

ROSS TAYLOR

Background report to support inclusion
in the **2025 Guide To The UK's Top
Rated Financial Advisers**



Ross Taylor

Taylor & Taylor Financial Services Ltd



Top Rated 2025

5.0 / 5 ★★★★★ 28 reviews

VouchedFor checks:

✓ FCA Regulated

✓ Recent Client Reviews

✓ Independent Financial Adviser

✓ Transparent Fees

Services offered

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

Qualifications listed

Ross has not added their qualifications to VouchedFor yet. Please ask Ross for more details.

Client Reviews

Ross Taylor

Taylor & Taylor Financial Services Ltd



5.0 out of 5

Review from Verified Client

Manchester | October 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Thinking of taking early retirement and looking for advice on consolidating pensions and purchasing lifetime annuity.

How has Ross helped you?

Excellent first meeting. Not rushing discussing what my needs would be and how best to proceed

Have you seen the outcome you were hoping for?

Most certainly. I am retiring in December and am very happy that my finances are sorted for the rest of my life.

What could they have done better?

Nothing

Review from Verified Client

Manchester | October 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To give us advice and manage longer term investments and pensions.

How has Ross helped you?

He has suggested appropriate investment options and taken care of overseeing them and recommending other ideas for long term planning.

Have you seen the outcome you were hoping for?

Yes good growth seen.

Review from Verified Client

Manchester | October 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Provision of a pension scheme

How has Ross helped you?

Financial longer term investments

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Explained tax liabilities if applicable

Review from Verified Client

Lancashire | October 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

After I sold my business I got the opportunity to retire earlier than expected.

How has Ross helped you?

Ross and his team gave me the confidence to make the most of this opportunity. They advised on the best way to maximise our savings and investments. They also offered advice on how to make the most out of this new phase of our lives.

Have you seen the outcome you were hoping for?

We have a plan that works for us and have every confidence in their advice.

What could they have done better?

Shortbread biscuits with the coffee.

Review from Verified Client

Cheshire | August 2025

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having had children it was time to be more serious about how I approached money and my financial objectives.

How has Ross helped you?

Ross has consistently provided advice, both before he became my adviser and after. He cares about ensuring people have the right strategies in place for the various phases in life and I feel more confident having Ross consider things on my behalf when I've not the time or expertise to do so (even if I don't immediately implement such advice; it's all helpful to throw into the mixer).

Have you seen the outcome you were hoping for?

Yes, steady pensions growth and armed with strategies when I've more spare cash to invest.

What could they have done better?

To date nothing springs to mind

Review from Verified Client

Manchester | June 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were unsure how to invest our money.

How has Ross helped you?

Ross was very helpful. He clearly cares about providing advice to help his clients as well as being honest and very knowledgeable in his field. The best thing for me in going to see Ross was that he guided us to know what we need to save and what we can safely spend and it means I am lots less anxious about every day financial decisions. He was also happy to advise us on money that we invest independently from his firm.

Have you seen the outcome you were hoping for?

Too soon to say

Review from Verified Client

Lancashire | June 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted expert help in such an essential aspect of life

How has Ross helped you?

Friendly, relevant, knowledgeable, correct

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Lancashire | June 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have been taking financial advice from Ross and his dad for about 40 years and have never had any thought to move elsewhere

How has Ross helped you?

Meetings with Ross help me to understand my own aspirations and where I need to be heading

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

Lancashire | May 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Dis-satisfaction with previous advisor

How has Ross helped you?

He helped us transfer and sorted out ongoing problems with our investments

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Absolutely nothing

Review from Verified Client

Lancashire | May 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Sold my business and wanted a sound financial plan for my retirement which looked after not only myself and my wife, but our children's futures as well.

How has Ross helped you?

Ross recommended sound investments, pensions and gifting advice, the team made all the arrangements for a smooth transition of our savings. Ross took the time to get to know our requirements and lifestyle before recommending anything and explained in lay-person terms what was being proposed. Annual review meetings are a great follow up for us to monitor outcomes and changes in legislation that have affected our portfolio.

Have you seen the outcome you were hoping for?

Yes we are pleased with the way that things have turned out. We needed help to kick start our retirement plan and Ross was the person we needed to do that.

What could they have done better?

