

DAREN WALLBANK

Background report to support
inclusion in the **2022 Guide To The
UK's Top Rated Financial Advisers**



Daren Wallbank

Ginkgo Financial Ltd.

 Top Rated 2022

4.8 / 5  100 reviews

VouchedFor checks:

 Recent Client Reviews








 Restricted Financial Adviser

 Qualifications Uploaded

 Transparent Fees

 Positive First Impressions

Services offered

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

+ 5 more services

Qualifications listed

Advanced Qualifications: 3 Qualifications

CII - Chartered Financial Planner

CII - Level 6 Advanced Diploma in Financial Planning (QCF)

Fellowship of the Personal Finance Society (FPFS)

Standard Qualifications: 11 Qualifications

CII - Certificate Member of the Society of Mortgage Professionals

CII - Pension Transfer (AF7)

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

Client Reviews

Daren Wallbank

Ginkgo Financial Ltd.



4.8 out of 5

First impression from a user who is not yet a client

February 2022

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Darren gave us honest advice for a plan for our retirement. We found the online meeting professional yet presented in a friendly no pressure approach which put us at ease. We certainly will be using Darren to look after our future portfolio.

First impression from a user who is not yet a client

February 2022

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Had a 30 minute initial intro. He managed to glean a lot of information in a short space of time and get to the crux of the issues. Made some interesting recommendations, which we hadn't previously considered.

First impression from a user who is not yet a client

February 2022

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Daren

Recently had a 1-hr consultation with Daren Wallbank and very happy with the service I've received so far from him personally and his team. He didn't do hard sell and responded directly to any questions I asked.

First impression from a user who is not yet a client

January 2022

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

I had an excellent introductory call with Daren last week. Daren was very professional in his approach and took pains to understand my situation and requirements. He helped me to gain more insight into my needs and my options for the future.

First impression from a user who is not yet a client

January 2022

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Daren

The video meeting was very informative and details clearly communicated.

First impression from a user who is not yet a client

January 2022

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Daren called me as arranged and was able to provide me with clear and concise guidance regarding my deferred final salary pension scheme.

Review from Verified Client

Nottinghamshire | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking for advice about the benefits of transferring out of my defined benefit scheme and thereafter for support to manage the transfer process.

How has Daren helped you?

Darren helped us to think through why we might transfer and the associated risks / benefits.

Have you seen the outcome you were hoping for?

Yes, very much so.

What could they have done better?

Nothing. The services was exactly what we wanted to time and to cost. Our timescales were very tight but Darren and the team were able to meet them (with a few days contingency to spare).

First impression from a user who is not yet a client

December 2021

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Daren

Responded to my enquiry quickly. Very informative and straight forward

First impression from a user who is not yet a client

December 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Introductory meeting with Daren was very professional and informative.

First impression from a user who is not yet a client

December 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Spoke with Daren on investment matters where wording can be misleading or confusing - not the case here. Everything explained in straight talking dialogue that left nothing to chance. Anything I was unsure of was made clear, my checking I had elements correct were treated patiently. Left me feeling the conversation was important to both parties which I feel is significant.

Review from Verified Client

Kent | December 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Company pension

How has Daren helped you?

He found the best pension investment for me

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

London | December 2021

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Daren helped you since your last review?

We are getting nearer to signing off our new pensions and understanding more about how to invest our profits and be tax efficient

First impression from a user who is not yet a client

December 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Very pleased with my experience so far with Daren, so much so that I am now recommending Daren to my granddaughter. Thank you.

Review from Verified Client

London | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Daren helped you since your last review?

Weve reviewed my final salary pension transfer which Daren recommended and has been a huge success. Hes also modelled my short and medium term expenditure against my investments for me.

Review from Verified Client

London | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Shareholders insurance and auto enrolment

How has Daren helped you?

He advised us through the whole process, made it very easy.

Have you seen the outcome you were hoping for?

Absolutely yes

What could they have done better?

Nothing - excellent service all round

Review from Verified Client

London | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Daren helped you since your last review?

One of the things that has impressed me most about being a client of Daren and Ginkgo Financial's is their excellent communication. Throughout the pandemic, they were always available by phone or video call to answer any questions. I get timely, relevant emails about some really interesting topics - so I feel like my financial knowledge is increasing all the time. Daren takes the time to understand my concerns and needs and tailor his advice accordingly. For instance, at my recent review we talked about how important ethical investing is to me. After a full ESG review, it was great to see that my investments can be both ethical and effective!

