

Client & First Impression Reviews

Dinesh Bharwani

Wealth Genius Ltd



4.9 out of 5

This adviser has some reviews that were left while they were employed at a different firm to the one they are at now.

Review from Verified Client

Cardiff | November 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement plans and the impact of McCloud.

How has Dinesh helped you?

Dinesh and Team have studied my circumstances in detail and their expertise has helped me to understand the complexities of NHS pensions and to formulate a plan for retirement.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Dinesh and team were excellent and executed whats need to the full.

Review from Verified Client

Bristol | November 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To provide guidance with the complex pension changes that have taken place in the NHS over the past 10 - 15 years.

How has Dinesh helped you?

Dinesh provided regular pension advice regarding my pension. He has also provided investment advice regarding my future financial planning and continues to do so. He guided me through setting up a Trust Fund for my dependents as a means of tax efficient transfer of assets. Dinesh advised me regarding transfer of my ISA investment to a better performing fund.

Have you seen the outcome you were hoping for?

Yes, the investments which Dinesh has set up so far (with Quilter) have performed extremely well, so far.

What could they have done better?

Perhaps provision of a short clear summary of the main outcomes discussed at each meeting - I am not good at taking notes and this would therefore be useful. This does not detract in any way from Dinesh's advice which I think is very good.

Review from Verified Client

Surrey | October 2025

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

to get advice on my pension and retirement planning

How has Dinesh helped you?

I recieved clear figures on pension projections for retiring at 60 and earlier

Have you seen the outcome you were hoping for?

yes, very useful in helping me plan when to retire

What could they have done better?

nothing

Review from Verified Client

Cardiff | October 2025

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Pension and longterm financial planning advice

How has Dinesh helped you?

NHS pension is extremely complicated and hard to understand. Dinesh was recommended by a friend . He has helped us navigate the system and given us timely and sound advice. He is very approachable and always replies promptly. He is easy to talk to and is trustworthy.

Have you seen the outcome you were hoping for?

Yes we have.

What could they have done better?

We trust his advice as he is an experienced professional and he comes highly recommended.

Review from Verified Client

Cardiff | October 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed advice from someone who was trustworthy, knew what they were talking about and could be relied upon. Dinesh fits the bill perfectly

How has Dinesh helped you?

Organise my pensions and given me very good advice on investment

Have you seen the outcome you were hoping for?

Yes on every occasion

What could they have done better?

Nothing much

Review from Verified Client

Vale of Glamorgan | September 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My wife and I have used Dinesh's services previously on a mortgage and life insurance and income protection. We sought him out when we planned to move house.

How has Dinesh helped you?

He has previously helped us with a mortgage and life insurance and income protection and most recently helped to secure a favourable mortgage offer to port very good rate to a new property. He is very efficient and effectively communicated with us at every stage.

Have you seen the outcome you were hoping for?

Yes, we were delighted with the outcome.

What could they have done better?

I have no complaints. Dinesh provides a very high level of service.

Review from Verified Client

Newport | September 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

NHS pension

How has Dinesh helped you?

He is very professional and knows his work. He sorted my pension problems as well as mcloud remedy claim.

Have you seen the outcome you were hoping for?

Better than my expectations

What could they have done better?

It was all good

Review from Verified Client

Newport | June 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Long term investments

How has Dinesh helped you?

Identified good companies with a good track record

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Avoid downturns in economy and markets but they are not infallible

Review from Verified Client

Cardiff | June 2025

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

As always Dinesh explains pension terminology well which makes any decisions I have to make so much clearer & concerted

How has Dinesh helped you?

The manner in which Dinesh communicates is diverse He is brilliant at adapting his vocabulary and expertise to the needs of his clients Especially older NHS clients like me

Have you seen the outcome you were hoping for?

Most definitely

What could they have done better?

The only suggestion I would make is that Dinesh could base his explanations on questions asked Although his comprehensive approach has made it easier for future questions

Review from Verified Client

South Yorkshire | May 2025

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Retirement

How has Dinesh helped you?

To understand the levels of risk with investments and ensure my money is working at a risk level I am happy with.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

Cardiff | May 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

McCloud pensions remedy

How has Dinesh helped you?