Nothing - we are very happy to be a client of Ross and the entire Taylor & Taylor Team

Review from Verified Client

Lancashire | May 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My connection with Taylor & Taylor began in 1999 when I was in urgent need of professional help when the Equitable Life Assurance became financially unstable. Chris Taylor was quite superb in extricating me from the Equitable shambles and I have been his client for over a quarter of a century and am profoundly grateful for the service my wife and I have received

How has Ross helped you?

Ross has been very helpful in recognising that the management of our savings needed

changing and did this and also reduced the annual charges with the new providers

Have you seen the outcome you were hoping for?

Yes. (Until Trump)

What could they have done better?

No

Review from Verified Client

Lancashire | April 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Thinking about how to manage financial affairs over the long-term.

How has Ross helped you?

Planning for the future. Providing reassurance and trusted advice in a down to earth and very approachable manner.

Have you seen the outcome you were hoping for?

Yes - very much so.

What could they have done better?

NA.

Review from Verified Client

Lancashire | March 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Had money that I wanted to invest long term

How has Ross helped you?

He and his father before him have helped me to both plan for and make good investment decisions

Have you seen the outcome you were hoping for?

Oh yes. Exceeded my expectations

What could they have done better?

Doubt it

Review from Verified Client

Surrey | February 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Having had several diverse small workplace pensions over the 40+ in my professional career, I felt that they were not being optimally invested. I reached out to Taylor & Taylor and Ross helped me consolidate my pensions into one policy, and gave me advice on tax and investment savings.

How has Ross helped you?

Ross was interested in my plans and vision for my future, and as I was wishing to retire from my profession early to work voluntarily overseas, he devised a pension plan which would support my project fanatically.

Have you seen the outcome you were hoping for?

Yes, absolutely, Ross recommended a pension plan that now supports my voluntary work in my retirement. He regularly reviews the plan with respect to the market conditions and my own personal requirements. Ross' focus is on the person and their projects for their life and family, he then advises the best course of action to achieve those plans financially, always ensuring that you are happy with his proposals.

What could they have done better?

Nothing..

Review from Verified Client

Lancashire | February 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I first consulted Chris Taylor about 14 years ago regarding investment advice following a PE acquisition. Ross Taylor took over 2020. Investment advice was again sought following a further PE investment in 2021.

How has Ross helped you?

First Chris, and then Ross, provided financial advice following the PE deals.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

All good - no suggestions.

Review from Verified Client

Lancashire | January 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I initially looked for a financial advisor over ten years ago following the death of one of my parents, and with the approach of my own retirement.

How has Ross helped you?

I have always found Ross (and T&T) to be very proactive, knowledgeable and empathetic in dealing with my queries and they've consistently provided me with accurate and relevant advice, tailored to my personal circumstances.

Have you seen the outcome you were hoping for?

Yes - I am now comfortable that I have a portfolio of investments (including pension) that delivers the financial returns I need and offers me a secure future.

What could they have done better?

N/A

Review from Verified Client

Lancashire | January 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I first became a client of T&T 12 years ago (Ross's father) when I required advice to consolidate a number of small pensions. The relationship has continued since and Ross has advised with other investments and financial planning.

How has Ross helped you?

Regular pensions and savings reviews and advice to ensure that myself and my wife will achieve our retirement ambitions.

Have you seen the outcome you were hoping for?

Yes, I retired 18 months ago and have therefore worked closely with Ross during this period of financial adjustment. I am now comfortable that we are in a good financial position going forwards.

Review from Verified Client

Cumberland | January 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

security of investments

How has Ross helped you?

Ross has given solid advice from the very start

Have you seen the outcome you were hoping for?

yes

What could they have done better?

Nothing

Review from Verified Client

Lancashire | January 2025

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We had some pensions and investments built up over the years and need help and advice on how best to pull them all together into investments that were easier to manage and follow. I had an illness which meant I needed to finish work a little earlier than normal retirement age, and needed help planning out how we could best manage financially going forward.

How has Ross helped you?

Initially Ross and his team helped us pull all our old pensions together. We were then given ideas on how best to reinvest both for the short and long term. When we decided what we wanted, Ross then pulled everything together for us, which was a massive help and took away a lot of the worry when making financial decisions that we are not experts in.

Have you seen the outcome you were hoping for?

Yes we have. Our investments are now a lot easier to follow and understand. We have already seen the benefits of sound financial advice and the benefits that can bring.

What could they have done better?

Nothing really that I would have wanted.

Review from Verified Client

Manchester | November 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Inherited some money and wanted sound advice regarding investments

How has Ross helped you?