Review from Verified Client

West Sussex | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Daren helped you since your last review?

Daren has kept in contact with us all throughout the Covid lockdowns, although not meeting in person (our choice) he has kept us informed of any changes he has made to safeguard and increase our investments. Daren and his very friendly and helpful staff have made it clear that they are available to help with any questions or concerns regarding our investments at any time. We are still, extremely happy with Ginko Financial, and remain confident in the future because of them.

Review from Verified Client

Kent | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Daren helped you since your last review?

Continues to provide ad-hoc and scheduled reviews and excellent advice on the management of our pension fund

First impression from a user who is not yet a client

November 2021

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Daren

Very helpful and engaging. Answered all my questions in a clear and understandable manner. An enjoyable meeting.

Review from Verified Client

West Midlands | November 2021

★★★★☆ 4.3 out of 5

Advice: ★★★★★☆

Service: ★★★★★

Value: ★★★★★☆

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

Needed specialist advice to enable me to transfer my Defined Benefit Pension to an alternative scheme

How has Daren helped you?

Daren successfully negotiated the transfer on my behalf

Have you seen the outcome you were hoping for?

yes

What could they have done better?

Maybe not leave until the very last minute, but overall I was very pleased with the service provided

First impression from a user who is not yet a client

November 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Our meeting with Daren - which included my elderly parents - was a delight, his expertise and wide knowledge and life experience made the meeting, to discuss complicated financial matters, a real pleasure. I couldn't envisage using anyone else after meeting and discussing our options with Daren Wallbank.

Review from Verified Client

Hampshire | October 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension transfer

How has Daren helped you?

Organised pension transfer and re investment

Have you seen the outcome you were hoping for?

Yes

First impression from a user who is not yet a client

October 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

We arranged a Teams video meeting with Daren and Will, the mortgage advisor. During the meeting we discussed our financial requirements and how best to achieve them. Their advice on the various options available to us was clearly explained and a suggested plan of action.

First impression from a user who is not yet a client

October 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Quick, open investment advice.

First impression from a user who is not yet a client

September 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Extremely professional and informative

First impression from a user who is not yet a client

September 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

We learnt a lot in such a short time so thank you for that!

First impression from a user who is not yet a client

September 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Patient, professional and knowledgeable: very worthwhile !

First impression from a user who is not yet a client

September 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Gingko were recommended to me, and I was very impressed by the intro meeting my business partner and I had with Daren and his colleague. We specifically required advice on setting up company pensions, life assurance and critical illness, and found their approach very helpful, advice was easy to understand, and we'll certainly be working with them from now on. Daren also spent a lot of additional time advising me on a complex taxation matter, which i was very appreciative of.

First impression from a user who is not yet a client

August 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

I met Daren to get advice about my overall financial situation. I found him to be extremely personable, clear, helpful and practical. He made finance human, in particular talking about the ethics of any investments we make, and also putting it in the context of our overall life situation. Having met other financial advisers recently in order to find the one I want to work with, Daren was head and shoulders above anyone else I have met with. I am looking forward to a long term working relationship with Daren.

Review from Verified Client

London | August 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Recommendation from friend in a similar position to me.

How has Daren helped you?

Darren and his team provided excellent guidance and advice regarding my pension investments to get the best possible deal for me. The service has been second to none.

Have you seen the outcome you were hoping for?

Better than I had hoped for!

What could they have done better?

I was very happy with everything.

First impression from a user who is not yet a client

August 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Very detailed discussion where I didn't feel rushed. My questions were answered fully and in a way I could understand despite the subject being new to me. Daren put me at ease and gave me confidence that my situation was in experienced and friendly hands.

Review from Verified Client

London | August 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Purchase of a flat

How has Daren helped you?

He helped invest savings

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

I don't think so, I have good service.

First impression from a user who is not yet a client

August 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Really useful information in a short introductory meeting organised at short notice. Gave me confidence with what felt like sound advice.

Review from Verified Client

Surrey | July 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

As I was retiring a family friend put me onto Daren

How has Daren helped you?

Advised me on which investment was best for me

Have you seen the outcome you were hoping for?

Not yet its to early

What could they have done better?

