

# MONEYAge

## AWARDS

### 2025

# WINNERS BROCHURE

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## AWARDS

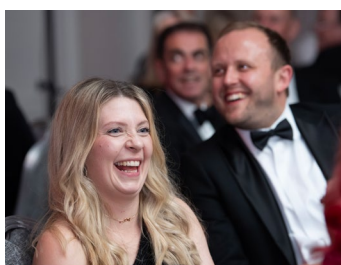
### 2025



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## The winners

### Building Society of the Year

WINNER: Yorkshire Building Society

### Bank of the Year

WINNER: Cynergy Bank

### Financial Adviser Award: Micro Firm of the Year

WINNER: Velocity Financial Planning

### Financial Adviser Award: Small to Medium Firm of the Year

WINNER: Bespoke Advice

### Financial Adviser Award: Medium to Large Firm of the Year

WINNER: Chase de Vere

### Innovation in Consumer Finance Award

WINNER: Hargreaves Lansdown

### Mortgage Provider of the Year

WINNER: Saffron for Intermediaries

### Mortgage Adviser or Broker of the Year

WINNER: Mojo Mortgages

### Equity Release Lender of the Year

WINNER: LiveMore Mortgages

### Micro Wealth Management Firm of the Year

WINNER: Britannic Place Financial Management

### Small to Medium Wealth Management Firm of the Year

WINNER: bdhSterling

### Medium to Large Wealth Management Firm of the Year

WINNER: St. James's Place

### Best IHT Portfolio Service

WINNER: Hawksmoor Investment Management

### Savings Account Provider of the Year

WINNER: Hargreaves Lansdown (Active Savings)

### ISA Provider of the Year

WINNER: Shepherds Friendly

### Specialist Investment Fund or Provider of the Year

WINNER: Fundhouse

### Loan Provider of the Year

WINNER: Rivers Finance Group

### Pension Provider of the Year

WINNER: Standard Life

### Money Transfer Provider of the Year

WINNER: eurochange

### Insurance Provider of the Year

WINNER: Scottish Widows

### Marketing Campaign of the Year

WINNER: Pepper Money

### Consumer Champion of the Year – Individual

WINNER: Duncan Stevens, Founder & CEO, Gretel

### Consumer Champion of the Year – Company

WINNER: Westminster Wealth Management

### Ethical Financial Services Provider of the Year

WINNER: Phoebus Software

### Best Charity Partnership of the Year

WINNER: The Cambridge Building Society Community Fund

### Diversity Award

WINNER: Schroders Personal Wealth

### Technology Provider of the Year

WINNER: Gretel

### Sustainability Initiative of the Year

WINNER: Bespoke Advice

### Later Life Lender of the Year

WINNER: Pure Retirement

### Highly Commended:

#### Building Society of the Year

Highly Commended: Chorley Building Society

#### Financial Adviser Award: Micro Firm of the Year

Highly Commended: Compound Wealth Planning

#### Financial Adviser Award: Small to Medium Firm of the Year

Highly Commended: Celtic Financial Planning

#### Innovation in Consumer Finance Award

Highly Commended: MyFinanceFuture

#### Best Charity Partnership of the Year

Highly Commended: The Verve Foundation

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## Overview

**P**ersonal finance industry professionals donned their gala dinner attire and made their way to the Waldorf Hilton, London, in October to celebrate the tenth edition of the MoneyAge Awards.

The room was once again packed with talent to recognise the excellence, professionalism and innovation in the consumer finance sector.

Comedian and broadcaster, Dominic Holland, hosted the night by starting with a stellar stand-up set before helping to present the awards to the winners. Our congratulations go to all firms and individuals who took home an award on the night, as well as to those who were highly commended.

We would like to say a massive thank you to the Society of Later Life Advisers for your continued support for this event, and to our esteemed panel of judges who had the task of selecting the winners. We extend the thanks to everyone who helped to put on the occasion, as well as to everyone who entered and attended these awards.

