

HENRY METCALF

Background report to support
inclusion in the **2019 Guide To The
UK's Top Rated Financial Advisers**



Henry Metcalf

Golden Oak Wealth Management



Top Rated 2019

4.9 / 5      28 reviews

VouchedFor checks:



Recent Client Reviews









Independent Financial Adviser



Positive First Impressions

Services offered

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

Qualifications listed

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

Client Reviews

Henry Metcalf

Golden Oak Wealth Management



4.9 out of 5

Review from Verified Client

Cambridgeshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had been through a divorce and needed to take control of my investments and retirement

How did Henry help you?

He did a comprehensive review of my investments and wrote a considerable report that confirmed his recommendations. From this he moved a my ISAs into new funds and my Pension remained in situ

Have you seen the outcome you were hoping for?

I am now feeling back in control of my retirement and it is nice to know that I have done some things right over the

What could they have done better?

Things did take a little longer than expected, however I think this was down to pension providers being slow in sending information.

Review from Verified Client

Cambridgeshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was not convinced I was getting the best advice or service from my old financial advisor. There were a couple of issues that led me to seek a second opinion with regards to my investments and how my estate would be left when I die.

How did Henry help you?

After a thorough examination of my circumstances Henry made changes to my investments, which areas I take my income from and we have also done some inheritance planning.

Have you seen the outcome you were hoping for?

I am now very content that I am doing things in the right order for both myself and the next generation. The investments are performing well and I feel like I'm in safe hands.

What could they have done better?

Nothing springs to mind. They were all very friendly, helpful and professional.

Review from Verified Client

Cambridgeshire | December 2018

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I felt that I should have a review of my current protection policies as there had been a recent change in my personal circumstances.

How did Henry help you?

Henry carried out a full review of my protection needs and fully explained all options. He has arranged some replacement cover to fit in with my circumstances. This also includes some additional protection which I had not thought about previously.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Not sure.

Review from Verified Client

Northamptonshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

As I am now retired I wanted advice on planning my pension and future investments.

How did Henry help you?

He listened to my circumstances and requirements - he seems to have a good understanding of inheritance tax planning and has been able to set up a good plan for my future.

Have you seen the outcome you were hoping for?

It is early days but I feel confident that he has given me good advice.

What could they have done better?

Not sure really. He has kept me well informed.

Review from Verified Client

Cambridgeshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Long overdue assessment of personal finance and investment plans. Need to review and enhance protection and cover for family in the event of illness and death along with personal pension review.

How did Henry help you?

Gave very good impartial advice, helped understand the market and available options, provided a superb and very detailed overview of what we could do and also helped review opportunities based on fair assessment of current position. Kept in touch throughout, chased me when appropriate and was available to answer questions taking the time to listen and understand concerns.

Have you seen the outcome you were hoping for?

Yes. Comfortable that the decisions we made were fully understood and have re-instated the

required ongoing sentiment, investments are performing as expected and communication has been clear.

What could they have done better?

Not a huge amount different overall service was very well considered and thoughtful with quick action when required and effective management of client.

Review from Verified Client

Leicestershire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed some professional advice on my personal finances.

How did Henry help you?

Henry was knowledgeable, reassuring and very supportive. I feel confident in the advice I was provided and delighted with the service.

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Rutland | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Value: ★★★★★

Service: ★★★★★

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

I had a complex mixture of occupation and SIPP pension schemes, investments and a property portfolio needed advice on inheritance tax planning and the collation of the various pension schemes

How did Henry help you?

Having investigated his history, I discovered that Henry is impressively qualified academically. He has a wide knowledge of the subjects with which I was concerned. He has

made good and regular contact with me over the years and has been prepared to deal with my problems quickly and efficiently, often at short notice. He engages extremely well on a personal level and has given me good tax saving advice.

Have you seen the outcome you were hoping for?

Yes. I feel I have made good plans for the future, I have put in place good tax saving strategies and I'm confident that if anything should happen to me, it will be straightforward for my wife to consult Henry and have at her fingertips all my financial affairs.

What could they have done better?

