely and drawn up my Will.

Have you seen the outcome you were hoping for?

100%

What could they have done better?

Nothing that I can think of .

Review from Verified Client

Wiltshire | February 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We have a business that has grown substantially over the past twenty years and we needed professional help with organising our portfolio of assets and advice with our both our personal pensions and SIPP. Our last financial adviser although had helped us, openly admitted that he struggled with providing the correct advice specifically with our SIPP.

How has Ray helped you?

Having collated all our information, Ray has started the process of helping us to consolidate and reorganise our assets. He carried out a detailed analysis and delivered his results with detailed explanations that now leaves my wife and myself with a much clearer idea of how we can develop our pension portfolios, diversify our savings and plan our retirement early. Ray has also helped with ring fencing a life policy around us that provides peace of mind for our family.

Have you seen the outcome you were hoping for?

The early signs are extremely encouraging and we are in no doubt that we will have a successful outcome.

What could they have done better?

Nothing at present, everything is moving along at a pace.

First impression from a user who is not yet a client

October 2021

★★☆☆☆ 2 out of 5

Please provide a brief comment about your experience with Ray

It would help potential future clients, like I was, if he was clearer from the outset about the parameters within which he works. I said from the start and all along that I wanted a review of my pensions and my own financial investments, but it was some way down the line that he stated that he never worked with just one of a married couple and it had to be with both. If I had known that then we could both have moved on without wasting each other's time.

Review from Verified Client

Berkshire | July 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I had a number of pension pots, savings, ISAs and shares and felt that I needed a professional hand on the tiller to ensure that those investments were properly managed and returning better than average rates. With the pensions in particular, who really knows which funds to invest in? and how often do we change those funds ourselves ?

How has Ray helped you?

Ray works out attitude to risk and has worked out a portfolio of investment wrappers that spread risk across a wide range of sectors. By subscribing to good financial data & technical analysis, Ray regularly rebalances the investments so as to avoid the downturns and ride the upswings. I have also used Ray's services to make sure that my wife and I have a got solid wills in place and that our children will not have cause to regret parents who "put their heads" into the sand".

Have you seen the outcome you were hoping for?

Yes. I'm pretty certain I'm in a better position today than if I'd just relied on the "defaults" offered by the big pension providers.

What could they have done better?

Can't think of anything offhand.

Review from Verified Client
Kent | June 2021
★★★★★ 5 out of 5

Advice: ★★★★★
Service: ★★★★★

Value: 0-2.720-3.4.8.744a1.452.1.453.0.0.1.1.261.920-9.284.563a1.459.1.459.0.0.0-.841.2.5847.182.5.947a1.5.1.5.0.0.1.491.1.487.2.348.9.1a1.447.1.447.0.0.0.2.172.1.5937.813-5.062a1.362.1.362.0.0.1.1.541.017.848.5.062a1.447.1.447.0.0.0.2.172.1.5938.2.348.9.062a1.462.1.462.0.0.1.225.52.19.7612" transform="translate(-199.939 0)" fill="#4BC1CA" /> ★★★★★

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

I received money from the sale of my home and inheritance monies. My parter who has used Ray for a number of years recommended him

How has Ray helped you?

Ray has invested my money from which I receive a monthly income. Also has dealt with my will.

Have you seen the outcome you were hoping for?

Yes I have

What could they have done better?

Nothing that I can think of.

Review from Verified Client

Berkshire | June 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Having been made redundant I wanted advice on how to improve my pension investments to enable me to retire early.

How has Ray helped you?

He assessed my attitude to risk and moved my pension pot into investments that matched that criteria. Having then performed an in depth analysis he assured me that I could indeed retire.He conducts regular reviews with me and periodically amends my portfolio to match the current and future market conditions.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Nothing in the circumstances of the turmoil induced by Covid, but the investments have remained robust and are performing well.

Review from Verified Client

Berkshire | June 2021

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Diversify our savings and plan our inheritance

How has Ray helped you?

Helped to diversify our savings and plan our inheritance

Have you seen the outcome you were hoping for?

More or less in the present circumstances

What could they have done better?

I think they are doing the best they can for me

Review from Verified Client

Berkshire | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My current financial advisor for more than 6years had poorly managed my portfolio - in so far that its value had remained static!!

How has Ray helped you?

With his his skill and knowledge he reconfigured my finances and hopefully expect better returns.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing really under the circumstances.

Review from Verified Client

Berkshire | May 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My husband was made redundant and we were unhappy with the returns from our existing pension provider.

How has Ray helped you?

By consolidating our pension into an investment portfolio, enabling us to retire early and is also providing excellent returns on our savings.

Have you seen the outcome you were hoping for?

Yes and more!

What could they have done better?

Can't think of anything Ray could have done better and always look forward to our meetings.

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 Ray

sent me a copy of his book, lots to take in.

Review from Verified Client

Devon | March 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Bad investment advice from our bank financial advisor causing us to lose a considerable sum of our inheritance.

How has Ray helped you?

By completely reorganising our investments.

Have you seen the outcome you were hoping for?

Yes and more.

What could they have done better?

Totally satisfied with what he has done.

First impression from a user who is not yet a client

March 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Ray

Very helpful.

Review from Verified Client

Hampshire | February 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I was made redundant in the early eighties and my wife and I became self employed and created a successful business in the Care Industry. As the business took off it was important for us to seek financial advice for our long term prospects.

