

Charles Wootton DipFA

Senior Partner

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# Testimonials



*I was recommended to Charlie by a friend over 10 years ago, because I had a small pension pot that wasn't performing well and I felt it was time to think about the future.*

*Charlie spent time getting to know my requirements and attitude to investment, and then was very clear in his advice on which funds to choose and appropriate contributions, without any attempt at a hard-sell.*

*Over the past decade his advice, including guidance on an old company pension and an ISA set up long before we met, has helped transform my finances. My pension pot is now looking very healthy, with the funds growing significantly over the years, and I have been very impressed with the returns. I have regular meetings with Charlie to review performance and he will often make suggestions on funds, which we discuss and then decide on the best way forward. He is also great company and a very likeable guy.*

*Charlie and Dimitri work very well together, with Dimitri doing a lot of important detailed work behind the scenes. They are both good communicators and respond quickly to any queries. I would highly recommend them.*

**- Jeremy Skidmore; Director, Richborne Media Limited**



*I am very pleased to endorse and recommend Charles as a very professional IFA who acts with integrity and objectivity in giving well researched advice commensurate with the risk appetite of the investor. He has acted as my adviser since 2006 for both pensions and equity ISAs. I have always found his advice and recommendations very sound, especially in steering through the market turmoil and crisis of the past few years. I would recommend him as an IFA.*

**- Edward Marshall; Chartered Accountant**



*Charles has been managing our investments since 2017. After having several different financial advisers over the years, we were recommended to Charles. The clarity of our position and improvement in our performance clear within months, and he also is a genuinely decent bloke.*

*He made a sincere effort to get to know us and made us clarify our goals in life, in order to prescribe the best path and recommendations. He set targets for us to achieve. His long-term view, supported by the excellent facilities and market intelligence at Foster Denovo has done us proud, achieving far more than we expected. We now have a strong foundation and are much more confident of where we are and what's to come.*

*Charles is considerate, charming, and delightful to work with. We look forward to our engaging half-yearly reviews, hearing and acting on his suggestions. We can't recommend him more highly!*

**- Fred and Linda Rutter**



*I have worked in professional development for fourteen years training financial advisers and have assessed entire sales forces in that time. The reason I empower Charles Wootton to be my sole financial adviser, and have done since 1998, is because he is far and away the best adviser I have met in all that time. Charles has exceptional knowledge of the market, builds sincere rapport and advises without forcing or using disturbance. Charles is comprehensive in his homework, seeks to fully understand his customers' drivers, and positions his clients to allow them to make informed decisions. I would recommend Charles to anyone, and indeed have. Over the years he has become adviser to my wife, brother, mother, sister-in-law, my son's Godfather, my business partner and several members of my training and development team. They, like me, recognise the exceptional qualities Charles demonstrates in his work.*

**- Adam Armstrong; Director, Herald Training**



# Testimonials



Charles has been my IFA for over 10 years, and I am very happy to recommend him for his ability to be professional yet personal, hands-on without being too technical, as well as being careful but pragmatic. He takes care to make himself available for regular meetings and takes the time to explain products and scenarios whenever necessary.

He has an excellent team around him and very good contacts in the market. As I am a busy professional without deep knowledge of products and markets and seemingly without the time to manage all of my financial affairs, Charles and his colleagues at Foster Denovo are exactly the sort of people I need and look to for oversight of and advice on my investments, and medium-to-long term financial decisions.

I have referred almost all of my immediate family to Charles, and they are all now Foster Denovo clients, happy that a “safe pair of hands” and a watchful pair of eyes are keeping an eye on their (and my) investments.

- Wakar Kalhoro; International Finance Lawyer



Charles Wootton is a first-class IFA and provides a truly personal service. We meet regularly to review my investments. Charles explains fund performance clearly and is happy to go into as much detail as needed. The retainer model means that the advice I am getting is based on an independent assessment of my funds and is not a constant recommendation of new products. As a result of working with Charles, I am now much more informed about my finances, and I can see first-hand the benefits of proactive money management. Charles provides an excellent service, and I am happy to recommend him.

- Hartley Kemp; Independent Arts Professional



Charlie has been the most important part of my financial life for over twenty years - a period of time that has seen as many changes to the way business is done as there have been changes in my career. Throughout it all, Charlie has been steady, purposeful, and entirely careful of my interests. He has the gift of clarity when explaining his thoughts, he knows when to push and when to hold back, he is honest about risk and marries the long view with shorter-term security - and he does it all with charm, confidence, and humour. He would have made a brilliant teacher.