He explained everything, made the process simple and less stressful

Have you seen the outcome you were hoping for?

Yes absolutely

What could they have done better?

Not applicable as all was done very well

First impression from a user who is not yet a client

April 2025

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Dinesh

Dinesh is an excellent financial adviser - knows everything that is to know about NHS Pension . He provides trustworthy advice on investment. And he is a top guy as well

Review from Verified Client

Cardiff | December 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Nearing pension age

How has Dinesh helped you?

Dinesh has helped me to understand all of my options over the next 5 years and to support me in financial planning for my retirement

Have you seen the outcome you were hoping for?

absolutely

What could they have done better?

nothing, Dinesh was very receptive and responded to all of my information needs

Review from Verified Client

Somerset | December 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Value: ★★★★★

Service: ★★★★★

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

concerns about pension planning

How has Dinesh helped you?

clear advice on future pension benefits

Have you seen the outcome you were hoping for?

in terms of advice yes....

What could they have done better?

possibly less technical and more accessible language?

Review from Verified Client

Cardiff | September 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

NHS pension advice

How has Dinesh helped you?

Dinesh offers a personal service, prompt advice and nothing is too much trouble. I felt comfortable asking questions and answers were clearly provided

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

I can't think of anything

Review from Verified Client

Cardiff | September 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed to plan for the future and for my family

How has Dinesh helped you?

Sound knowledgeable advice and proactive approach to organising insurance

Have you seen the outcome you were hoping for?

Yes absolutely

Review from Verified Client

Cambridgeshire | July 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Lack of clarity regarding the benefits accruing in my NHS Pension

How has Dinesh helped you?

Has checked all my NHS Pension contributions are accounted for and has estimated my benefits.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Would have liked to have seen the Pension paperwork before the explanatory meeting so I could have asked more questions. Would like to have seen a summary of next steps in terms of what further assistance could be provided and the costs involved

Review from Verified Client

Swansea | July 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Thoughts of retirement

How has Dinesh helped you?

Yes

Have you seen the outcome you were hoping for?

Not yet

What could they have done better?

No

Review from Verified Client
Cardiff | June 2024
★★★★★ 5 out of 5

Advice: ★★★★★ -3.4:8.779e1.444:1.444:0.0:2.7:9:3.4:8.7:44e1.452:1.452:0.0:1.1.251.52:9.2384.567e1.459:1.459:0.0:0:0.841:2.58487.182:5.947e1.5:1.5:0.0:1.491:1.487:2.348:9.1e1.447:1.447:0.0:0.2:172:1.5937.813:5.062e1.362:1.362:0.0:1.1.541:077.848:5.062e1.447:1.447:0.0:0.2:172:1.593:2.348:9.062e1.462:1.462:0.0:1.225:52:19.7612" transform="translate(199.939 0) fill="AB01CA" />
Service: ★★★★★
Value: ★★★★★

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

Needed professional help

How has Dinesh helped you?

A massive amount

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nil

Review from Verified Client

Cardiff | June 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have known Dinesh for over 10 years. We have worked together with increasing the knowledge of junior doctors and colleague GPs about the NHS Pension He has also been my personal financial advisor as well as pension guidance expert. Without his care and attention I would have struggled to make fully informed decisions. I am due to reap the rewards of his as approach retirement end of 2024I feel indebted to him for his personal input as well as his professional support

How has Dinesh helped you?

as above

Have you seen the outcome you were hoping for?

Most definitely

What could they have done better?

The only constructive comments I can make here , is that I hope that Dinesh doesn't get overworked with the number of doctors he now manages. Also when he delivers his talks and seminars, perhaps to ask the audience their prior understanding. This I believe will help him measure his content more economically.

Review from Verified Client

Monmouthshire | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Letter from NHSBSA re: Pensions choice following the McCloud ruling

How has Dinesh helped you?

Dinesh went through the issues in detail and provided a detailed report for both the scenarios, so that I could decide on the right choice for me.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

Swansea | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Investments were not performing well under a previous financial advisor.

How has Dinesh helped you?