There is genuinely nothing I can think of about which I would wish to criticise Henry nor that I feel he could have done better in the engagement I have had with him over the years.

Review from Verified Client

Hertfordshire | December 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

House move

How did Henry help you?

Henry took time to explain the various options available to me in a clear concise way. Henry was extremely helpful and clearly is a true professional in his field.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing.

Review from Verified Client

Cambridgeshire | September 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We have recently purchased a property and have 2 children so wanted an insurance solution that would protect them in the event something should happen to either myself, my husband or both of us. My husband also needed advice regarding his pension, of which he had several policies.

How did Henry help you?

Henry offered us some excellent advise with something i knew very little about. He gave us a solution that not only protected me, my husband and both children but he covered all situations and found us a great product. He covered every little details and pointed out a few that we had not considered.

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

The product Henry arranged for us is just what we needed and more. I feel very assured that all situations are covered but for me more importantly, my children are protected. The policy we now have is far better than what we could have achieved ourselves.

What could they have done better?

Nothing. He was quick, informative throughout the process and we have a product we are extremely happy with. We will continue to use Henry's services.

Review from Verified Client

Oxfordshire | May 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Poor performance fund, misleading information not consistent with my needs.

How did Henry help you?

Put me on a good track where fund performance already way better than yearly previous performance, in first 3 months.

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

Yes if consistency continues.

What could they have done better?

Nothing comes to mind.

Review from Verified Client

Cambridgeshire | January 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Reminder that the one of my pensions was reaching the 60 birthday end point.

How did Henry help you?

To find out what the status was with all my pension pots. Including ones that were in limbo and finding different bonuses if the pensions were moved.

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

My pension pots are now accounted for and amalgamated going forward, and I can continue to contribute until I need to draw down from them.

What could they have done better?

I can't see how Henry could improve! He's very diligent, and kept me informed through out our meetings.

Review from Verified Client

Lincolnshire | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Long overdue review of pension and existing investments.

How did Henry help you?

Henry was very personable and took the time to understand my situation and needs. Henry had great knowledge and was able to discuss and advise me on the range of options available. Once the decisions were made Henry facilitated the transfer process with competence.

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

Yes, I now have my pensions consolidated in a SIPP and my investments are performing better than before.

Review from Verified Client

Lincolnshire | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was in need of advice following an inheritance and was recommended to speak to Mr Metcalf.

How did Henry help you?

After some frank and sincere advice Mr Metcalf was able to advise me as to the best route to take regarding the investment of my capital.

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

I have been very pleased with the overall service Mr Metcalf provided and have been encouraged to see his professional advice regarding my investment come to fruition.

Review from Verified Client

Cambridgeshire | March 2017

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were concerned that if something happened to myself or my partner that our children were not protected. To make sure we had adequate cover for myself and family.

How did Henry help you?

He look at my needs and went through all the options available to me. He explained the options in a clear way that I could understand and didn't try to recommend me anything I didn't need. I really appreciated his honesty.

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

Yes, he was really helpful and gave me some excellent advice. We feel we are now covered for all eventualities in the future.

What could they have done better?

None

Review from Verified Client

Bedfordshire | March 2017

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was unhappy with the advice I was receiving.

How did Henry help you?

Henry explained clearly and offered what I consider to be a solution suited to my objectives.

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

So far so good.

What could they have done better?

I have no criticisms so far, he leaves me alone when I am too busy but has always got back to me when I have asked for help.

Review from Verified Client

Northamptonshire | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed help with retirement investment and pension planning.

How did Henry help you?

Henry is very knowledgeable. He saved me money on service and management charges while at the same time explaining clearly and intelligibly the tax and investment technicalities. His manner is excellent, he was very patient with me and other members of my family in making

sure that we understood the rules, the law and the reasons for the advice he gave us ..above all, it has worked.

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

I now feel I am safely invested with the appropriate levels of investment risk and am able to plan my future investment strategy with confidence, particularly the pension and inheritance matters.

What could they have done better?

Nothing that I can think of

Review from Verified Client

Leicestershire | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

When my husband died in 1987, I received a large sum from his life insurance. I commissioned financial advice from a Leicester firm and when my IFA retired, Henry took over.