Thank you for reading MoneyAge and do visit our website for more details on future events, and to stay up to date with the latest developments across the consumer finance sector. We already look forward to welcoming you back to the MoneyAge Awards in 2026.

## Judges



**Chair of the judges: Adam Cadle**  
Editor  
**Corporate Finance News, Insurance Asset Management and MoneyAge**



**John Somerville**  
Director of Financial Services  
**LIBF**



**David Butcher**  
Founder & Director  
**Communications and Content**



**Debbie Staveley**  
Founder and CEO  
**bClear Communications**



**Terri-Ann Humphreys**  
Development Director  
**Society of Later Life Advisers**

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## Bank of the Year:

### Cynergy Bank



**T**he Bank of the Year goes to the bank that has proved itself ahead of its peers when it comes to product provision and customer service, while demonstrating a true understanding of the needs of its customers and the changing needs of the market.

Cynergy Bank took home this year's highly sought after prize after the judges said its exceptional customer service, digital banking platform investment and competitive rates had made it a "real leader".

Over the last year, Cynergy Bank has demonstrated its expertise and excellence by delivering competitive rates while maintaining an outstanding customer service, as well as continuing to innovate its digital banking platforms to elevate the customer experience even further.

Established in 2018, Cynergy Bank offers a wide range of savings options to suit different needs, from flexible easy-access accounts to fixed-rate and notice savings.

In the lead-up to ISA season, Cynergy Bank provided market-leading rates which resulted in record application numbers. The bank has remained committed to offering highly competitive rates

across its savings products, paying up to 4.95% on its one-year Fixed Rate ISA in 2025.

Last year also saw Cynergy Bank launch a landmark digital transformation initiative, redefining the customer experience across its retail and business banking segments.

Recognising a critical need to move beyond legacy infrastructure, the bank introduced its first-ever mobile banking platform – both developed in-house and hosted securely on Google Cloud.

The judges were particularly full of praise for this transformation, an initiative which has empowered the bank's customers with a seamless, secure, and fully mobile-first experience.

Features such as streamlined registration, intuitive payments, in-app appointment scheduling, and integrated servicing were delivered through over 100 digital journeys.

The mobile platform, available on both iOS and Android, has unified personal and business banking into a single, frictionless app, and the offering has cemented Cynergy Bank's position ahead of its peers.

Cynergy Bank is now setting the standard for the rest to follow with its secure, scalable, and customer-led digital banking. The bank's innovative transformation exemplifies the strategic execution, innovation, and customer impact that our judges were looking for.

This initiative has not only modernised the bank's digital estate, but redefined what customers can now expect from a full-service bank.

Combined with competitive rates and a top tier customer service, Cynergy Bank's entry led the way in what was a highly competitive category this year.

We send our congratulations once again to Cynergy Bank for demonstrating an outstanding performance over the last 12 months.



# The Bank for Businesses

[www.cynergybank.co.uk](http://www.cynergybank.co.uk)



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Registered office: 4th Floor, One New Change, London EC4M 9AF.  
Correspondence address: PO Box 80030, London EC4P 4NG.

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## Financial Adviser Award: Small to Medium Firm of the Year: Bespoke Advice



**T**his Financial Adviser Award, open to firms with 10-250 employees, recognises the firm which has demonstrated a successful service offering, shown a true understanding of the advice market and put the client at the heart of everything it does.

Bespoke Advice was named this year's winner after the company's focus on sustainability and carbon reduction was labelled "exemplary" by our judges.

As a Chartered, independent financial planning firm, Bespoke Advice provides transparent, ethical and client-centric financial advice. Through a commitment to excellence, the firm has built a sustainable framework that ensures long-term security for clients and employees alike.

The company's expertise covers a broad range of financial planning needs, including long-term care and equity release to support older clients with tailored financial solutions, family wealth planning to assist clients with intergenerational financial strategies, and enhanced support for complex needs by offering personalised oversight and financial guidance to clients requiring additional care and well-being assistance.

