

KAREN COOPER

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



Karen Cooper

Chadwick Financial Management



Top Rated 2019

4.8 / 5  39 reviews

VouchedFor checks:

 FCA Regulated

 Recent Client Reviews

 Independent Financial Adviser

 Qualifications Uploaded

 Transparent Fees

 Positive First Impressions

Services offered

-  Insurance & Protection
-  Pensions
-  Equity Release
-  Retirement income (annuities, drawdown)
-  Auto Enrolment
-  Investments and Savings
-  Occupational Pension Transfers

+ 1 more service

Qualifications listed

Standard Qualifications: 5 Qualifications

CII - Certificate in Equity Release

PFS - Member by Diploma

CII - Mortgage Advice Qualification

CII - Diploma in Regulated Financial Planning

CII - Certificate in Financial Planning & Lifetime Mortgage Activities

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

Client Reviews

Karen Cooper

Chadwick Financial Management



4.8 out of 5

Review from Verified Client

Devon | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking to invest some money in a higher interest account.

How did Karen help you?

I was given unbiased advice on a good range of options available to me which really helped me to choose the best savings scheme for my circumstances.

Have you seen the outcome you were hoping for?

Yes, just as I was expecting.

What could they have done better?

In this instance nothing could be improved on.

Review from Verified Client

Devon | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was unsure where to put money to save for a house in the future.

How did Karen help you?

She guided me in the right direction and gave me options of different saving accounts which I could put my money in. She was extremely helpful and clear with the advice she gave me.

Have you seen the outcome you were hoping for?

Yes. I am currently paying into a monthly savings account which was all set up and advised by from Karen.

Review from Verified Client

Devon | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Initially I was looking for a mortgage and later looking for Pension and Investment advice

How did Karen help you?

Karen was very helpful and made all the processes clear and easy to understand. Her depth of knowledge of the industry impressed me greatly.

Have you seen the outcome you were hoping for?

Yes Karen sourced me a very good mortgage and my investments are managed well.

What could they have done better?

Even her coffee is lovely. so no I can't think of anything she could have done better

Review from Verified Client

Devon | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Required a more effective savings and investment strategy.

How did Karen help you?

Set me up with The Pru ISA to maximise my savings.

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

So far yes.

Review from Verified Client

Dorset | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Widowhood.. Needing a safe investment with an income.

How did Karen help you?

Safe investment which has given me both savings and income.

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

Yes.

What could they have done better?

Nothing Always a prompt, reliable service

Review from Verified Client

Dorset | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was widowed in 1992 and had life insurance funds to invest and to provide an income.

How did Karen help you?

Karen, and before her, Chadwicks, has invested my money with the Pru, which has safeguarded my finances and provided me with an income to support me and my family.

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

For the most part, most certainly. Financial security has always been uppermost in my mind and I have had no financial worries. No black clouds over my head!.

What could they have done better?

I cannot think of any improvements. Karen has always responded swiftly to any of my queries and offered me support and reassurance.

Review from Verified Client

Devon | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

the ending of interest only mortgage.

How did Karen help you?

in a clear and understanding way.

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

yes.

What could they have done better?

nothing the service was all we could have asked for

Review from Verified Client

Devon | July 2018

★★★★☆ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Pension funds consolidation.

How did Karen help you?

In depth review of my circumstances followed by forward planning proposal and implementation.

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

Yes.

What could they have done better?

Good service and communication. No criticism.

Review from Verified Client

Devon | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had money from the sale of a property I wished to invest for future income purposes.

How did Karen help you?

She gave me a full and detailed range of options and got to know me before helping me decide what type of investment would suit me best. She also recommended a very good solicitor to assist with estate planning and writing of my will. She is really friendly and approachable to someone who knows absolutely nothing about financial investments.

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

So far so good as my investment is fairly recent.

What could they have done better?

I do not think I could fault her to be honest.

Review from Verified Client

Devon | April 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking for a mortgage - first time buyer.

How did Karen help you?

Karen explained everything in a way that was easy to understand and was helpful and knowledgeable when we are asked questions.

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

Yes.

What could they have done better?

Nothing

Review from Verified Client

Sussex | June 2017

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Strategic planning.

How did Karen help you?

Karen is now working with us on a long-term strategy to best manage our finances.

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

This is a partnership so it is two-way and ongoing.

Review from Verified Client

Devon | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

New pension scheme within workplace, and wanted to explore investment & savings further.

How did Karen help you?

Karen gave me an excellent and simple to understand briefing on the potential benefits and exactly what investments are and how they work. And also advice and assistance on setting an investment up.

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

Yes. I have started a savings investment Isa to 'test' the system and get a feel for saving in such a way.

Review from Verified Client

Devon | February 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was given some Premium bonds but didn't seem to be winning any money so wanted to do something more exciting - without risking my inheritance!.