How did Henry help you?

He reviewed my portfolio with me, consulted on what I wanted to do and gave advice accordingly to maximise my investment but without enormous risk. He has maintained a regular review since that and has given me access to a website so I could see the progress of my investments.

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

Yes, a growth in the value of my portfolio despite a very low income rate generally.

What could they have done better?

Can't think of anything

Review from Verified Client

Cambridgeshire | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement coming up and pay out from Divorce proceedings.

How did Henry help you?

He guided me, and keeps me constantly updated. Always happy to talk to me.

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

Yes!.

What could they have done better?

No, Henry is first rate in all areas.

Review from Verified Client

Cambridgeshire | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed some advice on my retirement planning.

How did Henry help you?

He clearly explained all the options available in a way that was easy for me to understand and put in place a pensions plan for me.

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

Yes. The pension was put in place promptly and the investment performance has been superb.

What could they have done better?

None that I can think of. He explained everything in detail and presented me with a range of options with a clear recommendation. I'm not sure what else he could have done.

Review from Verified Client

Cambridgeshire | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was being overcharged and under appreciated by my previous advisor, so looked for a new IFA.

How did Henry help you?

He delivered tailored advice promptly, inexpensively and affordably.

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

Yes, very much so.

Review from Verified Client

Leicestershire | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a pension that I wanted to transfer and no idea how to go about it.

How did Henry help you?

He advised me of the options available to me and provided me immediately with a link to the transfer form. He always made himself available for a phonecall if I had any questions.

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

Yes, it has been transferred and the money is now in a more financially rewarding place for me.

What could they have done better?

Nothing I can think of! Henry was very approachable and described exactly what I had to do in very simple to understand terms.

Review from Verified Client

Lincolnshire | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having children gave more focus to our finances. Ensuring we had the best insurance and getting our pensions to work harder were very important to us.

How did Henry help you?

He visited and worked step by step with setting up new house and critical illness cover alongside moving pensions into much better performing plans.

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

Very much so. The pensions are working significantly harder for us.

What could they have done better?

It's hard to offer anything here.

Review from Verified Client

Oxfordshire | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The need provide for my family in case of illness/injury/death due to a new addition to the family. The requirement to make my money work harder, i.e. via sound investments and to get the best advice for my pension investments.

How did Henry help you?

He completely understood my financial situation and what I was looking for and then offered several options with varying costs, investment profiles and levels of cover for me to choose from. He outlined these via clear spreadsheets so I could calculate my expenditure and the projected growth.

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

I am very happy with my new level of insurance Henry has provided and I've already seen

some growth in my investment portfolio.

What could they have done better?

Henry was very attentive, visited me at my home and made sure my partner was included in all discussions. A charming and delightful fellow offering tailored and transparent solutions.

Review from Verified Client

Northamptonshire | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement and an inheritance.

How did Henry help you?

Advice on what direction to take our investments and the risk assessment of various scenarios.

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

Satisfactory outcome in present market conditions.

Review from Verified Client

Cambridgeshire | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed some help and advice in relation to my pension, savings, and other investment ideas.

How did Henry help you?

Henry helped me with every financial area I needed advice for. I'd already heard good things about Henry as a Financial Advisor and thankfully he lived up to expectations... he explained everything in a way that I could understand and feel comfortable with. I feel much more secure now in relation to my pension, savings, and other financial areas he helped me with.

He also never tried to persuade me or 'sell' me into areas I wasn't comfortable with or interested in.

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

Yes, absolutely.

What could they have done better?

I genuinely couldn't think of how Henry could have been better. A great guy with great financial advice.

Review from Verified Client

Merseyside | March 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed guidance as to how to invest my money and set up a pension.

How did Henry help you?

He helped me secure and set up a suitable investment plan and pension scheme. He was available whenever I needed him, no matter what the time. He helped me understand and grasp financial concepts that previously were alien to me, which was invaluable to a first time investor / saver.

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

Undoubtedly.

What could they have done better?

Very little else. Henry was superb in helping me explore appropriate options and choosing the best one for me.