Bespoke Advice also operates on a fully independent, fee-based model that prioritises transparency and client interests, eliminating conflicts of interest and ensuring objective advice.

The firm caps fees, ensuring fair and structured pricing to prevent excessive charges, while its advisers are also free from performance-driven sales targets, reinforcing a commitment to ethical and client-first financial planning.

Additionally, Bespoke Advice has established a sustainable retirement and succession planning framework for self-employed advisers within the firm, ensuring long-term security for both advisers and their clients. This initiative has been instrumental in attracting top-tier talent to the company.

The judges said they were highly impressed by Bespoke Advice's focus on sustainability, and the firm has demonstrated how financial success can go hand in hand with social and environmental responsibility.

As a certified B Corp firm, Bespoke Advice has embedded integrity and sustainability into its business operations by formalising ethical commitments, and its governance structure embeds transparency, employee care, and customer-centric principles across the company.

The firm's partnership with Ecologi, to actively reduce its environmental impact, is one such carbon offsetting initiative that caught the eyes of our judges, while Bespoke Advice also incorporates a digital-first approach, minimising paper use in order to prioritise digital client engagement and marketing.

Bespoke Advice has shown it is a trusted partner committed to ethical service, sustainable business practices and positive community impact. By combining its Chartered status, independent advice model and investment in people and sustainability, the company continues to set the standard for responsible financial advisory services.

We send our congratulations again to Bespoke Advice for an exemplary performance.



# Together, anything is possible.



For You. For Yours. For Theirs.

### Worcester Office

English Mutual House, 22, The Tything, Worcester WR1 1HD | 01905 954481

### London Office

85 Gresham Street, London EC2V 7NQ | 020 3713 1790

**Winner:** Financial Adviser Award: Small to medium Firm of the Year MONEYAge Awards 2025

**Winner:** Sustainability Initiative of the Year MONEYAge Awards 2025



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## Mortgage Provider of the Year: Saffron for Intermediaries



This year's Mortgage Provider of the Year award winner was a lender that went out of its way to make borrowing easier and more flexible while working within the FCA's brief for simplifying lending.

The award was presented to Saffron for Intermediaries.

This year was a record-breaking year for Saffron, as the lender surpassed £1.2bn in its mortgage book for the first time and its Q1 completions reached a new high. However, it was also a year of practical, purposeful transformation.

Saffron's aim for 2025 was to remove the barriers that stopped good borrowers from getting the funding that they needed. In order to achieve this, the building society introduced its 'Brick by Brick' campaign and overhauled its flagship development finance proposition.

This included increasing the maximum loan size on this product from £3m to £5m, raising its loan-to-cost ratio to 90% and extending the maximum product term to 36 months.

Additionally, it refreshed its professional income boost product by increasing its loan-to-income to six times at up to 80% LTV.

It also broadened its list of professions and extended its eligibility post-qualification from five to 10 years.

Throughout the last year, Saffron has recognised and responded to a variety of pressures that property buyers are currently facing across the market, such as affordability constraints, complex employment structures and life circumstances that don't fit the mould.

As a result, it worked to make its mortgage proposition more accessible and adaptable, by making significant enhancements to its core criteria to reduce friction and delays.

These enhancements included a move to accepting foster care income with over 12 months of payment history; adjusting visa criteria so that joint applicants can now qualify based on combined earnings; and removing the need for P60s on standard employed cases.

Alongside these changes, Saffron ensured that brokers remained central to how it lends. To support this, the building society's broker-initiated product transfer service was fully embedded in its portal and is supported by a 0.35% procurement fee.

It has also digitised more journeys for brokers to improve transparency, and its underwriters are consistently available for pre-DIP discussions to allow brokers to place cases with speed and confidence.

Reflecting on this support, Saffron's broker satisfaction rate increased to 86% in the first half of 2025, while its underwriter satisfaction rate rose to 91.4%.