Measured, clear advice and support which is bespoke to our family and life goals

Have you seen the outcome you were hoping for?

Definitely. We also love our annual review meetings. Ross and the team are such lovely, friendly and professional people.

What could they have done better?

Nothing.

Review from Verified Client

Manchester | October 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Planning for our retirement

How has Ross helped you?

Ross has given us good sound advice reassuring us all the way in a calm and relaxed environment.

Have you seen the outcome you were hoping for?

Yes we have, excellent results after a difficult year last year.

What could they have done better?

We are satisfied that every that could have been done has been done.

Review from Verified Client

Lancashire | October 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have been a client of Chris Taylor from before Taylor and Taylor were set up. Ross took over the reigns from Chris in a seamless transfer of responsibility which saw no reduction in the extremely high standard of service set by Chris throughout. Both Ross and Chris demonstrate the same high degree of client care and understanding required in all financial matters.

How has Ross helped you?

Ross and his team have provided advice and support in financial planning and investment management. Most recently this involved a change of platform which was done for the right reasons and was achieved seamlessly.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Absolutely nothing. Perfection.

Review from Verified Client

Lancashire | October 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My adviser had retired from financial services and I was looking for a local firm who offered a personal approach.

How has Ross helped you?

Ross has helped with my financial planning for both current and future needs.

Have you seen the outcome you were hoping for?

Yes. My funds have been well managed providing on going and up to date advice.

What could they have done better?

Nothing. The service offered by Ross and the team is exceptional. During my own 20 years in financial services I have not come across a more friendly and dedicated team. I would highly recommend T&T to anyone looking for a financial planner.

Review from Verified Client

Lancashire | September 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I required an advisor 18 years ago prior to retirement, as I had accumulated a pension pot and I really didn't know what my next step should be.

How has Ross helped you?

Ross has helped me by finding a suitable company to manage my pension who, along with Taylor and Taylor, look after my Investments which provide me with my annual drawdown pension.

Have you seen the outcome you were hoping for?

Most definitely

What could they have done better?

For me, nothing more than they have done over the past 18 years.

Review from Verified Client

Lancashire | September 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Need to consolidate pensions and obtain specialist advice on pensions.

How has Ross helped you?

Immensely by keeping our pensions relevant, practical and applying his specialist knowledge.

Have you seen the outcome you were hoping for?

Yes, we have seen good growth so far and future forecasts are reassuring.

What could they have done better?

I can't really fault anything - they are pro-active, realistic, down to earth, available, affable and affordable. A great family support.

Review from Verified Client

Derbyshire | September 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Inheritance advice

How has Ross helped you?

Ross has helped us with planning for our retirement and children's financial security. Advising on the best way to use our inheritance. His approach is very friendly and explains things very well.

Have you seen the outcome you were hoping for?

Yes very pleased.

What could they have done better?

Nothing

Review from Verified Client

Lancashire | September 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Whilst my finances were OK, they were in so many different places that it was hard to keep a detailed picture of them. I needed some guidance on strategy and planning

How has Ross helped you?

Ross, in the early stages, has encouraged me to consolidate my various pensions into one, which then, taking my objectives and attitude to risk into account, allowed me to develop a

strategy for pensions investment. Latterly, his input at each annual review has been invaluable, in keeping ahead of pension and tax legislation changes. Also, his ability to set in context where exactly I am up to, in life's accumulation and decumulation phase.

Have you seen the outcome you were hoping for?

Yes. There isn't a single outcome. There are a number of objectives, all of which are currently being met.

What could they have done better?

It is difficult to say. The service and advice offered by Taylor and Taylor has always been very good. Ross's greater involvement in the business, over recent years, has brought an even higher level of professionalism.

Review from Verified Client

Lancashire | August 2024

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I have been with Taylor and Taylor for very nearly 40 years. They have throughout that period help me build my financial portfolio and to be frank their assistance has been invaluable. They have been with me throughout that period through all my life events: marriage, fatherhood and retirement and their level of personal service, care and consideration has been exemplary.

How has Ross helped you?

Ross has helped me with planning my retirement and with the complexities around my investment portfolio. He has been excellent at explaining relatively complex issues and is in regular contact, often anticipating my potential concerns

Have you seen the outcome you were hoping for?

Yes. My portfolio has in fact exceeded what was originally predicted.

What could they have done better?

Nothing

Read more reviews at

<https://www.vouchedfor.co.uk/financial-advisor-ifa/bolton/073250-ross-taylor/reviews>