How has Ray helped you?

Ray set up our Personal Pension Fund and managed to transfer my Pension Fund from my previous employers. He also gave us guidance on financial matters with our business as it progressed.

Have you seen the outcome you were hoping for?

Yes, we were advised to advised to invest quite heavily into a PPF and when we sold our businessit proved to be very beneficial over a period of approximately 20 years.

What could they have done better?

Our Risk Ratings were checked periodically, and Ray insisted our portfolio selection matched our Risk Profile. Could we have done better without this constraint— debatable!

Review from Verified Client

Berkshire | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We have had many FAs over the years.Our investments were all over the place - Ray sorted and consolidated everything for us and explained things all the way.

How has Ray helped you?

By listening and understanding our needs and with regular advice and updates.Recently we needed some funds which Ray sorted in a timely manner saving us undue stress.

Have you seen the outcome you were hoping for?

Absolutely!We have more knowledge of our investments than we have ever had and trust Ray implicitly.

What could they have done better?

Cannot think of anything tbh.

Review from Verified Client

Outside UK | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having been in receipt of a legacy I felt I should find a financial adviser.

How has Ray helped you?

By advising me based on what I saw as my financial security and long term requirements.

Have you seen the outcome you were hoping for?

I have seen an outcome exceeding my initial hopes.

What could they have done better?

I'm not sure that he could have done better either regarding his advice or the results achieved.

Review from Verified Client

Berkshire | January 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★

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

As we were entering the later phase of life, we needed to ensure investments were well diversified.

How has Ray helped you?

By establishing our attitudes to risk and designing portfolios suitable to those.

Have you seen the outcome you were hoping for?

Yes, very much so.

What could they have done better?

It is difficult to identify anything as Ray as so thorough in what he does and the results have been excellent. It is possible to track performance through Transact, though it would be clearer if rates of return were calculated and available.

Review from Verified Client

Berkshire | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Until two years ago our investments were through major banks and we had become used to being small fish in a large pond where we had very little influence on investment decisions or advice on overall financial management.

How has Ray helped you?

Disappointed and frustrated we looked for a locally based IFA that could provide a comprehensive financial strategy covering investment, pensions, inheritance tax, wills, and life planning.

Have you seen the outcome you were hoping for?

We now feel appreciated and more closely involved with regular reviews, newsletters, and personal contact. Our investment portfolio has performed very well even in the last difficult 12 months. Ray has also been able to offer us very useful advice on using our investments to help our 3 children when they needed financial support.

What could they have done better?

At the moment we can think of nothing further that we require. We have no hesitation in giving an unqualified recommendation for Ray and his team at UnaVida.

Review from Verified Client

Berkshire | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Our original needs were for a trustworthy and patient advisor to help us through a challenging time with respect to family finances.

How has Ray helped you?

Having helped to stabilise things, Ray has been invaluable in proactively advising on investment decisions and putting in place a robust inheritance planning strategy.

Have you seen the outcome you were hoping for?

We are more than happy with the outcome as, inspite of the market uncertainties, our investments have continued to perform beyond expectations.

Review from Verified Client

Berkshire | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Consolidation of Pensions on retirement. Adjustment of finances resulting from my wife death. Inheritance Planning and investment through the Coronavirus crisis

How has Ray helped you?

Ray provided a one stop top quality service for property investment, ISAS, pensions, probate, trusts and inheritance planning

Have you seen the outcome you were hoping for?

With Rays guidance we have exceeded my expectations and grown my investments steadily despite the financial shocks of 2020

What could they have done better?

It would have been better if I had let Ray manage probate for me from the outset but I was not aware at the time that he could help with that

Review from Verified Client

Berkshire | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My long term financial plans were not where I felt they should be, and needed advice on how best to address this in the short and long term.

How has Ray helped you?

I was provided Ray's details by a contact at my companies benefits team as an independent financial advisor. Ray provided us with very open and direct answers to our questions and provided advice that focused our thoughts and actions. I was in a position to take his advice and we're reaping the benefits after a relatively short period of time.

Have you seen the outcome you were hoping for?

In some respects Ray has changed our lives over the past 18 months and his advice has given us choices I had never envisaged. Whilst some of it would be common sense to an expert like Ray, sometimes you need to be told the simple things that make the biggest impact. I am so glad we were introduced.

What could they have done better?

Being that Ray works so close to us, he could have been more visible. Having said that i'm not sure he could have done more, I am convinced we will extend the services we take from Ray over time.

Review from Verified Client

Devon | September 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My previous IFA had a very narrow vision regarding investments and relied on one fund manager to generate profits

How has Ray helped you?

It was a case of starting again, for the first time somebody asked me what my plans and ambitions were regarding retirement. We did not just look at investments but also wills and power of attorneys trying to plan for all eventualities, Ray also helped me very sympathetically when I suddenly lost my partner to a terminal illness

Have you seen the outcome you were hoping for?

After previous investment experiences I had a very low expectations as in the past charges had taken most of the gains. I initially balked at Rays costs but in this case you do get what you pay for, a tailored personal service with regular updates and a very proactive approach. The growth I have benefitted from over years has made Rays charges fairly insignificant

What could they have done better?

No I really cannot think of anything

Review from Verified Client

Kent | September 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My mother had used Ray for many years, so when she passed away I carried out from where my mother left.

