

DAREN WALLBANK

Background report to support
inclusion in the **2021 Guide To The
UK's Top Rated Financial Advisers**









Daren Wallbank

Ginkgo Financial Ltd.








 Top Rated 2021

4.8 / 5  48 reviews

VouchedFor checks:

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

Services offered

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

+ 2 more services

Qualifications listed

Advanced Qualifications: 2 Qualifications

CII - Chartered Financial Planner

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

Standard Qualifications: 12 Qualifications

CII - Certificate in Life & Pensions

CII - Certificate Member of the Society of Mortgage Professionals

CII - Level 4 Diploma in Financial Planning

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

Client Reviews

Daren Wallbank

Ginkgo Financial Ltd.



4.8 out of 5

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 did Daren help 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 did Daren help you?

Daren understood 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

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Situation now that our daughter was 25.

How did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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!

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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 Advice: ★★★★★
Essex | November 2020 Service: ★★★★★
★★★★★ 4 out of 5 Value: ★★★★★

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

Advice re existing investments.

How did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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. I've paid off 2 mortgages in the planned 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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 did Daren help 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.