Saffron has shown that being a small lender doesn't mean thinking small. In 2025, the society exhibited leadership in product design, demonstrated sensitivity to borrower needs, and sustained a commitment to improving the mortgage marketplace, brick by brick.

We would like to send our congratulations to Saffron for Intermediaries once again for showcasing an outstanding mortgage offering.

Embracing  
different



Saffron  
For Intermediaries



# Building better lending Brick by brick

We've refined and expanded our criteria to reflect your client's needs. From expats returning home, to high earners seeking flexibility, and families pooling income – we're helping you say 'yes' more often.

## Our Four New Products:

### Tiered LTI Matrix:

LTIs up to 5.5x income - unlocking up to £76k more borrowing.

### Expat Residential:

Designed for UK nationals abroad, reconnecting with UK lending.

### Premier Income:

For clients earning £150k+ - uncapped LTI and loans up to £5m.

### Expanded JBSP:

Our JBSP proposition now offers greater flexibility for families pooling resources to sustain property ownership – including second steppers, older borrowers, and divorced parents.

- Supports FTBs, home movers, and remortgages
- Allows up to two additional incomes
- Term is based solely on the owner-occupier's age, allowing terms of up to 40 years (if supporters are under 70)

Explore Saffron's full product range today

Visit our website [www.saffronforintermediaries.co.uk](http://www.saffronforintermediaries.co.uk)  
to find out more or call us on **01799 582925**.

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## Pension Provider of the Year: Standard Life



**T**he Pension Provider of the Year is awarded to the company that has displayed a true understanding of the increasingly complex pensions market while keeping the consumer at the heart of its offering.

This year's winner was Standard Life, after the judges said the company had stayed at the forefront of the pensions industry through constant innovation designed to build resilience for pension savers.

Standard Life, having also won this award in 2022, continues to set the standard for the rest to follow in the world of pensions.

Last year saw Standard Life become the first pension provider to enable employers to use their DB surplus to fund future DC contributions within their own trust or master trust schemes – putting both itself and its clients a step ahead of the Pension Schemes Bill.

This move supported employees' retirement savings, while giving employers the flexibility to use DC contribution provision to support their employees, and also saving on significant tax bills.

Last year also saw the firm build one of the market's most accessible, flexible and effective pension propositions. This included an

innovative mixed income builder, an enhanced open finance dashboard supporting the holistic financial wellness of diverse members, as well as an ambitious vulnerable customer digital inclusion programme.

As part of its work around vulnerability, Standard Life has invested over £3m in a vulnerable customer programme, which includes a comprehensive vulnerability dashboard that captures customer needs, a cross-function network to embed its vulnerability approach, as well as virtual reality training which has helped colleagues to better support vulnerable customers with their pension planning.

Standard Life's drive to increase financial inclusion has supercharged engagement while at the same time improved financial wellbeing. This was reflected in a study by the company which showed that those engaging more with the firm's tools were 39% more confident about their financial future.

Consequently, the company's overall customer satisfaction reached a high of 96%, while Standard Life also reported 83% year-on-year growth in workplace net fund inflows in 2024.

Beyond its own innovation, Standard Life's work has continued to shape the wider pensions sector. The firm has published pioneering research through its thinktanks – Standard Life Centre for the Future of Retirement and Thinking Forward – to drive tangible change and action.

Such work includes spearheading the Mansion House Compact, which was supported by the firm's Unleashing Capital report, while recommendations from Standard Life's Beyond the Great Retirement report were adopted by the Government and saw 40,000 over-50s Universal Credit claimants subsequently receive a midlife MOT in 2024.

This recognition of its own role in the industry, to go hand in hand with a dedication to keep innovating and a desire to keep clients at the forefront, has ensured Standard Life continues to set an example for its peers to follow.

We send our congratulations to Standard Life for leading the way in the pensions industry once again.