How has Ray helped you?

In so many ways, inheritance tax, savings and wills.

Have you seen the outcome you were hoping for?

Most definitely

What could they have done better?

I cannot find any faults in the way Ray has dealt with my money issues. His advice is second to none.

First impression from a user who is not yet a client

July 2020

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Ray

I'm replying for my wife and I. When I saw Ray's charges initially, I thought they were a bit expensive. He did offer to reduce mine a little and adopt a simpler investment approach. My

wife remained at his initial level. I am now back up to that too but not sure why! Not complaining as performance is very good. I never give full marks for anything. Always room for improvement.

Review from Verified Client

Outside UK | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Value: ★★★★★

Service: ★★★★★

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

I wished to obtain advice on investing with the long-term aim of growing my assets and producing a retirement income.

How has Ray helped you?

He restructured my portfolio and provided advice on selecting funds to reach my long-term goals.

Have you seen the outcome you were hoping for?

Yes, even during the market volatility resulting from covid, Ray's advice has been sound.

What could they have done better?

It took time to establish a relationship where we understood each other. However, I feel that if I had asked more questions at the beginning of my engagement then this would have happened sooner.

First impression from a user who is not yet a client

February 2020

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Ray

A very useful and informative meeting with an IFA with good interpersonal skills.

Review from Verified Client

Berkshire | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Inheritance Planning was very much in our minds. We attended seminars on both Planning and Investments and were impressed with both presentations. We had parted company with our previous financial adviser as we felt the service had tailed off. Having not looked at VouchedFor before becoming a client we were not able to give adequate answers to the questions below.

How has Ray helped you?

Initially the Inheritance Planning was tackled and then a review of our portfolio which resulted in major changes.

Have you seen the outcome you were hoping for?

We have only been with Ray for just over twelve months and have been happy with the Portfolio performance.

What could they have done better?

Nothing so far comes to mind.

Review from Verified Client

Berkshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Interest only mortgage needed lump sum to pay down

How has Ray helped you?

Investing pension to provide the money required to pay lump sum pay down on interest only mortgage.

Have you seen the outcome you were hoping for?

Work successfully in progress...

Review from Verified Client

Berkshire | October 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I was suggested to contact Ray from a company that are currently contracted to my place of work. We were looking for retirement and future investment planning.

How has Ray helped you?

Focused us on the right financial aspects of future retirement planning, and outstanding debt repayment and modelled why.

Have you seen the outcome you were hoping for?

Early days in volatile financial markets, however we understand and trust what Ray has suggested and are following a plan.

What could they have done better?

Still early days for us both on investments and the process we're following however, working with Ray has changed our outlook and financial planning completely. No issues to date.

Review from Verified Client

Hampshire | October 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

We wanted advise on setting up our Wills for our children - so there would be no lope holes in the future.Plus we were disappointed in the service we received from previous financial advisor(s) and wanted a better more personal service- which we received most definitely from Ray Best.

How has Ray helped you?

Good sound advice on the set up of personal trusts for our children. Ray took us thru this process step by step and helped us to understand what we were getting. Pension investment - advice was sound and understandable - all investments are a risk but we felt in safer hands and received a much better personal service than we have experienced before.

Have you seen the outcome you were hoping for?

Yes Trusts are set in place and we are happier knowing there is nothing to worry about financially, if the worst should happen.

Review from Verified Client

Berkshire | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed advice on investing in a pension and wanted someone to manage our ISA investments.

How has Ray helped you?

My business and family have been clients of Ray Best since 2002. He has provided sound financial advice and guidance about managing our investment portfolio of ISAs, SIPP's and general investments. We highly recommend Ray for his sound knowledge of the financial market place and his innovative approach to risk, wealth and investment management. We have also used the services of Wills Tax & Trust Ltd who have provided us with Wills and Power of Attorney documents. It is well worth your time attending one of Ray's Public Information Seminars.

Have you seen the outcome you were hoping for?

He has successfully navigated us through the last 10-years of the turbulent financial market place and for that we are very thankful. Over the years we have come to trust Ray's advice and guidance and we highly recommend Ray.

What could they have done better?

Nothing comes to mind he has met all our expectations.

Review from Verified Client

Berkshire | September 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We have had many financial advisers in the past but our portfolio was not well organised. Ray checked everything we had and rearranged things so that everything was clear and we could see exactly what we had.

How has Ray helped you?

By organising our portfolio. By advising on inheritance planning. By giving pension and investment advice.

Have you seen the outcome you were hoping for?

Yes, definitely. Our portfolio value goes up year on year.

What could they have done better?

We are not aware of anything that could have been done better.

Review from Verified Client

Berkshire | September 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Concern over inheritance tax liability

How has Ray helped you?

Re-aligning our portfolios and correcting previous omissions

Have you seen the outcome you were hoping for?

So far so good

What could they have done better?

Could have maintained more of our ISAs by better timing of some re-investments

Review from Verified Client

Outside UK | September 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

As the recipient of a legacy I realized that my knowledge re investment was totally inadequate & that the only way forward was to consult with & seek the advice of a financial adviser.

How has Ray helped you?

Ray, with great patience, explained full details of every step re his advice and, owing to my lack of knowledge in the field continues to do so.

Have you seen the outcome you were hoping for?