Not sure that they could

Review from Verified Client

Derbyshire | July 2021

★★★★★ 4.7 out of 5

Value: ★★★★★☆

Service: ★★★★★

Advice: ★★★★★

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

IFA advice required to transfer out of my Final Salary Pension.

How has Daren helped you?

Darren gave me comprehensive advice on whether I should transfer out of my Final Salary Pension. Initially, his advice was not to transfer but after further discussions relating to my personal circumstances he advised that a transfer would be suitable. I am therefore confident that his advice definitely considered what was in my best interests.

Have you seen the outcome you were hoping for?

Yes. The completion of my Final Salary Transfer had a particular deadline imposed by my pension scheme. Darren managed to complete the advice and implement the transfer in a timely manner.

What could they have done better?

The whole process took approximately three months. I would have appreciated more feedback on progress during the first month. However, feedback was fine in the last two months.

First impression from a user who is not yet a client

July 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Daren was extremely helpful and generous with his time

Review from Verified Client

Kent | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was advised by the administrator of my former Pension Scheme to get a financial adviser, after consulting with a friend who ran a payroll company, she told me that Daren Wallbank was the person that was best suited for my needs.

How has Daren helped you?

He took me through all the points about about removing a pension and investing it, in a manner that was simple and understandable for a person who was not confident in his knowledge of long term financial planning. He fully explained about fees, taxation etc.

Have you seen the outcome you were hoping for?

My ambition was to have a regular monthly income and to get a part time job, which both have been realised.

What could they have done better?

I do not believe that Daren and the other members of staff could have done any better. I am completely happy with the services that Daren provided then, and in the service I have

received since the investment plan has been in action.

Review from Verified Client

London | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needing professional advice

How has Daren helped you?

He gave comprehensive advice and suggestions how to proceed

Have you seen the outcome you were hoping for?

Ongoing

What could they have done better?

nothing

First impression from a user who is not yet a client

June 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Very Professional and explained situation with excellence

First impression from a user who is not yet a client

June 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

The pension advice given was very well communicated leaving me in no doubt I was making the right decision.

Review from Verified Client

Leicestershire | May 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I was made redundant after 27 years employment. I have also been suffering with an arthric hip and would have struggled to find suitable employment. I have retired 10 years early and an annuity would not have provided enough income to live on. I needed the expertise of a specialist advisor to progress a 'draw down' option.

How has Daren helped you?

The process is complicated and every option has to be explored so that the advice is in my best interest. Darren explained every aspect and kept me informed throughout.

Have you seen the outcome you were hoping for?

I have had full confirmation that the draw down has been accepted and I couldn't have wished for a better outcome.

What could they have done better?

The process is complicated and time consuming and there were some delays but this isn't a criticism. The industry was stretched due to the pandemic and there were many redundancies, with folks in the same boat wanting similar options. Darren worked effectively and the deadline was met.

First impression from a user who is not yet a client

May 2021

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Daren

A well informed session from someone who obviously the knowledge and expertise in his

field.

First impression from a user who is not yet a client

April 2021

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Daren

Very informative and helpful, I would definitely recommend to friends & colleagues

Review from Verified Client

London | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Access to pension pot advice

How has Daren helped you?

Timely, personable and very knowledgable

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing to add

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 Daren

I needed sound advice regarding an old BT pension and how best to proceed as I near retirement age. Darren was clear about my options, explained everything in language I could understand and gave me an opportunity to contact him nearer the final date. I was able to put questions to him which he answered fully and I am now confident about my future plans. I would recommend Gingko to anyone looking for advice about pensions or wealth management.

Review from Verified Client

West Midlands | March 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To ensure I received the right advice about my pension

How has Daren helped you?

Kept myself informed all the way through and what my options were.

Have you seen the outcome you were hoping for?

Fully satisfied.

What could they have done better?

Nothing, a fantastic experience.

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 Daren

Great to talk to him over video link and see him, spoke for about 30 mins listened to my issues and he gave great advice

Review from Verified Client

Essex | March 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was recommended by my previous financial adviser as he was retiring

How has Daren helped you?

Daren arranged a trust fund for inheritance tax

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

They did everything that was expected

Review from Verified Client

London | March 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

As a Director of my own company, I needed "Key Man" insurance / Life cover to ensure that my family cared for if anything were to happen to myself. Due to the way my businesses are constructed, there were some pretty complicated areas of my insurance

How has Daren helped you?

Darren has ensured that I am more than adequately covered, without the monthly costs being unmanageable.