# 10 years of Pension Freedoms. 200 years of Standard Life support.

A decade of Pension Freedoms has given people greater control. But it's also given them greater responsibility over complex decisions.

At Standard Life, we've been looking after people's savings and retirement needs for 200 years. As the world changes, our support for our members never wavers.

From personalised guidance to innovative tools, we're always here to help members make confident decisions about their financial future.



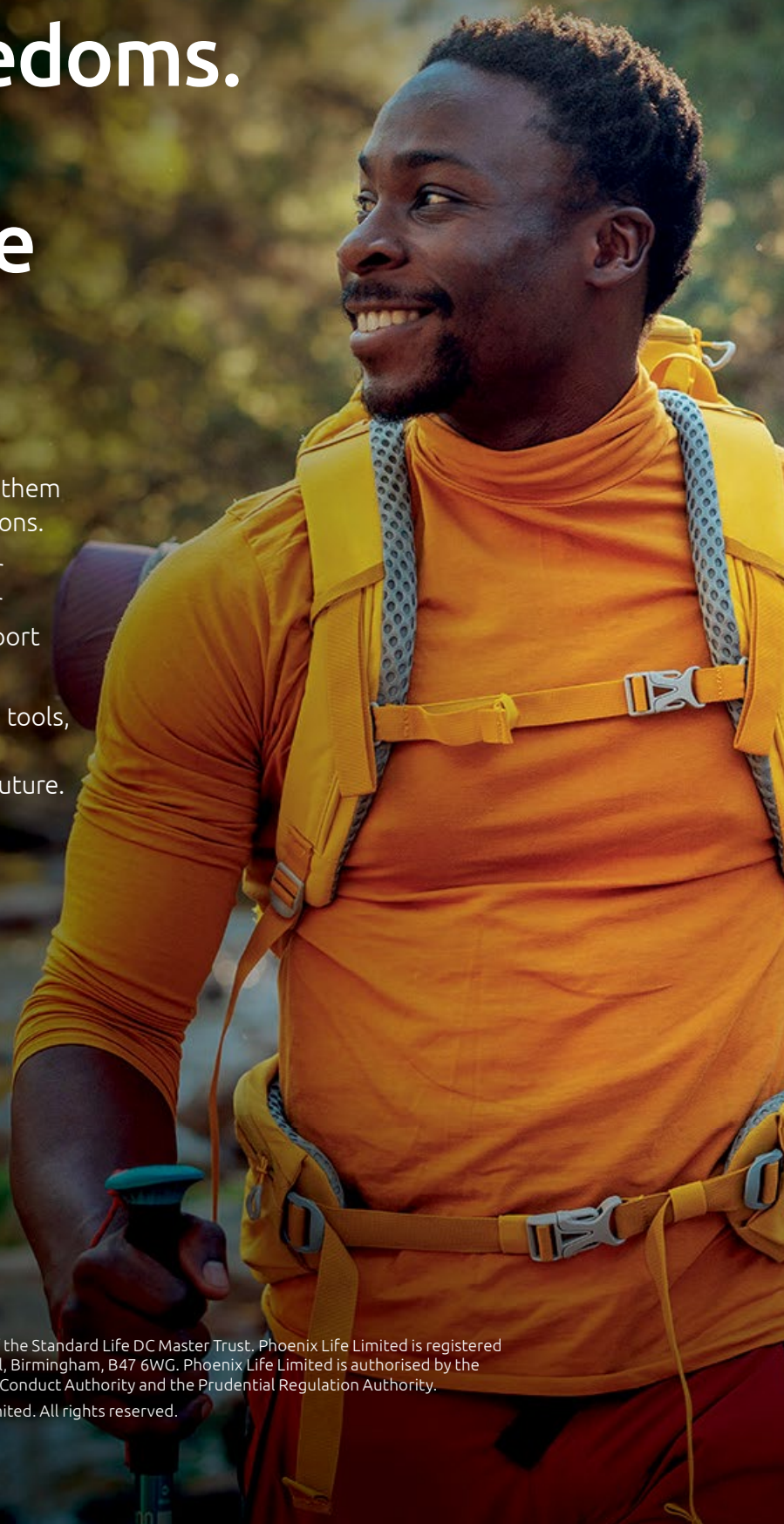
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our award-winning  
support

**200**  
years and counting

[standardlife.co.uk](https://www.standardlife.co.uk)

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## Insurance Provider of the Year: Scottish Widows



**T**his year's winner exhibited a strong selection of initiatives over the course of the year that have helped develop its customer-centric insurance solutions.