Streamlined insurance policies, re-energised our investment portfolio, set up a Trust fund for under-age Will beneficiaries

Have you seen the outcome you were hoping for?

Yes, very much.

What could they have done better?

Nothing

Review from Verified Client

Cardiff | April 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to seek financial advice when I was appointed as a consultant as I wanted to discuss income protection, potential investments and my pension.

How has Dinesh helped you?

Dinesh helped me get income protection insurance. This was under slightly difficult circumstances of a health problem being flagged up in my screening medical assessment. Dinesh also flagged up an error made a number of years ago regarding my pension tax and helped me get this corrected in order to avoid a significant penalty. Dinesh answers his email promptly and will call me directly if there is any additional issues that need discussion or actions to be taken on.

Have you seen the outcome you were hoping for?

Yes I have.

What could they have done better?

I was very happy with the service I received.

Review from Verified Client

Cardiff | March 2024

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Recommendations from friends.

How has Dinesh helped you?

Helped with movement and consolidation of funds and setting up of portfolio

Have you seen the outcome you were hoping for?

So far so good

Review from Verified Client

Cardiff | March 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Concerns re pension

How has Dinesh helped you?

Pension forecast Financial planning Help with wills and POA

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

Vale of Glamorgan | March 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

All aspects of financial planning

How has Dinesh helped you?

Dinesh has been an invaluable source of knowledge and support in all aspects of our financial planning and I regularly recommend him to family, friends and colleagues.

Have you seen the outcome you were hoping for?

Yes

First impression from a user who is not yet a client

March 2024

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Dinesh

Dinesh offered to help mediate between me and my NHS Trust during negotiations regarding flexible retirement. He was very professional, confident and generous with his time

Review from Verified Client

Swansea | January 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Annual allowance charge and difficult decisions regarding current and future pension needs.

How has Dinesh helped you?

He provided initial advice and recruited the help of an expert in the area that was unusual and niche. The teamwork was impressive

Have you seen the outcome you were hoping for?

The advice has helped with timing and also a recalculation of pension and annual allowance charges. This has proven to be beneficial- especially as the devil is in the detail.

What could they have done better?

Providing a timeline and essential information list at the outset ie before booking an appointment would have made the decision to act and book a an appointment easier.

Review from Verified Client

Swansea | December 2023

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

How has Dinesh helped you since your last review?

Provided excellent advice and support with scheme pays prior to my retirement

Review from Verified Client

Tyne and Wear | November 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

NHS pension and retirement options

How has Dinesh helped you?

See the wood for the trees especially in relation to McCloud remedy

Have you seen the outcome you were hoping for?

Hopefully yes in 2024

What could they have done better?

Nothing

Review from Verified Client

Cardiff | October 2023

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★

How has Dinesh helped you since your last review?

excellent

Review from Verified Client

Cardiff | October 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Dinesh helped you since your last review?

Kept us upto date with our investment Interest rate for our mortgage

Review from Verified Client

Herefordshire | September 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I looked for a financial adviser to enable me to look after my income , save effectively and get advice about my pension and retirement plan

How has Dinesh helped you?

Yes Dinesh has been outstanding in giving me reliable advice . I have had regular meetings for financial review and pension forecasts and planning . Dinesh is very knowledgeable and a

reliable advice who has helped me considerably.

Have you seen the outcome you were hoping for?

Yes , the advice re whats been reliable my my pension forecast was very accurate. I felt much more confident dealing with my finances taking advice from Dinesh .

What could they have done better?

Nothing . Dinesh is very professional, approachable and reliable .

Review from Verified Client

West Midlands | August 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

trying to understand pension annual allowance, scheme pays, etc and working out the best option

How has Dinesh helped you?

Dinesh told us that private pension could pay the scheme pays - a better option than losing NHS pension

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Vale of Glamorgan | August 2023

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Approaching retirement age within the NHS. Complex pensions and tax analysis.

How has Dinesh helped you?

Comprehensive analysis of the current situation. Detailed options appraisal and modelling of

different scenarios.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

N/A

Review from Verified Client

Vale of Glamorgan | August 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Dinesh helped you since your last review?