The outcome has exceeded my expectations throughout.

What could they have done better?

I honestly feel that in all the years that Ray has been my adviser there has never been an occasion when I felt any need to query, let alone question, any of the advice he's given me.

Review from Verified Client

Berkshire | August 2019

★★★★★ 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 a revised approach to the standard pension company investment strategy.

How has Ray helped you?

Consolidated our ISA's and pension pots into an investment wrapper that is simple to review and monitor performance.

Have you seen the outcome you were hoping for?

We have regular reviews with Ray with detailed explanations of future strategy and I have been able to retire.

What could they have done better?

Nothing that we can think of. Very glad we found Ray when we did, in fact wish we had found him sooner!

Review from Verified Client

Hertfordshire | August 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My wife and I had some very bad advice on our investments and our finances were in chaos. We were then recommend to Ray Best 18 years ago.

How has Ray helped you?

Ray sorted our mess out and reinvested in a much better portfolio which he managed meticulously, he was very proactive. We feel our finances are now safe and we can sleep at night .

Have you seen the outcome you were hoping for?

We have a regular income and I have been able to retire knowing we can maintain a comfortable lifestyle .

What could they have done better?

We can't think of anything Ray would need to do to improve on the excellent service he gives us .

First impression from a user who is not yet a client

August 2019

★☆☆☆☆ 1 out of 5

Please provide a brief comment about your experience with Ray

Ray quickly found reasons not to offer his services to me when he realised my question was to do with final salary pensions. I felt that he was unhelpful and a little condescending rather than open and honest. I spoke to 2 other advisers who were very clear about their charges and the difficulties inherent with advising in this area, given the new legislation from the FCA. I would certainly not recommend Ray Best.

Review from Verified Client

Berkshire | December 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Initially we were looking at how we could achieve greater growth from an array of pensions and other investments that had been put in place by a previous financial advisor, and through various employer contribution schemes. More recently, after we had dealt with making finance and care arrangements for an elderly relative, we had not hesitation in seeking help from Ray to look at our own Inheritance Planning.

How has Ray helped you?

With patience and dilligence! It is never too much trouble for Ray to explain the various options that may be open to his clients and work through the relative merits in terms that make sense. In our case, particularly with respect to the arrangement that are now in place to protect the interests of our children, Ray was very understanding in recognising the particular requests that we had and ensured that our wishes were properly addressed by those arrangements.

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Berkshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to consolidate several DB pension pots with a view to taking a draw down pension when I retire.

How has Ray helped you?

Moved the pots to a wrap service and periodically adjusts the investment strategy.

Have you seen the outcome you were hoping for?

So far so good.

What could they have done better?

No problems so far.

Review from Verified Client

Devon | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My previous pension scheme provider was one of the mainstream companies . Their very pedestrian performance was made worse by the high annual charges . I decided a more bespoke approach was needed to suit my circumstances

How has Ray helped you?

Ray took over my portfolio and came up with some innovative ideas based on my attitude to risk and timings leading up to my retirement. In just a few years the value of my fund grew way beyond my expectations, he helped me with the transition to retirement with some very good advice

Have you seen the outcome you were hoping for?

On the whole yes

What could they have done better?

Not all of the investments have worked out but I have concluded that is the nature of financial planning , most of Rays recommendations have shown to be profitable.

Review from Verified Client

Hampshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have known Ray Best for more than 30 years. He first came to my assistance when I went into business with my wife and at that time we had to think about arranging a Private Pension Plan. I had had a company pension scheme which had to be amalgamated into a Private Pension Plan. Today we are enjoying the benefits of our Pension arrangement since we have now retired

How has Ray helped you?

By advising us to spread our investment in our Pension Plan and meeting with us regularly to update our Portfolio. He also gave good advice with an option of Power of Attorney and setting up Trusts to mitigate excessive Tax demands.

Have you seen the outcome you were hoping for?

Yes, now that I am are retired, I am reaping the benefits of sound advice in my investments.

What could they have done better?

Nothing that I am aware of.

Review from Verified Client

Berkshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed sound advice and Ray has always provided this

How has Ray helped you?

Whenever I needed help and advice Ray has always been there to help

Have you seen the outcome you were hoping for?

Absolutely yes - Ray has always provided me with the help and advice to give my desired

outcome

What could they have done better?

I'm not sure there's anything Ray could have done better - always been the advice and help I've needed and required

Review from Verified Client

Devon | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were badly advised by our Bank's "Independent Financial Adviser". One of Ray's clients who is a friend of ours advised us to contact him.

How has Ray helped you?

He advised us that what had been done was totally wrong and so proceeded to completely restructure our investments.

Have you seen the outcome you were hoping for?

Yes, and more. He has helped us with setting up Trusts and Wills.

What could they have done better?

I don't think he could have anymore, we are very pleased with all he has done

Review from Verified Client

Hampshire | November 2018

★★★★★ 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 Ray more than 20yrs ago whilst in business. I needed to look at pension planning and investments for the future.

How has Ray helped you?

Ray set up Pension Funds, ISA's and Investments. He has a vast knowledge of the ever-changing financial markets and crucially has his finger on the pulse so can advise on changes that need to be made quickly to one's investment portfolio. Ray also has a good team who specialise in Wills and Power of Attorney and I have used their services recently.

Have you seen the outcome you were hoping for?