The Insurance Provider of the Year award was presented to Scottish Widows.

Scottish Widows has worked tirelessly to shift adviser and consumer perceptions around its protection offerings, after re-entering the protection market. The protection provider said that despite other providers exiting the market, it has demonstrated its commitment to customers and advisers by implementing service improvements and recruitment.

In 2024, Scottish Widows introduced a simple and accessible income protection product, adapting its underwriting approach to include mental health and family history of breast cancer. It also covers rehabilitation as standard, to reflect its passion for supporting people with mental health conditions.

The firm also made enhancements to include a new strategic platform with an intuitive dashboard for advisers, while also introducing a range of new technologies which modernised its protection platform with the latest cloud offerings.

In order to speed up its front-end quote and apply journey, Scottish Widows incorporated an electronic AMRA into the process, which has reduced the end-to-end process time. As a result, the average time from issuing an AMRA to obtaining a GPR reduced from 69 days to 15 days, with the quickest turnaround time being one day.

Furthermore, its underwriting team has delivered continuous rules changes, demonstrating its ability to implement same-day changes to provide both innovation and flexibility.

Scottish Widows' approach to underwriting mental health is regarded as one of the best in the industry, with 98% of applicants disclosing a history of poor mental health being accepted at the point of sale, and 90% of those receiving standard rates.

Where a mental health disclosure is made, it never declines to offer cover at the point of sale and always refer more complex cases for manual underwriting. In most instances, it attempts to tele-underwrite these applicants, understanding that they are the best person to tell their story. This flexible and holistic underwriting approach ensures the best possible terms for its customers.

In recognising the burden of providing physical evidence at claim, Scottish Widows has made decisions to ease this process. This includes a 'just pay it' approach; verification tools to confirm deaths without needing certificates; contacting next of kin by phone; and identifying unknown beneficiaries.

By going the extra mile, the completion rate of claims at the first point of contact has increased by 40%, while the volume of cases settled within 14 days rose from 12% to approximately 70%. After these changes, the firm's customer-centric approach led to an increase in its Trustpilot rating, which jumped from three stars to 4.6 stars.

Scottish Widows said that its 2024 initiatives are just the beginning, with more exciting developments on the horizon into 2026.

Congratulations once again to Scottish Widows.

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## Scottish Widows: Proud to be named MoneyAge's Insurance Provider of the Year

We're delighted—and genuinely humbled—that Scottish Widows has been named Insurance Provider of the Year by MoneyAge. This recognition isn't just a celebration for our team; it's a testament to the trust advisers and customers place in us, and to the progress we've made together in making protection easier, fairer, and more accessible.

### Listening, learning and making it easier

We know that advisers are at the heart of great customer outcomes. That's why, over the past year, we've focused on making the experience with Scottish Widows as smooth and rewarding as possible. Our new adviser platform was shaped by hundreds of hours of feedback and research with Independent Financial Advisers. The result is a dashboard that's intuitive and flexible, allowing advisers to self-manage changes right up until policies go on risk. With real-time updates, modern search features, and clear next steps, advisers can focus on what matters most.

Our buying journey is designed to guide advisers through underwriting decisions, making it easier to have quality conversations with clients. We've integrated our platform with partner portals to enable faster confirmation that clients are protected and more flexibility in product choices. And when it comes to evidence, enhancements in electronic AMRA and iGPRs, have cut the average turnaround time to just 15 days<sup>1</sup>—sometimes even the same day. These changes mean less waiting, less paperwork, and more time for advisers to build relationships and grow their business.