Have you seen the outcome you were hoping for?

I now know that my family will be financially solid, if anything were to happen to me. I receive regular correspondence from Darren or a member of the Ginko team, ensuring that I am still happy with my cover, as well as advising me on what could or should be done to ensure my cover is kept relevant and up to date.

What could they have done better?

For me, Absolutely nothing could be done to improve me experience, Darren and his team looked after me in a professional, kind and courteous way.

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 Daren

Very thorough

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 Daren

Very professional in meeting virtually and very helpful in his explanations as was relevant to my personal situation.

Review from Verified Client

South Yorkshire | March 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed advice on leaving and transferring my final salary pension scheme as I approached the age of 55

How has Daren helped you?

Very clear and concise explanation of the process and made it happen for me in a timely fashion.

Have you seen the outcome you were hoping for?

I could not be more pleased with the service and product recommendations from Daren. One year on and everything is doing very well. I made the right choice and am so thankful for all thier help and guidance in a very complex area.

What could they have done better?

I don't believe anything could have been done better. Every step of the way was very professionally handled.

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 Daren

I found Darren to be very professional and honest and I would definitely recommend him to others

First impression from a user who is not yet a client

February 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Really helpful, would highly recommend Daren to anyone needing final salary pension advice.

First impression from a user who is not yet a client

February 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Daren provided me with clear and concise advice. I was contacted by one of his support staff initially and this enabled Daren to have a summary of what I required from the outset. There was absolutely no pressure from him and he has left me with plenty of information to read through in my own time. This was a very positive meeting.

First impression from a user who is not yet a client

February 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Very helpful information that allowed me to make comfortable decisions. Thank you so much.

First impression from a user who is not yet a client

February 2021

★★★★☆ 4 out of 5

Please provide a brief comment about your experience with Daren

Professional service.

First impression from a user who is not yet a client

February 2021

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

Good sound explanations with opportunity to hear why as well as facts.

Review from Verified Client

Dorset | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed specific advise regarding the transferring out of a final benefit salary scheme. My usual adviser did not hold the relevant qualifications to give this advice and recommended Daren to deal with it.

How has Daren helped you?

Daren met with me online and discussed the implications of the transfer. After taking full details he used the information to establish whether a transfer out was the correct move.

Have you seen the outcome you were hoping for?

Yes, Daren established that the transfer could go ahead and the transaction went through at the end of December.

What could they have done better?

Nothing, all went to plan.

Review from Verified Client

North Yorkshire | January 2021

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Transfer of DB pension to draw down scheme.

How has Daren helped you?

Daren undeestood the issues involved and provided an excellent and comprehensive report on my circumstances and options.

Have you seen the outcome you were hoping for?

Yes. The report was accepted by the DB scheme and there was no problem with the transfer.

What could they have done better?

The timing was close to the wire but was OK in the end.

Review from Verified Client

London | December 2020

★★★★★ 5 out of 5



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

Situation now that our daughter was 25.

How has Daren helped you?

Guidance.

Have you seen the outcome you were hoping for?

yes.

What could they have done better?

We do not think he could have done better, he was recommended to us

Review from Verified Client

London | December 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★

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

Just felt that my husband and I , needed a broader financial base !

How has Daren helped you?

Daren advised us about Equity Release and also the advisor from Key.

Have you seen the outcome you were hoping for?

Yes, we are pleased with the outcome !!

What could they have done better?

I know the advice Daren gave us was excellent and he has a very positive, practical approach ! I don't think I would have found better !Thankyou I do not think anything could have been

done better ! Daren is an excellent financial advisor !

Review from Verified Client

Kent | December 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Pension review

How has Daren helped you?

Defined benefit transfer

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Buckinghamshire | December 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Specific case of whether to take my money out of a Final Salary Pension Scheme when I left the Company.

How has Daren helped you?

He gathered all my personal circumstances and attitude to risk, set out the likely opportunity and highlighted the risks. Of great importance to me was that he didn't just give the facts and leave it to me to decide, but he made the case for both sides and if not opinion, then at least gave me the opportunity to make an easy decision - even though this goes against many of the warnings from the authorities or other advisors.

Have you seen the outcome you were hoping for?

Early days yet - this is a relatively long term choice, but I am still happy with the choice I made - something which has since been endorsed by others who I trust.

What could they have done better?