- AB; Teacher, Opera and Theatre Director



Charles clearly has vast experience of long-term financial planning, which, together with his keen attention to detail, and relaxed and charming manner, inspires enormous confidence in his decision-making. From the very start he listened very carefully to me, in order to fully understand my position and long-term ambitions. Using Voyant, Foster Denovo's cash modelling software, this enabled him to provide me with a genuinely tailored and collaborative solution, clearly and concisely explained without ever resorting to confusing jargon. After many years of neglect and (at best) passive 'advice' from other IFAs, that led to a sense of unease and confusion, Charles has completely reconfigured my thinking and I am now in the reassuring position of having in place a regularly-reviewed long-term financial plan that is prudent, flexible, and in which I have great confidence.

- R.L.; Self-employed photographer



I have found that having a retained relationship with Charles Wootton has been far more useful than I thought it would be. It is one of those paradoxes in life that financial planning is key to our futures and yet I, like I think most people, spent little time making decisions about the long term. It's really important, but not urgent, and so easy to ignore until it's too late or much more expensive. Meeting Charles regularly means there is a regular focus, and we have made huge changes to my family's finances as a result - according to our values and priorities. We would never have had access to the savings platform, which takes out so many of the risks because other people are actively managing our money according to our own assessed risk appetite. I would highly recommend Charles.

- Russ Spargo, MA FCIPD; Partner, Blueprints



# Testimonials



*The daunting prospect of my financial investment planning has been hugely alleviated by the extensive experience and knowledge of Charles, whom I have recently taken on as my financial advisor.*

*Charles is very approachable and has taken time to understand my financial situation. He has the ability to help me begin to understand the minefield of new financial jargon I am unfamiliar with, with ease. During meetings with me, he has demonstrated a vast range of knowledge, taking time to explain to me areas in the financial field that I am unfamiliar with, and assessing my needs for the future. Such competence is most reassuring for me.*

*Together with Dimitri, they are a great team, both always extremely prompt in responding to any queries I have. In addition, they have patience in abundance, progressing at a pace and communicating in ways I have felt comfortable with.*

*I have no hesitation in recommending him to family and friends.*

**- Elspeth Edwards; Widow, Retired**



*Charles has been my financial adviser for a number of years. I pay Charles an annual sum which entitles me to a couple of meetings a year plus other advice. I always find the meetings of great use. Charles always has useful info on funds and is backed up by good technology on the laptop. I find him to be responsive and efficient, knowledgeable on his area and sensible in his advice. His advice is holistic covering not only pensions, but mortgages and insurance policies and I guess anything else in the financial arena that is important to the client. Apart from his excellent service as a financial adviser that I have experienced, he is also a very nice chap.*

**- Warren Gordon; Solicitor**



*Charles has looked after my affairs for the last 12 years and I am delighted with the service he has given me over this period. Being a Retainer client has meant that I now have a structured plan for my family's finances rather than piecemeal ideas. I originally thought paying future school fees would be impossible, but I can now see that it's manageable.*

*We meet every six months, and he keeps me abreast with how my affairs are doing in a simple and clear manner. Charles has carefully considered what I want and what I can afford and ensured that the best investments for my needs have been selected and most importantly, are constantly reviewed.*

*As someone with an extremely busy work life it is a relief to know that I can get on with my job, knowing I have somebody with Charles' experience and knowledge doing his job, in looking after my portfolio.*

**- GM; Barrister, KC**



*Charles has been my IFA now for several years and has advised me in a number of areas particularly around my pension arrangements and long-term tax efficient savings. Like most people, I have changed jobs several times over the years and often the provisions of the new employer change as well. Managing these different schemes, along with my own personal pension plan, to make sure they meet my future requirements is paramount, and having Charles and his team guide and advise me is very reassuring.*

*Similarly, with my long-term savings, Charles has access to up-to-date information on the performance of the many investment funds available. Coupled with the knowledge he has of my personal circumstances, he is able to direct me to the best performing funds to meet my expectations of return for the level of risk I'm happy with. And because we have an on-going relationship, I have the reassurance that Charles has my interests under constant review and not just once or twice a year.*

*More recently, Charles has advised me on switching my investments to funds with an ESG focus whilst retaining the level of performance I need to achieve.*

**- Gary Bisson; Banker in a high street clearing bank**



# Testimonials



*I have always found Charles to be a pleasure to deal with; he is always available and happy to answer any questions whenever they arise. He always explains things well and provides all the options along with the pros and cons which allows you to make the most informed choice.*