### Putting customers first—Every step of the way

Our journey this year has been shaped by a simple ambition: to make protection easier, more accessible, and truly customer centric. This customer-centric approach is at the heart of everything we do. This year, Scottish Widows launched a new income protection product with fracture and rehabilitation cover as standard, and we've launched our underwriting decision tool to provide advisers with clearer outcomes upfront. The majority of applications are offered instant decisions reducing delays and providing certainty for customers.

We've also made bold changes to our claims process. Our "Just Pay It" approach, new verification tools, and willingness to settle claims based on phone declarations have made a real difference—reducing journey times and ensuring grieving families receive their money faster. We use verification tools to reduce paperwork, allow settlement payments based on phone declarations, and have new tools to trace beneficiaries—cutting journey times and helping more families, faster. In 2024, we paid 99% of life claims and 91% of critical illness claims<sup>2</sup>, supporting families when it matters most.

### Commitment to advice and partnerships

Trust is earned through action. We're committed to supporting advisers with the tools, technology, and flexibility needed. Our new policy administration system and rules engine mean we can deliver new propositions and process changes at speed. We've modernised our protection platform with the latest cloud technologies, making it easier for you to do business with us.

Our protection products continue to hold five-star Defatqo ratings and Gold service ratings<sup>3</sup> and we have a Trustpilot rating of 4.54, reflecting our unwavering commitment to quality and service.

Winning this award is a proud moment, but it's also a promise. We'll keep listening, keep improving, and keep putting advisers and customers at the heart of everything we do. If you're looking for a partner who's committed to making protection easier, supporting great advice, and earning your trust every day, Scottish Widows is here for you.

**Let's work together to help more clients get the protection they deserve. Reach out to your Scottish Widows contact today, explore our new platform, and see how our award-winning approach can help you grow your protection business. We're excited for what's next—and we're here to support you, now and in the future.**

*"A really strong selection of initiatives across the year has helped develop this firm's customer-centric insurance solutions. The winner is Scottish Widows." MoneyAge, 20255*

### Sources:

1 Scottish Widows Underwriting data, 2025 2 Scottish Widows Claims data, 2024 3 Defatqo, 2025 4 Trustpilot, Nov 2025 5 MoneyAge, 2025

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## ISA Provider of the Year: Shepherds Friendly



**T**his award was presented to the firm that the judges said really understood its members' needs. The winner of the ISA Provider of the Year, for the second year running, was Shepherds Friendly.

The mutual society, which will celebrate its 200th anniversary next year, helps its members achieve financial wellbeing by offering straightforward investment and insurance plans for whatever life brings.

The Greater Manchester-based mutual's 2024 survey found that ISAs and investing were the areas of personal finance that consumers struggled with the most. Whether it's confusing jargon, lack of trust in Financial Services or the idea that investing 'isn't for them', it was clear that ISAs and investing need to be made simpler.

In line with these findings, Shepherds Friendly worked to make its ISA offering as accessible and easy to understand as possible by using research and insights to back up its developments.

These enhancements included switching to quarterly bonuses to keep members regularly informed of their investment progress and simplifying its product literature.

As a result, Shepherds Friendly was awarded the Clear & Simple Mark from Fairer Finance for a range of its ISA documents. This accreditation is only given to documents that excel in plain language, user-friendly design, and well-structured content.

Following this, the mutual also conducted a series of in-depth interviews to interpret how its target market now views its product literature. It asked consumers which sections of its Important Information Guide were clear and easy to understand, while also identifying areas that could be further refined.

Additionally, it carried out interviews with consumers to understand how they perceive stocks and shares ISAs and whether the language used around them was the right choice for its target market. These revealed that a plan name with the word 'investment' was a better fit for its stocks and shares ISA. It therefore relaunched its Investment ISA in June 2025.