Charge less ? This advice doesn't come cheap - although a lot of work did get done within a short timeframe. There was a lot of blurb in the report that is there to prove to the authorities that every step has been thoroughly addressed - so the fault lies more with the authorities. What I needed could have been covered in reality in a lot less space. There were too many forms to complete - again the fault of others. This process needs streamlining.

Review from Verified Client

Kent | December 2020

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Wanted to transfer funds from a defined benefit pension to a Personal Pension

How has Daren helped you?

He reviewed my pension schemes and provided advice on the transfer

Have you seen the outcome you were hoping for?

Yes, was able to transfer the pension as hoped

What could they have done better?

The Covid pandemic made the process slower than anticipated but overall the process was reasonably pain free!

First impression from a user who is not yet a client

December 2020

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Daren

A very knowledgeable and helpful guy who gave us some great advice.

Review from Verified Client

West Midlands | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking to remove my works pension to reinvest for my future retirement

How has Daren helped you?

Darren sorted all aspects required for pension removal and reinvestment

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Midlands | December 2020

★★★☆☆ 3.3 out of 5

Advice: ★★★☆☆

Service: ★★★☆☆

Value: ★★★☆☆

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

Looking to release some funds & invest

How has Daren helped you?

Gave advice, communicated on our behalf giving his professional knowledge

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Hampshire | November 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have been in a defined benefit scheme and was looking for advice of whether a transfer would be better for me

How has Daren helped you?

He took account of my circumstances, the benefits I was looking for , and explained my options. He provided a comprehensive report detailing all the pros and cons.

Have you seen the outcome you were hoping for?

Yes. I proceeded with the transfer and not looked back.

What could they have done better?

I don't have any suggestions. Daren was very efficient and professional

Review from Verified Client

Leicestershire | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Was considering a pension CETV option

How has Daren helped you?

Daren provided a full and comprehensive analysis of retaining pension versus CETV together with unbiased recommendation

Have you seen the outcome you were hoping for?

Yes, I received a very generous CETV transfer

What could they have done better?

Though I was kept informed throughout, the process was very lengthy, given the COVID 19 pandemic this was not entirely unexpected

Review from Verified Client

Warwickshire | November 2020

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Transfer of a company pension into a PIP

How has Daren helped you?

Talked in detail through pro and cons, risk and liability analysis, long and short term considerations

Have you seen the outcome you were hoping for?

Based on the information and advice provided I transferred my investments and that is currently working out very well

What could they have done better?

I was happy with the service as is

Review from Verified Client

Kent | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Required detailed knowledge in a complex company pension transfer.

How has Daren helped you?

He did all that was required and produced an excellent result for me.

Have you seen the outcome you were hoping for?

Yes absolutely

What could they have done better?

Nothing. All his work was excellent.

Review from Verified Client

London | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

1. I had left employment and set up in business and wanted a pension plan 2. I needed to remortgage our home as the fixed term had expired 3. Moving my last employment pension plan that was not performing particularly well to a high performing one

How has Daren helped you?

Daren and his mortgage broker effectively advised on all of the issues fully explaining the impact of the actions that were proposed. The service is always of a high quality and bespoke to me.

Have you seen the outcome you were hoping for?

For all three issues I have achieved the outcome I was looking for.

What could they have done better?

Difficult to say how the service could have been improved. The high quality of service has been maintained by the use of MS Teams in lockdown.

Review from Verified Client

London | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I co-own a production company and Daren has helped us set up our pensions, insurances, investments and wills

How has Daren helped you?

He clearly explained everything we need and what we should invest in, he made it easy to understand and straight forward

Have you seen the outcome you were hoping for?

We have seen a good outcome with Daren's recommended investments and pensions

Review from Verified Client

Staffordshire | November 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Transferring out of a final salary pension

How has Daren helped you?

Following a problem with the initial transfer through no fault of Darren and his team, he helped me get the correct result. He was always on the end of the phone, offered invaluable opinions and his brilliant team were extremely reassuring at all times.

Have you seen the outcome you were hoping for?

Absolutely, in fact my pension was invested at the end of March and as a consequence my investment is flying- not sure I can give all the credit to Darren for that though!!

Review from Verified Client

Hertfordshire | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed advice on a final salary pension

How has Daren helped you?

Excellent service

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Service was clear and excellent

Review from Verified Client

Leicestershire | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to move my pension fund from my work place pension into a pension that suited my family needs

How has Daren helped you?