Yes, I am very pleased to say that I now feel much happier for the future security of my investments and have been very satisfied with Ray's advice he has provided me with over the years. After selling my business Ray was able to advise me on financial planning into retirement. I am now happily retired.

What could they have done better?

I can not think of anything. I am very satisfied.

Review from Verified Client

Berkshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to make my various personal and occupational pensions work harder & deliver better returns. I also wanted to ensure that my pension, savings and other assets were properly protected by the use of trusts.

How has Ray helped you?

Ray and his team helped to sort out the pots of money that were residing in various funds and with various providers and to invest them in a managed portfolio

Have you seen the outcome you were hoping for?

Happy so far. It's also good to be able to track performance all in one place.

What could they have done better?

I'd actually like to have more frequent reviews - nothing complicated, just a cup of tea and look over some performance stats. Ten mins would do it really.

Review from Verified Client

Berkshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My wife and I needed help with our pensions

How has Ray helped you?

Ray organised our retirement finances so that they were working for us rather than just sitting there. Ray and the team are very competent and not only with their wise and skillful placement of our money but also their very professional organization. They regularly get in touch with us and review our situation and to make suggestions on any improvements they think they can make. They have a proactive approach to their work. My wife and I have been more than pleased with Ray and all the team's service and would highly recommend them.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing that I am aware of

Review from Verified Client

Berkshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My husband and I needed help with our pensions and retirement planning

How has Ray helped you?

Ray and the team were top class, I cannot recommend them highly enough. They provided us with a swift, reliable, cost effective service. We would use their services again in an instant!

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Can't fault the service - Nothing!

Review from Verified Client

London | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We wanted to maximise our returns and protect the wealth we had earned so looked for someone who could help on this.

How has Ray helped you?

He helped us to set up a very successful pension plan and has also assisted with inheritance planning.

Have you seen the outcome you were hoping for?

Yes, the outcome is exactly what we were hoping for,

What could they have done better?

Not a lot. Possibly had more regular reviews but Ray approached us on this and we implemented more regular updates, so this is resolved.

Review from Verified Client

Hertfordshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My wife and I had some very bad advice on our investments and our finances were a mess. We were then recommended to Ray Best 15 years ago.

How has Ray helped you?

Ray sorted our mess out and reinvested in a much better portfolio which he watched over

meticulously , he was and is very proactive .We feel our finances our safe and we can sleep at night.

Have you seen the outcome you were hoping for?

We have a regular income and I have been able to retire knowing we can maintain a comfortable lifestyle.

What could they have done better?

We can't think of anything Ray would need to do to improve on the excellent service he is giving us.

Review from Verified Client

Surrey | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Approaching retirement

How has Ray helped you?

Organise pension funds, protect assets, draw up Wills.

Have you seen the outcome you were hoping for?

It is coming to fruition

What could they have done better?

He is obviously an expert in his field, I do not know what could be improved upon.

Review from Verified Client

Berkshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking for an IFA to help me navigate a SSAS pension.

How has Ray helped you?

Ray didn't just advise us, he also liaised with banks and solicitors and held my hand through the often difficult to grasp legal side of things. Ray always made himself available for questions and advise.

Have you seen the outcome you were hoping for?

Yes thanks to Ray and his Team we have achieved exactly what we set out to do.

What could they have done better?

Great coffee, maybe some Garibaldi's ?

Review from Verified Client

Kent | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My mother had used Ray for many years and was full of praise for him. The best recommendation I can think of! She has now passed away and Ray is helping me through this very difficult time by taking over the realms and sorting out my inheritance.

How has Ray helped you?

I had some money in building societies and off shore which were not earning much. Ray suggested other means of investing my monies and I have never looked back.

Have you seen the outcome you were hoping for?

Yes I have and Ray often updates me on what is happening.

What could they have done better?

Ray is always there when you need him. Sometimes I do not understand some of the jargon he talks about, I just say to him, explain in plain English and he does just that!!!

Review from Verified Client

Outside UK | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was willed an amount that I felt required professional advice

How has Ray helped you?

We spent considerable time discussing my likely financial requirements for the near & distant future for which at that time I hadn't given consideration. At a further meeting Ray outlined his recommendations which we discussed and to which minor variations were made.

Have you seen the outcome you were hoping for?

I have been entirely happy as Ray contacts me on a regular basis if he feels variations would be advantageous and I always follow his advice owing to the outcome of the preceding years which have exceeded my own expectations.

What could they have done better?

I really believe that Ray has done everything possible to ensure that, as his client, I am totally satisfied.

Review from Verified Client

Berkshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Initially, we wanted to set up a private pension and invest in ISAs. We also want to look at Wills and Power of Attorney options.

How has Ray helped you?

My family has been clients of Ray Best since 2002. He has provided sound financial advice and guidance about managing our investment portfolio of ISAs, SIPP's and general investments. We have also used the services of Wills Tax & Trust Ltd who have provided us with Wills and Power of Attorney documents.

Have you seen the outcome you were hoping for?

He has successfully navigated us through the last 10-years of the turbulent financial market place and for that we are very thankful. We highly recommend Ray for his sound knowledge of the financial market place and his innovative approach to risk, wealth and investment management. Over the years we have come to trust Ray's advice and guidance and we highly recommend Ray.

What could they have done better?