Financial planning including advice on complicated pensions rules, tailored for my situation.
Detailed review of savings and investments, with recommendation of tax efficient investing.

Review from Verified Client

Cardiff | July 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Because Dinesh was an expert on NHS pensions

How has Dinesh helped you?

Advised of ways to plan for my NHS pension fines

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

None - All fine

Review from Verified Client

Cardiff | June 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Dinesh helped you since your last review?

Looked at the levels of risk we have decided on and what would best suit our needs

Review from Verified Client

Cardiff | June 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Dinesh helped you since your last review?

Ongoing up to date expert advice.

Review from Verified Client

Bridgend | May 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I am due to retire and I am negotiating the increasingly confusing world of NHS pensions.

How has Dinesh helped you?

Dinesh shone alight in a dark place, he has almost unique knowledge relating to the NHS pension svheme. He and his team provided me with comprehensive assessments , and advice.

Have you seen the outcome you were hoping for?

Not yet, as my pension is not yet finalised, but I know what my pension should be and what options I have.

What could they have done better?

Nothing really, they were professional and prompt.

Review from Verified Client

Bridgend | May 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Dinesh helped you since your last review?

Continued to support me in this complex area

Review from Verified Client

Cardiff | May 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Regarding Pension allocation

How has Dinesh helped you?

Managed the case well and found that there was some error with the excess allowance.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Communication with the team was difficult initially

Review from Verified Client

Cardiff | April 2023

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Annual allowance and lifetime allowances exceeding limits

How has Dinesh helped you?

Help me understand my pension

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing he was excellent. Professional, friendly, very responsive to questions and explained answers to my questions so that I can understand.

Review from Verified Client

Cardiff | March 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Change of mortgage products

How has Dinesh helped you?

Dinesh helped me to secure a new affordable mortgage product.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nil

Review from Verified Client

Cardiff | February 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was confused by my NHS pension scheme and contributions.

How has Dinesh helped you?

Clear financial plan. Clarity in regards lump sums, monthly salary post retirement and clarity in regards annual allowance

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

Cardiff | February 2023

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Retiring from work

How has Dinesh helped you?

Always available for help and advice in all financial affairs.

Have you seen the outcome you were hoping for?

Good return in earlier years though some losses recently after economic problems. Hopefully should be a better year this year.

What could they have done better?

Kept in touch more to reassure when markets at lowest.

Review from Verified Client

Cardiff | January 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

The challenges that I face as a doctor with the punitive pension tax.

How has Dinesh helped you?

Dinesh is one of the few financial advisors who have an exceptional in depth understanding of the complicated pension tax issues faced by doctors and senior civil servants.

Have you seen the outcome you were hoping for?

Definitely.

Review from Verified Client

Somerset | January 2023

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

A pension forecast and some tax advice

How has Dinesh helped you?

Dinesh was able to offer me an insight into my future pension and tax liabilities including some helpful advice on how best to proceed in the medium term.

Have you seen the outcome you were hoping for?

I received an exceptionally useful pension forecast report and sound advice on complex tax matters and pension decisions since the McCloud judgement

Review from Verified Client

Somerset | November 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Advice related to my NHS pension particularly annual allowances and lifetime limits

How has Dinesh helped you?

Excellent, swift, open and honest advice provided to help me plan for my retirement in 10years time

Have you seen the outcome you were hoping for?

Yes I know my plan now and understand the impact of the annual allowance but also the benefits of continuing with my pension despite the lifetime allowance

What could they have done better?

Nothing

Review from Verified Client

Gloucestershire | November 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Dinesh helped present me with a range of options on how best to utilise my pension scheme and has helped me understand the intricacies in a way which is empowering and enables me to make informed choices

How has Dinesh helped you?

he has translated my complex pension options into very user friendly and informative reports

Have you seen the outcome you were hoping for?

yes which was user friendly information to enable me to make informed choices

What could they have done better?

Nothing he was patient and approachable as well as very responsive

Review from Verified Client

Bridgend | October 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Concern about pension tax

How has Dinesh helped you?

Dinesh helped me understand the tax implications relayed to my pension

Have you seen the outcome you were hoping for?