*Having been a long-standing client we have been through some more than difficult times dealing with the market. However, the funds have performed well and now see a real return on investment. Although we meet regularly, Charles is proactive with his management, and will always make contact when something needs to be addressed and not wait until the next meeting when the issue may have deteriorated further.*

*I believe that Charles offers an excellent value for money service and I look forward to continuing our relationship.*

**- Phil Scott-Jones; Business Development Manager in the IT industry**



*I have been with Charles for more than 15 years, since he was recommended by a friend. I initially wanted to sort out my rather haphazard pension arrangements, but he made sure we took a wider view of our family's financial aims and priorities. So, as well as actively managed pension funds, we have set up protection, life insurance, and medium-term investments, taking into account things like the level of risk we are comfortable with. Aside from the comprehensive face-to-face reviews, Charles is always ready to talk about anything. Knowing that he is on top of things on a daily basis means that I don't have to be. Above all, it's reassuring to be advised by someone who takes a long-term view, knows the markets, and is not spooked by their ups and downs.*

**- Kevin; Political Consultant**



*Since first meeting Charles as a result of a friend's recommendation I've had peace of mind when it comes to my money and investments. Having made a number of errors 'dabbling' in stock markets, I decided that I needed to obtain some great advice on where I should invest my money from someone whom I could be confident was trying to do the best for me. I probably wouldn't have a pension myself if it wasn't for the advice that Charles provided. The retainer service allows me to review my investments with Charles and gives him the opportunity to provide me with the latest advice of how the investment market is changing, advice that I've acted on as a result of our meetings. By understanding where I want to be financially in ten or even twenty years time, Charles has been able to clearly explain the best route for me to take to achieve my goals, whilst explaining the risks involved fairly and realistically. I would, and have, recommended Charles Wootton to many of my friends looking to invest their money and prepare for their financial futures.*

**- David Hartley; Auditor**



*A phone call at 7:30 in the morning, or 10 at night? Not normally well received, but if Charles Wootton is calling me at that time, I know he has something important to tell me. And that is one of the things I admire about Charles' way of working; he doesn't waste time and is invariably right on the button with some new information which, for someone like me who simply cannot follow the markets on a day-by-day basis, is not only helpful but very comforting. I know he is watching my back. I began working with Charles in 2005 when I set up my own shipbroking business, and quite frankly, he has been a breath of fresh air when compared with previous advisers I have had to deal with.*

**- Chris; MD of a ship brokerage**



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Charles has been my financial adviser for almost seven years now, and I have been consistently impressed by the range and level of his expertise. He has opened a window onto the world of personal finance, showing me the many options available but not overwhelming me with choices.

I get the sense that Charles (and Rhonda) see me as a person, rather than a mathematical exercise in maximising a group of 'money pots'. I feel that he genuinely understands his clients as people and genuinely wishes to help them plan for a safe and secure financial future.

– Jeff Robson; Broadsheet Journalist

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Charles has been helping me to manage my finances for many years and we meet up every six months to review the latest position. We have got to know each other very well. He understands my financial profile and what I'm trying to get from my investments, and recommends strategies which will allow me to meet my goals on my mortgage, pension, and other investment priorities.

The retainer approach works well for me because it means I can predict my monthly outgoings. Charles genuinely has my best interests at heart in the meetings and he offers advice in a friendly, clear, and consultative manner. While I ultimately make the decision about how to invest, Charles lays out the pros and cons of various courses of action so that I am making informed decisions. I never feel under pressure to pursue a particular course of action and, equally, I always feel confident that Charles has my best interests at heart rather than the best interests of the business.

Charles is a very personable adviser. He talks knowledgeably and with great passion about his work and our meetings are always interesting and enlightening. He explains things in very human terms and this approach works very well for me. He is able to bring financial vehicles to life and apply them to my everyday life. It's fair to say that I have probably taken more interest in my financial affairs since Charles became my adviser and as a result have probably made better financial decisions - and that, ultimately, is what it's all about.

– Alan McGuffog; Head of Service Delivery for a media organisation

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A pension is a long term investment. The fund value may fluctuate and can go down, which would have an impact on the level of pension benefits available. Pension income could also be affected by interest rates at the time benefits are taken. The tax treatment of pensions in general and tax implications of pension withdrawals will be based on individual circumstances, tax legislation and regulation, which are subject to change in the future.

When investing your capital is at risk. The value of your investment can go down as well as up and you may not get back the full amount invested. The Financial Conduct Authority does not regulate taxation and trust advice and school fees planning.

## Contact me

If you would like to find out how I can help you, please contact me:

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\*Calls are charged at your standard landline rate.



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