Im happy with the advice that I received, and went with the pension that Darren advised.

Have you seen the outcome you were hoping for?

Its early days, and challenging times, but at present things look good

Review from Verified Client

London | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension auto enrolment, insurance, shareholders protection

How has Daren helped you?

Daren is extremely helpful, knowledgeable and approachable. He talked us through all the processes and made everything understandable and straight forward. Really great customer service from the whole team too.

Have you seen the outcome you were hoping for?

Absolutely

Review from Verified Client

London | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had pensions in several companies and needed to simplify matters

How has Daren helped you?

Compliance and set up a new scheme

Have you seen the outcome you were hoping for?

Yes all simplified and in control

Review from Verified Client

Essex | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed help with a transfer of a defined pension scheme

How has Daren helped you?

Darren looked into the scheme and was able to advice me of my options

Have you seen the outcome you were hoping for?

Yes The transfer was completed efficiently and very professionally I could not ask for more

What could they have done better?

To be honest everything went along smoothly and so I cannot suggest anything he could have done better

Review from Verified Client

Devon | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Approaching retirement and wanted advice on pensions and investments.

How has Daren helped you?

Advised on retirement and his team looked after the whole process of consolidating my pensions and the drawdown of my pension. Following this, Daren advised the most tax efficient way to invest and take my income.

Have you seen the outcome you were hoping for?

Yes definitely, in fact exceeded expectations.

What could they have done better?

Nothing to add.

Review from Verified Client

London | November 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I was looking for clever investment for some spare cash

How has Daren helped you?

He sent me different propositions and explained very clearly the pros and cons of each. He allow me to make my own decisions and i am very happy to have followed his advices.

Have you seen the outcome you were hoping for?

perfect

Review from Verified Client

Kent | November 2020

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★☆

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

Merging of a number of final salary pensions.

How has Daren helped you?

Daren interrogated my existing pensions and provided insight into the best solution for merging my pensions.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

The advice Daren provided was delivered in a professional manner.

Review from Verified Client

West Sussex | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We needed advice that would enable us to invest excess equity into the right investments.

How has Daren helped you?

Daren spent time with us asking what we were hoping to achieve with our investments. He then gave us the choice of risks, areas, and returns that best suited us. He also secured property with Trust fund advice. With Daren's help and advice on inheritance laws and tax we made our wills with confidence.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Daren has given us excellent service and the office staff have always been very helpful and friendly. Would recommend Daren and Ginkgo Financial Services.

Review from Verified Client

London | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I sought advice from Daren 10 years ago because I was concerned that my portfolio was not being actively managed by my existing adviser.

How has Daren helped you?

Daren confirmed that my portfolio had been mis-managed for some years and that I had been paying excessive hidden fees. He moved everything into a platform in a tax-efficient way and explained all the costs, risks and potential rewards very clearly. He has continued to actively manage my investments as well as advise on my pension, personal and business taxation and property holdings.

Have you seen the outcome you were hoping for?

100% Daren has been able to balance the performance of my portfolio (which is considerably better than when he took over) with using it to achieve my personal goals. His advice is clear, accessible and jargon-free and backed by flawless service from the whole Ginkgo team.

What could they have done better?

Nothing.



Review from Verified Client

Essex | November 2020

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Advice re existing investments.

How has Daren helped you?

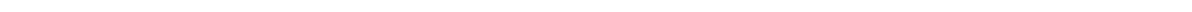
Re inheritance planning

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

None



Review from Verified Client

Bedfordshire | November 2020

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Specialist defined benefit pension advice required

How has Daren helped you?

Gave a really good balanced view on my options, with all the pros and negatives and talked through each one.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing, Darren ensured everything was covered and understood. Could not of asked for any more

Review from Verified Client

Kent | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Various business needs

How has Daren helped you?

Daren helped with health insurance, various business insurances, Wills, pensions for the business and ourselves as owners

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Daren looked after all our needs and was very comprehensive in everything he suggested and advised

Review from Verified Client

London | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To review my finances generally and to improve pension, life insurance etc.

How has Daren helped you?

We sat together and discussed my finances and Daren formulated a financial strategy for me.

Have you seen the outcome you were hoping for?

Yes - I have a new pension fund in place and improved life insurance cover.

What could they have done better?

Not really.

Review from Verified Client

London | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Financial planning for the future in the most tax efficient way

How has Daren helped you?