I am so pleased I sought this advice as it has provided me with reassurance

Review from Verified Client

Cardiff | September 2022

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I received a large tax bill on my NHS pension contributions. I needed someone with experience and expertise to try and help me work out how to move forwards.

How has Dinesh helped you?

By helping me try to understand the NHS pension and manage any tax implications it could have on me.

Have you seen the outcome you were hoping for?

The first stage - yes. Now we need to plan for the future.

Review from Verified Client

Cardiff | August 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

NHS pension advice

How has Dinesh helped you?

Giving clear and well informed advice

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

Swansea | August 2022

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Pension advice for retirement.

How has Dinesh helped you?

He prepared a detailed report for three different options for retirement plan and discussed with me in detail in a virtual meeting.

Have you seen the outcome you were hoping for?

Yes! It is an excellent detailed report in an impressive format.

What could they have done better?

None

Review from Verified Client

Cardiff | August 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Due to retire

How has Dinesh helped you?

Very thorough and comprehensive advice about retirement planning

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Dinesh was very helpful and informative

Review from Verified Client

Vale of Glamorgan | August 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★ 2.099" fill="none" xmlns="http://www.w3.org/2000/svg">

Value: ★★★★★

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

I found myself in a complicated scenario working in healthcare where pensions annual allowance tax charges can be confusing. This resulted in difficulty in planning the future financially affected by personal health and personal circumstances.

How has Dinesh helped you?

A thorough review was undertaken of my NHS pension situation, investments, products with tailored advice and multiple reports for various scenarios. Responding to questions, Dinesh provided information to make decisions in an comprehensible manner. He has done this with professionalism and has helped many people I know who find themselves in a variety of situations affected by complicated pension tax rules.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

Vale of Glamorgan | July 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed specialist help regarding my pension and annual allowance tax and Dinesh did not disappoint.

How has Dinesh helped you?

Dinesh was very organised, offered excellent advice and provided a comprehensive report answering all of the queries I had. I was very pleased and impressed with the service I received.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

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

Review from Verified Client

Cardiff | June 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Transfer of pension fund

How has Dinesh helped you?

Advised how to do this and recommended a specialist to help

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

North Yorkshire | May 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retiring from General Practice, NHS (self-employed); requiring advice on the McCloud Judgement I.e. which choice to make and also whether or not to start using Scheme Pays to pay pension tax?

How has Dinesh helped you?

By working through all my pension/tax information and providing accurate current and forecasted information to help me make the right decisions for me.

Have you seen the outcome you were hoping for?

Yes I have.

What could they have done better?

There's nothing either more or better that Dinesh could have done for me. I'm very pleased.

Review from Verified Client

Bridgend | May 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I am a Doctor trying to negotiate the incredibly complex NHS pension scheme, I have known and been advised by Dinesh for a number of years and was aware of his expertise in this area.

How has Dinesh helped you?

Dinesh was able to provide me with a number of different options regarding my pension , he explained the complexities of the scheme in a thoroughly comprehensible way, he also advised me on annual and lifetime tax charges , which helped greatly in informing my decisions. His knowledge in this field is peerless.

Have you seen the outcome you were hoping for?

Yes , I am extremely happy with the decision I have made, and could not have formulated a

plan in relation to my pension and retirement planning without the advice I received from Dinesh

What could they have done better?

Nothing, very thorough, great explanation, a lot of detail, and wholly professional.

Review from Verified Client

Cardiff | May 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Had concerns about my pension scheme , post retirement pension pay etc

How has Dinesh helped you?

Explained, informed and communicated very promptly questions that I had regarding my pension and gave me workable options .

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Vale of Glamorgan | April 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I am due to retire from the NHS in 4 months' time and had previously contacted Dinesh about this 2 years ago.I wanted a review and advice re my tax situation

How has Dinesh helped you?

He has run through the options available to me, produced an up to date report for me and patiently and comprehensively explained the rather labyrinthine tax implications inherent in my NHS pension, annual allowance etc

Have you seen the outcome you were hoping for?

To date - yes.

What could they have done better?

I don't think anything springs to mind - fantastic service.