How did Karen help you?

Karen understood all about Premium Bonds and the way they work. She found me an alternate product which is invested but very safe. She also reminded me to use my ISA allowance for maximum tax efficiency.

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

Yes! My investment has grown and I have more money than when I started.

What could they have done better?

Nothing. Karen is friendly, easy to talk to and full of useful information.

Review from Verified Client

Devon | November 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

RE mortgage advise.

How did Karen help you?

Completing my mortgage transactions and advise on financial matters.

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

yes.

What could they have done better?

very happy with the new set up and advise

Review from Verified Client

Devon | October 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Required information regarding equity release.

How did Karen help you?

Explained in great detail the options open to me.

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

Yes.

What could they have done better?

100% happy with the outcome of my dealings with Karen Cooper

Review from Verified Client

| October 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My financial affairs needed tidying up. I seemed to have bits all over the place and felt I was beginning to lose track and needed someone to help me sort things out in the best way possible.

How did Karen help you?

She sorted it all out and organised things. Now I am quite clear what is going on.

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

Yes, definitely.

What could they have done better?

Sometimes Karen thinks and talks too quickly for me to follow! Finance is not my speciality! But she is always very patient and will explain the same thing several times over if

necessary!

Review from Verified Client

Devon | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Karen has invested our money well as far as we can tell! She showed us clearly what the options were without just leaving us drifting in indecision. It was clear what we were investing in and what returns we might expect.

Review from Verified Client

Devon | February 2015

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

Surveys market for products available. Identifies the benefits and makes recommendations with supporting material.

Review from Verified Client

Devon | January 2015

★★★★☆ 4 out of 5

Advice: ★★★★★☆

Service: ★★★★★☆

Value: ★★★★★☆

Karen provides a personal and friendly service in a challenging industry where currently, there are difficult mortgage market conditions for my kind of financial needs. It is very easy to make the wrong financial decisions and she works hard on behalf of her clients and understood my situation very well. I am partially deaf and Karen understood the limitations this imposes on dealing with financial institutions particularly on the phone, and can act on my behalf which I greatly appreciated. Karen responds promptly to requests for information

and all professional charges are clearly explained. Consultation with her helped me to arrive at the optimum financial solution in my circumstances.

Review from Verified Client

Devon | January 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Karen has advised us and our family for almost 20 years . The advice given has always exceeded expectation. We will use Karen again as the need arises.

Review from Verified Client

Devon | January 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

We have used Karen's advice and skills for nearly 20 years, both for ourselves and my late parents, during changes in our lives.The service and advice given has always been sound and has performed mostly better than anticipated.We will use Karen again.

Review from Verified Client

Devon | January 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I have been a client of Karen's for seven years. Karen is always available to give good sound advise. She placed my portfolio in various different bonds which gave me the best returns.I have a yearly review, and if necessary we re invest if need be. I would have no hesitation in recommending Karen to any potential clients.

Review from Verified Client

Devon | January 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Karen has been and continues to be a great source of information - helped us with a mortgage when we thought that all doors had been firmly shut and has advised on many financial issues since. I would certainly recommend Karen to anyone that is looking for any financial advice.

What could they have done better?

nothing

Review from Verified Client

Devon | January 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

You can see by my ratings what I think of Karen. She has a very friendly and patient approach, gives sound clear financial advice, and always ensures that the chosen investment is right for me. I have never been disappointed with Karen's recommendations and have every confidence in her.

Review from Verified Client

Devon | January 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Always ready to help with a variety of suggestions not at all pushy . A cup of coffee is always at hand haha

Review from Verified Client

Devon | January 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

My wife and I have been Investors with Karen's Company for more than 10 years that speaks for itself and have complete confidence in her prudent ability.

What could they have done better?

We are unable to find any criticism.

Review from Verified Client

Devon | January 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

She provided me with detailed advice on what products were available, what products would suit me and I felt confident in following her suggestions.

Review from Verified Client

Devon | January 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I thought that Karen understood and dealt with my financial needs/goals with great clarity and efficiently. In addition I felt confident in Karen's knowledge base and her ability to advise me well in all areas.

Review from Verified Client

Devon | January 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Karen is a real expert with very pragmatic approach that is easy to understand. She is very clear with her guidance and not at all pushy I would thoroughly recommend her services

What could they have done better?

Everything was just fine

Review from Verified Client

Devon | January 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

We have known Karen Cooper for over two years, we have find her and her company very helpful in all matters in relation to investments and savings. We are very pleased with Clarity Wealth.

Review from Verified Client

London | January 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

She listens to your requirements and then offers a selection of options instead of pushing just one

Review from Verified Client

Staffordshire | January 2015

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Listens to objectives.

What could they have done better?

More frequent advice.