I cannot think of anything Ray could have done better. It is well worth your time attending one of Ray's Public Information Seminars to learn more.

Review from Verified Client

Devon | December 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were badly advised by a supposed HSBC financial adviser.

How did Ray help you?

We had a visit from the financial adviser attached to our bank, we were left confused and bewildered. We turned to a friend can you recommend a decent financial adviser. He had no hesitation in recommending Ray Best from UnaVida Praise the Lord instead of confusion we had clarity and direction. We now have our investment portfolios managed for us and are getting a decent income. We have also had advice along the way, as you do. We have established wills and trusts. We feel very comfortable with the relationship. Thank you UnaVida. Michael & Christine, Devon.

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

very much so.

Review from Verified Client

Berkshire | December 2016

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a number of pensions that I had acquired over the years after working for various companies. I was conscious of the fact that I was not managing these funds properly and was actually allowing them to just sit there with no idea of whether they were performing well or badly. I was also in a position to start saving more & did not just want to blindly pour more money into the same funds.

How did Ray help you?

Using financial modelling tools, Ray showed how my current funds were performing & presented a comparison with a blend of funds chosen by Unavida. He also advised on how best to invest some cash, that was earning little interest in savings accounts, so that I maximise my tax relief.

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

It's early days & so a little premature to comment on financial returns, but the setup that I now have means that I can track my investments and Ray can advise on changes to funds that should be made with the instructions actions at the click of a mouse.

What could they have done better?

I think that there could be a better explanation of costs, perhaps more along the lines of a cost-benefit analysis, to show that although there are costs to actively managing investments the returns are such that those costs are seen as good value.

Review from Verified Client

Berkshire | December 2016

★★★★☆ 4.3 out of 5

Service: ★★★★★

Value: ★★★★★

Advice: ★★★★★

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

Up-coming retirement.

How did Ray help you?

I came across UnaVida whilst looking for help to transfer my pension and other savings into a regular income for my retirement. At the first meeting, I was impressed by Ray Best's knowledge and options he proposed and had no hesitation in trusting him with the work. UnaVida assessed my needs using modern financial tools to establish a suitable investment policy for me. I now have a investment portfolio which I am able to monitor via the internet on

a daily basis, if I so desire, and a regular income transferred to my current account each month. The investment has been set up in a way to use my tax allowance effectively. I am pleased to say that, despite the turbulent stock markets my investments have been reasonably successful and the capital has grown even after the monthly deductions. UnaVida are based in Hurst, their enthusiastic team is big enough to cope but small enough to care, they keep in touch on a regular basis, and are a pleasure to deal with.

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

Yes, I am very satisfied with the result.

What could they have done better?

Make better use of email instead of post for communication.

Review from Verified Client

Berkshire | November 2016

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Running a business is not an easy task it takes a lot of effort and time and there were times when i needed financial advise Ray was the person i chose he has been very helpfull.

How did Ray help you?

Ray and his team have been looking after my financial affairs for some years now, initially they dealt with my pensions. However more recently they have used protective trusts to ensure our assets pass securely and also ensured that there will be no inheritance tax to pay. I would rate Ray and his team at UnaVida as 9.5 out of 10, as no-one is perfect but they come pretty close!AWH Reading.

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

There has been mistakes but nothing serious, yes i have seen the outcome i was hoping for.

What could they have done better?

I cannot think of any thing he could have done better he has made mistakes they were rectified (If you do not make mistakes you do not make any thing)

Review from Verified Client

Berkshire | November 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Initially my SME company was performing well and I wanted to invest some of the profits in a Pension of some sort, Ray Best offered me advice and choices which I acted on. Ray Best has been my IFA for the past 14 years.

How did Ray help you?

My business and family have been clients of Ray Best since 2002. The important thing for us, in a financial based relationship, is trust, and we have trusted Ray Best to provide sound financial advice and guidance about managing our investment portfolio of general investments, SIPP's and ISAs. The process of investment buying and selling has been easy for us to manage. We evaluate Ray Best's investment recommendations and then we issue instructions to Transact to enact the buy-sell process. This means we have direct control of over our investments and money. Transact has been making changes to their online buy-sell processes and most transactions are now done electronically making response times to financial market changes much faster. We highly recommend Ray Best for his sound knowledge of the financial market place and his innovative approach to risk, wealth and investment management. He has successfully navigated us through the last 14-years of the turbulent financial market place and we are truly grateful for that and trust him implicitly.

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

The recommendations offered by Ray Best have been spot on and my SIPP and ISA investments have consistently increased in value.

Review from Verified Client

Berkshire | November 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Required pension advice to maximise income in retirement.

How did Ray help you?

UnaVida consolidated our pensions and provided us with an investment strategy and plan for the future. They also made us some instant money. It's early days but we are impressed so far.

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

Yes - happy with pension arrangements.

What could they have done better?

Nothing

Review from Verified Client

Hampshire | November 2016

★★★★★ 4.7 out of 5

Service: ★★★★★

Value: ★★★★★☆

Advice: ★★★★★

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

the value of an annuity has halved in the last 12 years or so . investing my money with Ray has enabled me to retain my capitol and take an income.

How did Ray help you?

" Now is not the time to buy an annuity " so it said in a recent Money Week, which is real good advice, and so what to do with your lump sum ?My solution has been to have my money managed by Ray and his team at Unavida.I have been with Ray for over 3 years now and during that time Ray has managed to grow the value of my portfolio, and provide an annual income, which an annuity does not do. Univida is a very well organized and run company with good communications from Ray and his team.Stuart SHants.