Review from Verified Client

Cardiff | April 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Received tax bill for pensions contributions

How has Dinesh helped you?

Dinesh provided advice on pensions tax liability and forecast of pensions value at retirement

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing - Dinesh provided an excellent service

Review from Verified Client

Cardiff | March 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

multiple changes in current NHS pensions.

How has Dinesh helped you?

Dinesh has in depth knowledge of NHS pension and related changes. He was prompt in solving my complex pension issues.

Have you seen the outcome you were hoping for?

Yes very useful pension information.

What could they have done better?

nothing.

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 Dinesh

Clear and helpful pensions advice

Review from Verified Client

Carmarthenshire | January 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I received an annual allowance tax bill for the first time which ultimately proved to be incorrect.

How has Dinesh helped you?

He helped to correct my annual allowance tax calculation by liaising with my Payroll and the NHS Pensions Agency. He explained Scheme Pay and provided advice and assistance liaising with them. He also created a personalised NHS Pensions Report.

Have you seen the outcome you were hoping for?

Yes... a much reduced annual allowance tax calculation. I have also obtained an insight into my expected pension with additional information relating to the McLeod judgement. This will enable me to start planning for retirement and consider the need for additional financial planning.

Review from Verified Client

Cardiff | January 2022

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

It was the correct time to review my pension plan

How has Dinesh helped you?

Provided introductory information
Links to webinars and useful resources
Time to consider options
personalised plan and predictions
support with next steps

Have you seen the outcome you were hoping for?

To date yes but this is an ongoing process.

What could they have done better?

Nothing specific to date but as noted ongoing.

Review from Verified Client

Swansea | December 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Advice on my NHS Pension

How has Dinesh helped you?

Provided detailed reports on my pension options and provided sound advice to inform my pensions and retirement decision

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

I cannot think of anything

Review from Verified Client

Cardiff | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed advice on whether it was advisable to continue paying into the NHS pension scheme and further advice on pension including annual allowance, tax liability and how to maximise the pension.

How has Dinesh helped you?

Dinesh gave excellent advice on planning for retirement, including utilising the retire & return option that was available. Very clear and straightforward advice, including very helpful projection of financial benefits from staying in the scheme.

Have you seen the outcome you were hoping for?

Yes, I can now look forward to a pension that will be considerably enhanced from that which was originally predicted, and I will not have to face any unexpected tax charges.

What could they have done better?

Nothing springs to mind, the advice was comprehensive and has achieved the desired outcome.

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 Dinesh

Dinesh has provided financial and pension advice to us for the past 18 months. His advice has been thorough and timely enabling us to undertake short, medium and long term planning. He is highly professional and very responsive. He is highly knowledgeable in relation to NHS pension arrangements.

Review from Verified Client

Swansea | October 2021

★★★★☆ 4.3 out of 5

Value: ★★★★★

Service: ★★★★★

Advice: ★★★★★

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

complexity of pension rules changes in pension rules requiring choices to be made change in income and financial circumstances only 5 years before taking early retirement

How has Dinesh helped you?

fully understood my situation provided comprehensive pension calculations quickly maintained contact and good communications went above and beyond in making representation to my employer with respect to my pension situation

Have you seen the outcome you were hoping for?

I feel I have all the information I need to make an informed choice regarding my pension

What could they have done better?

Nothing I wish that I had discussed my situation with Dinesh much earlier

Review from Verified Client

Swansea | October 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Early retirement from NHS

How has Dinesh helped you?

Comprehensive pension review

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Swansea | October 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had not had reliable pension advice since before I engaged with Quilter. I first met Dinesh at a BAPIO conference and followed up with him after that.

How has Dinesh helped you?

He and his backup Pension team advised me on the value of my Pension but also assisted me greatly when it was discovered that my employer had made a mistake with my Pensionable pay. They helped me with my correspondence with HMRC.

Have you seen the outcome you were hoping for?

It has taken a long time but it is now coming to what looks like a positive outcome for me.

What could they have done better?

Nothing much.

Review from Verified Client

Cardiff | October 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To be more informed

How has Dinesh helped you?