Daren makes the complicated, straightforward and easy to understand. He and his team offer a fantastic service that I have recommended to many of my friends

Have you seen the outcome you were hoping for?

Yes, my investments have done well.

Review from Verified Client

London | November 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

He took over from our retiring consultant

How has Daren helped you?

With forward planning with investment and inheritance tax

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

He has been very helpful and given useful advice on difficult decisions.

Review from Verified Client

London | November 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Daren has been giving financial advice to me and my wife for the past years. His clarity and really good advice has been invaluable, especially from the moment George Osborne free up pension regulations.

How has Daren helped you?

His unbelievable knowledge has kept all our finances in good order and is a rock! in these choppy waters.

Have you seen the outcome you were hoping for?

Yes and more

What could they have done better?

His financial advice has been invaluable, especially with his unbelievable knowledge .

Review from Verified Client

London | November 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Moving personal pension

How has Daren helped you?

With great advice and able to explain in laymans terms what is a mine field pension complex wording

Have you seen the outcome you were hoping for?

Without doubt

What could they have done better?

Not a thing Excellent service great advice I recommend to anyone who has asked me what I have done re my pension to contact Darren

Review from Verified Client

London | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had a sum of money that I wanted to invest and my wife had money invested that was not working well so she wanted to transfer the money to a Fund that would do better.

How has Daren helped you?

He listened to our needs and wishes, made a thorough analysis of our finances and gave sound impartial advice on investment funds to see which system would work best for us. He is honest and talks clearly and without any financial jargon, which is very reassuring.

Have you seen the outcome you were hoping for?

Yes. Our investments performed 400% better than my wifes previous investment fund in just 12 months. Over the past 4 years of uncertainty over Brexit the funds have still performed well. The Pandemic caused a major slump in the financial markets but things are now

starting to turn round and will hopefully get back to normal now that Vaccines have been developed and in use in early 2021.

What could they have done better?

No financial systems could have performed in the past year due to the unprecedented events. Daren has been open and honest and could not have done more in the circumstances.

Review from Verified Client

Hampshire | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Life ! As we all know life happens. Nowadays we have to plan for the future before we can enjoy the present.

How has Daren helped you?

Over a good number of years Daren has helped with anything from investments to pay off mortgages to pensions and rainy day cash.

Have you seen the outcome you were hoping for?

So far so good. Iv paid off 2 mortgages in the planed time frame so far.

Review from Verified Client

London | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed advice and guidance after becoming widowed.

How has Daren helped you?

Clear and patient explanations and providing different options for choice.

Have you seen the outcome you were hoping for?

I have been pleased with the outcome.

Review from Verified Client

London | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to invest wisely and accurately and flexibly plan for the future.

How has Daren helped you?

He advised on pension transfers, investments (based on my risk profile) and insurance to protect my family.

Have you seen the outcome you were hoping for?

Yes, and Im sure I will continue.

What could they have done better?

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

Review from Verified Client

London | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed an income to pay for my wifes care home costs .

How has Daren helped you?

Daren has been a tower of strength and knowledge . He is extremely knowledgeable and has looked after all my aspects of financial planning in turbulent times . I am very happy with the care and expertise given to me .

Have you seen the outcome you were hoping for?

He has maintained my income in difficult times . He has never over promised and under delivered .

What could they have done better?

Cannot think if any way to improve .

Review from Verified Client

London | November 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Consolidating a number of pension packages to best effect

How has Daren helped you?

Reviewed our situation and provided a range of options. Detailed discussions led to a course of action which Daren helped us implement

Have you seen the outcome you were hoping for?

Yes +/-

Review from Verified Client

London | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I started a business that grew rather quickly, after employing our 15th person we decided to seek financial advise for pensions, life insurance, health insurance and shareholders agreements. Daren also then went to to give me personal inheritance advise which was very valuable.

How has Daren helped you?

worked with myself and my 2 business partners to understand our needs, we have a number of meetings and then Daren offered his services to our staff when it came to pensions to advise them what they were all being offered.

Have you seen the outcome you were hoping for?

Yes i do believe i have

What could they have done better?

Daren did everything he could have done. I would suggest putting in a diary call when policies are renewed to see if changes are needed.

Read more reviews at

<https://www.vouchedfor.co.uk/financial-advisor-ifa/greenwich/063129-daren-wallbank/reviews>