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

we could all do with a bit more.

Review from Verified Client

London | November 2016

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

We needed tax, investment and pension advice and Ray came highly recommended.

How did Ray help you?

I have worked with Ray for many years and found him to be very knowledgeable, professional and efficient in helping us plan our financial affairs. I would not hesitate in recommending him and plan to continue our work together for the foreseeable future. Over time, we have transferred all of our financial matters to Ray and his team due to the performance and trust that we now have.

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

Yes, completely.

What could they have done better?

It's difficult to answer as the only negative is HMRC changing rules on certain schemes which no one could have predicted.

Review from Verified Client

Outside UK | November 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I realised that I needed to plan financially for the future & felt I required expert help.

How did Ray help you?

I cannot thank, recommend or praise Unavida Life Planning enough. Ray Best and his team give excellent advice & service at all times. David B Bucks and Thailand.

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

Certainly. I feel Ray, through his explaining his recommendations and the documentation involved has enabled me to live with far less concern re my future financial position. His continuing detailed explanation as to what services I required having reviewed my needs regularly assures me of trust I place in his advice is completely justified.

Review from Verified Client

Hertfordshire | November 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

After sorting out my wife's late mothers will we needed guidance as how to invest the proceeds. Also I needed help with my pension.

How did Ray help you?

We have been clients of Ray's for 13 years now. He turned the previous invest advisers losses into profits. He is on trend with the markets and he continues to manage our growing portfolio, in a very professional and thorough manner. We look forward to his continuing financial magic, thank you Ray and team. Richard and Lindsey C Herts.

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

Without doubt, we are totally reliant and have put our trust in Ray.

What could they have done better?

Move closer to us! Seriously - Nothing

Review from Verified Client

Hampshire | November 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needs advice on pensions, financial planning and investing our money for the future.

How did Ray help you?

With management of our investment portfolio over the years we have now been able to retire comfortably. Good advice on our pensions and inheritance planning with a clear strategy for the future.

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

Yes, indeed.

What could they have done better?

Nothing, as we receive regular communications by email and Ray has always given us a very good service.

Review from Verified Client

Berkshire | August 2016

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was not receiving proactive support from the bank that was previously managing my stocks and shares ISA.

How did Ray help you?

He worked through the options available to me and my Wife taking into account our future plans and put together a suitable portfolio.

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

Yes.

First impression from a user who is not yet a client

April 2016

★☆☆☆☆ 1 out of 5

Please provide a brief comment about your experience with Ray

They did not contact me. VouchedFor contacted me to ask if they had and if they hadn't they would get in touch with them. This did not happen. Very poor service from both companies. I have now found a IFA myself.

Review from Verified Client

Hertfordshire | March 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Tax and Inheritance tax planning.

How did Ray help you?

Helped to align our portfolio into a much more transparent tool, so now we can see how our investments are doing.

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

We are provided with regular updates and feedback.

What could they have done better?

We wish we knew of the services sooner.

Review from Verified Client

Berkshire | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Understanding the client's needs.

Review from Verified Client

Berkshire | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Ray has provided us with advice on the preparation of the sale of our business before it was sold. He helped us sort out a dispute with estate administration and got us some compensation. His prompt actions also prevented us being defrauded by a bucket shop, who attempted to sell us worthless shares. We would sum Ray up as reliable and knowledgeable.

Review from Verified Client

Berkshire | February 2015

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★

We have been with Ray for about 2 years and throughout that time Ray has performed much better than our expectations. The reason I decided to seek expert advice from an ISA was that when I retired and had a lump sum to invest annuity rates, as probably every one knows or should know are at an all-time low , and so investing my lump sum was a very important decision because it would have to provide an income and grow as a lump sum , which it has done for the last two years. Before deciding to engage Ray to manage my portfolio I had interviewed several IFAs and Ray offered what I think is a very professional service, and what I like about Ray is that he does listen to your concerns and will act if he thinks it is appropriate to change course.

Review from Verified Client

Devon | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Ray keeps us regulary informed on how our onvestments are performing to give us a monthly income . We also have regular visits to discuss our portfolios and advice on future investments and world market trends. Once our financial position was established he organised the setting up of our Wills and aTrust for our daughters and grandchildren.Having been bably advised by our bank in the past, we now have every confidence in the way that our finances are now in order thanks to Ray.

What could they have done better?

I am confident in the way our portfolios and being handled.

Review from Verified Client

Berkshire | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Has an excellent knowledge of all things financial. Ray has helped us to organise our chaotic financial affairs - we have had many poor financial advisors over the years. He has made efforts to fully understand our goals and aspirations. Fees are fully explained and we feel that a professional service is offered.

What could they have done better?

So far we have been wholly satisfied with the service offered. Our financial affairs were in a mess and are now under control.

Review from Verified Client

Kent | February 2015

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I have known Ray for some years now and find him a very approachable and helpful Financial Advisor. He is always at the end of the phone and is there to help if I have any money problems. He keeps me informed of what is happening to my investments and I find him extremely knowledgeable. I feel that I can trust Ray with my finances and that he has my interests at heart.