Excellent succinct advice

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nil

Review from Verified Client

Cardiff | September 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Income protection Mortgage

How has Dinesh helped you?

Appropriate advice in all the above mentioned scenarios

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nil

Review from Verified Client

Cardiff | August 2021

32.099" fill="none"

xmlns="http://www.w3.org/2000/svg"> ★

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I am a GP partner and have been keen to have quality, reliable financial advice relevant to my circumstances working within the NHS. I wanted advice from an advisor who has a very good understanding of the NHS pension particularly as I approach retirement. As a home owner I have also had advice regarding mortgages, income protection and life insurance during the last 10 years and have changed products to better suit my changing circumstances over the years. It is very unlikely I would have made the appropriate changes without Dinesh's advice.

How has Dinesh helped you?

Dinesh has provided excellent financial advice and has gone the extra mile in securing me my mortgage and additional borrowing. He regularly keeps in touch with planned meetings for financial review and is accessible to give advice at short notice if required. Dinesh keeps updated and is informed of recent changes regarding the NHS pension scheme. He offers tailored advice but is not pushy or over selling.

Have you seen the outcome you were hoping for?

Yes, I have a detailed pension forecast which has allowed me to plan my retirement. This is important for myself and the partnership. I have had financial security with appropriate levels of insurance cover in place and good financial advice. Having this security and advice as required significantly reduces stress and financial worry.

What could they have done better?

Nothing. I would recommend Dinesh for reliable, detailed financial planning. He is very well informed, hard working and approachable.

Review from Verified Client

Cardiff | July 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was being overcharged for the poor quality service provided by my financial advisor so I switched to Dinesh.

How has Dinesh helped you?

Transferred all my existing investments to Quilter. Sorted out the Riddle of my NHS pension to hopefully go some way into offsetting the tax charges that I would get by unknowingly paying too much into my pension.

Have you seen the outcome you were hoping for?

It is too early to see the outcome of the change of investments. Too early to know the outcome of the pension advice as I have not been served notice by the NHS for tax charges. However Dinesh has been doing things with me that are likely to prevent an adverse outcome.

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 Dinesh

Very pleasant. Explained things clearly and was very knowledgeable during consultations. He has also responded usually within a few hours about queries that have arisen. Highly recommended.

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 Dinesh

Excellent service, responded quickly and kept me informed and updated. Clearly explained all aspects of my enquiry and offered balanced and fair advice

Review from Verified Client

Cardiff | June 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Have a fresh look at our investments to see if it could be optimised

How has Dinesh helped you?

discuss options, look at the levels of risk we are happy with and how best to make the most of our assets

Have you seen the outcome you were hoping for?

it has been a short time but the results look promising

Review from Verified Client

Cardiff | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Ongoing Financial Advice but particularly pension advice.

How has Dinesh helped you?

Took me through all the financial steps for planning my pension

Have you seen the outcome you were hoping for?

Not retired yet but advice very good so far

What could they have done better?

All very good

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 Dinesh

Dinesh is very good in his ways to deal with things. He acts quickly and advised and understood my situation better

Review from Verified Client

Cardiff | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed critical illness protection and remortgaging.

How has Dinesh helped you?

He arranged both the critical illness policy and the remortgage.

Have you seen the outcome you were hoping for?

Yes. Both outcomes were achieved skilfully efficiently.

What could they have done better?

Nothing. I could not ask for better service.

Review from Verified Client

Cardiff | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I has reached my life time pension allowance and needed advise as to opting out of the NHS pension scheme. I also wanted to remain a deferred member and needed support as to how to do this.His explanations were the best I had experienced and my understanding was more comprehensive than it had been.I wantedto share Mr Bharwani's expertise with my juinior GP colleagues and he was always willing and open to meet them at educational forums

How has Dinesh helped you?

I was introduced to Mr Bharwani in my capacity as theProgramme Director for GP Training in Cardiff. MrBharwani supported many of my meetings with juniordoctors and my colleague GP educators.He has also helped me personally and I had full confidence that he could offer full and impartial support to the junior GP that I am responsible to trainI feel privileged to have known Mr Bharwani at a timein my career which was filled with uncertainty andanxiety around my pension. As doctors we are oftenbusy professionally and are well known to neglect ourfinancial health.Mr Bharwanis approach was simply one of the bestand reassuring of financial advisors I had met over 25years of my career. I felt at ease to discuss my financialignorance openly and however many times I neededexplanations, Mr Bharwani relentlessly repeatedhimself.Neither has he ever overwhelmed me with jargon norpressed for any agenda other than mine and that whichwas in my best interest.In a short period of 3 years, Mr Bharwani has come tounderstand and know my life well. I trust himunreservedly and I often recommend him to my closefriends, colleagues and family.

Have you seen the outcome you were hoping for?

Yes indeed I have now been a successful deferred member for some 5 years. I still work as a GP 2 days of the week and I have been able to continue my educator roles reassured that I am not breaching any pension rules

What could they have done better?

Nothing that I feel need changing in Mr Bharwani's approach

Review from Verified Client

Cardiff | May 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Complete overhaul financial situation

How has Dinesh helped you?

The financial affairs of GPs have become very complex and difficult to understand over the last few years. As atypical full time GP I lacked the knowledge to navigate this arena in a confident manner. I was very pleased to have engaged the services of Dinesh Bharwani, and, he has comprehensively assessed my situation and given me expert professional advice which instils confidence in my financial planning going forwards. Following Dinesh's advice I have made several changes to my financial affairs and I feel more empowered with his professional advice informing my decisions. From my initial meetings it was clear that Dinesh has a unique understanding of the financial matters relating to the income and NHS pensions concerning GPs. It is no surprise that he is an award winning financial consultant from the top ranked company in the UK. Much has been written in the medical press about the impact of NHS pension lifetime allowances and annual allowance pension charges. Dinesh conducted a comprehensive review of my NHS pension, and, clarified many key issues with the pensions agency as well as forecasting and advising the impacts of the various options presented to me. I have not seen any other financial consultant discuss with a clarity the issues that affect GPs and their NHS pension as Dinesh has. I have also received a comprehensive assessment of my general financial situation and inheritance tax planning to encompass my family as well. I have already recommended Dinesh to close family members and GP and Consultant colleagues across the country. Throughout all of my dealings I have been very impressed with his professional service, excellent communication style and transparent fee structure. I am very

reassured that my overall financial situation has been appraised and is being professionally advised by Dinesh over the coming years.

Have you seen the outcome you were hoping for?

Definitely yes!

What could they have done better?

Nothing

Review from Verified Client

Herefordshire | May 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My pension

How has Dinesh helped you?

I just wanted to thank you for the efficient and professional way you dealt with my pension. Although my pension company seemed to make every step difficult, you kept me informed of what was happening. I feel confident about my investments with you managing them

Have you seen the outcome you were hoping for?

Yes all completed

What could they have done better?

Nothing, I was kept informed at each stage.

Review from Verified Client

Powys | May 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

AA issue from NHS pensions

How has Dinesh helped you?

He and his team resolved the issue

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

Bridgend | May 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Newly self employed (GP) looking to fund a house purchase, plus protect income.

How has Dinesh helped you?

Dinesh was able to facilitate the mortgage application as well as advise on mortgage protection and income protection to compliment this.

Have you seen the outcome you were hoping for?

Yes, process going forward successfully and very happy with the outcome of advice/service recieved.

Review from Verified Client

Vale of Glamorgan | May 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Investment of company savings

How has Dinesh helped you?

I first met Dinesh 3-months ago and in this brief periodhe has very efficiently and competently

re-organised my personal and company finances. He has a very good understanding of the particular issues involved in finances of a NHS doctor and always has an explanation to my questions. I have been particularly impressed by his hard-working attitude and his rapid response to emails almost regardless of what time of day or night I send them. He is extremely reliable and professional, and I have no hesitation in recommending him as a financial advisor to friends and colleagues alike.

Have you seen the outcome you were hoping for?

Yes, good growth in investments

What could they have done better?

Nothing

Read more reviews at

<https://www.vouchedfor.co.uk/financial-advisor-ifa/caerphilly/064457-dinesh-bharwani/reviews>