Review from Verified Client

Outside UK | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

There has not been a time throughout our relationship when Ray's advice has not been excellent, he has travelled to visit me whenever that was necessary and, as I have no financial

background, takes as much time as needed to explain in detail whatever advice re the investments he is suggesting, knowing the degree of risk that I am prepared to accept. This in itself, for me, is certainly value for money.

What could they have done better?

Owing to the amount of time re advising me together with the continual reviewing of my portfolio I have no reason to believe that I could receive a better service.

Review from Verified Client

Berkshire | February 2015

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I agreed to rent my business property to a friend but Ray stepped in and said that I needed it all wrapped up legally and that I had not allowed for the stock in the premises. That came to another 2,400, Later he assisted and advised me on selling the business which ensured that I got top price.

Review from Verified Client

Berkshire | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Ray is very very knowledgeable on the tax implications of what you might do and following his advice will save you money. He has a good feeling for investment trusts that have potential to rise

Review from Verified Client

Berkshire | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I have had financial advisers in the past but none of them compare to Ray for his knowledge and experience. He is genuinely interested in helping his clients and is very trustworthy. However what makes him stand out is the creative and strategic direction that he provides which has helped both my company and my family over recent years. He is relaxed and you feel comfortable in his company. He listens carefully to ensure that asks all the he fully understands your objectives which is important.

Review from Verified Client

Berkshire | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Ray has been advising my Managing Director on his personal finances for many years and has recently been appointed as advisor for the employees of our Company. I have found Ray to be very knowledgeable and patient when explaining financial matters to be. He is very caring and puts you at ease, he wants to do his very best for you as an individual as well as supporting the company.

Review from Verified Client

Avon | February 2015

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Ray is knowledgeable and approachable. He is friendly but respectful - even when the client (i.e. me) has no idea of the issues involved. I feel I could contact him at any time for advice.

Review from Verified Client

Berkshire | February 2015

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Ray is very help full with the advise he gives he does explain the risks and the advantages of any advise he gives, he is not to pushy and gives plenty of time to make a decision on any investment i would wish to make

What could they have done better?

Ray is always smart in appearance his offices are always clean and pleasant, and his staff are very professional i cannot think of anything he could do better,the last seven to eight years have been very difficult for business but his advise has been very useful. Some investments have done well some not so well and some have lost money but that is the nature of the business, overall i have no complaints

Review from Verified Client

Oxfordshire | February 2015



-2.348-9.062A1.462,1.462,0,0,1,225.52,19.761Z" transform="translate(-199.939 0)" fill="#4BC1CA" /> ★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★☆

Tax and income extraction planning.

What could they have done better?

Better communication on what we are doing. We get to the end position which is what was required with good explanations but not necessarily enough that you could confidently explain it yourself.

Review from Verified Client

Berkshire | January 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

We had decided to have a trip of a lifetime around the USA for one year. So Ray came up with a plan to ensure we were able to afford this financially- howeverthe results of this strategy actually enabled us to make a substantial profit while we were away. I don't know many advisers who would have provided the time and care that enabled us to have such an

enjoyable and profitable time, we are glad that our paths crossed several years ago now thank you Ray.

Review from Verified Client

Herefordshire | January 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Our previous 'investment adviser' lost us 80,000 and that made us very nervous about dealing with any replacement. I was rather worried and thought I would have to carry on working until age 70. Then we were introduced to Ray Best and he impressed us with his expertise. It took us a while to understand quite what a difference a truly knowledgeable adviser makes. Not only a difference in the level of trust we never thought we would ever get back, also the difference in the value of a portfolio. Ray persuaded me to reduce my working hours to part time only and later to take early retirement. Best of all we are now having several holidays a year to some interesting places. We have a level of income I wouldn't have thought possible, including an 'income for nothing' from one investment. Ray has become a trusted friend as well as a trusted adviser.

Review from Verified Client

Berkshire | January 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Ray has a level of knowledge and experience that really is second to none. He makes connections and arrives at innovative and inventive solutions (always totally above board) that no other Financial Advisor I have ever met can rival. He listens carefully, asks all the right question to ensure that he understand your objectives and aspirations and always explains things very clearly. You always feel totally relaxed with him and absolutely confident that he really does know what he is talking about and is genuinely interested in helping you. I trust him entirely and consider him to be of high integrity. I would and have recommended his services to anyone. He always impresses those he meets.

What could they have done better?

Nothing!

Review from Verified Client

Surrey | January 2015

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★

Ray has a very sound knowledge of investments and as I have a large pension fund I need to know that I am dealing with someone with the experience and expertise to help me overcome all the ups and downs of the investment markets. His research is impeccable, he picked out a reasonably large investment I had made in the past and said that it was unnecessarily high risk and that similar companies were available at large discounts to value. I managed to get out with a small profit, that was a relief as a short time afterward the company ran into all sorts of problems. When it comes to money matters I need someone I can rely upon. I have had financial advisers in the past but none of them compare to Ray for his knowledge and experience. He is genuinely interested in helping his clients and is very trustworthy. However what makes him stand out is the creative and strategic direction that he provides which has helped both my company and my family over recent years. He is relaxed and you feel comfortable in his company. He listens carefully to ensure that asks all the he fully understands your objectives which is important.

Read more reviews at

<https://www.vouchedfor.co.uk/financial-advisor-ifa/wokingham/02315-ray-best/reviews>