The Investment ISA is aimed at those who would prefer a lower risk approach to investing and would like a smoother journey. Investments are diversified across a variety of stocks and shares, bonds, and other assets without hassle, as investment decisions are made by expert fund managers.

Shepherds Friendly said these changes delivered a tangible impact for members, including a better connection to their plan and improved understanding of its offering. Furthermore, the mutual was able to provide a more accessible option, with clearer expectations and a webpage layout that makes the ISA feel more approachable and suitable for beginner investors.

Shepherds Friendly believes that investing shouldn't feel out of reach, and it has taken meaningful steps to change that, including prioritising clarity, simplifying communications and reshaping its plan.

Looking ahead, Shepherds Friendly said that it will continue to break down barriers to investing and help more people feel confident in their financial future.

We would like to congratulate Shepherds Friendly once again on winning this award.



# Wealth & Asset Management Awards 2026

Celebrating success and  
innovation in the wealth and asset  
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**7 May 2026**

*The Waldorf Hilton, London*

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**9 January 2025**

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## Medium to Large Wealth Management Firm of the Year: St. James's Place



**T**his category, open to firms with 250 employees or more, seeks to reward the wealth management firm that has proved itself a cut above the rest when it comes to meeting the complex financial needs of its clients.

St. James's Place was named this year's winner of the Medium to Large Wealth Management Firm of the Year, after the judges praised the company for both strengthening its in-house capabilities while defying commentators' predictions.

Stewarding over £212.4bn in client assets, St. James's Place is the UK's largest wealth manager, and the firm's achievements in the last year have shown it recognises that with great scale comes great responsibility. The company's purpose, "to give clients and communities the confidence to create the futures they want," has guided a year of transformation and investment, ensuring clients are not only financially secure but emotionally supported through increasingly complex times.

In response to shifting client needs, last year saw St. James's Place undertake the largest listening exercise in its history, combining cutting-edge research with continuous client feedback from a unique 2,500-strong client community.

The insights gathered informed sweeping enhancements to the firm's wealth management offering, ensuring it remains focused on client outcomes and transparency. This has led to unprecedented investment in the firm's tools and technology, empowering its partners to deliver an exceptional and personalised service.

By investing in its in-house investment management expertise and undertaking an innovative investment management approach, St. James's Place enables both smarter and more personalised advice. This is demonstrated by the market-beating performance of its flagship Polaris fund range, which consequently took the title of the UK's largest fund range last year.

It was this bold and innovative approach which most impressed the judges, and which has seen St. James's Place defy commentator predictions, after the group's customer numbers and funds under management hit record highs of 1.01 million and £212.4bn, respectively,

last year.

This also contributed to exceptional client satisfaction, with retention of 95.2%, and advocacy of 79%, figures that outshine the wider industry in a challenging market.

St. James's Place's success also extends beyond its balance sheets. The firm has invested over £2m in learning and development, ensuring its partners possess both technical excellence and the empathy and interpersonal skills to help clients navigate some of the most challenging life events, such as bereavement, redundancy, or illness.

The company has also continued to invest in its adviser academy, which with over 1,000 people, is now the UK's largest community of chartered advisers.

Ultimately, in continuing to push the boundaries of its in-house capabilities, St. James's Place has proved itself to be a leader in every aspect of wealth management, and worthy of recognition by our judges.

We send our congratulations once again to St. James's Place.

# The **Mortgage** AWARDS 2026

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26 February 2026

The Waldorf Hilton, London

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## Micro Wealth Management Firm of the Year: Britannic Place Financial Management



This category, open to companies with 10 employees or less, rewards the wealth management firm that has proved itself a cut above the rest when it comes to meeting the financial needs of its clients.

After winning in 2022 and 2023, Britannic Place Financial Management made it three wins in four years by taking home the prize once again.

This year's judges said that Britannic Place had made "serious progress" in the industry and continues to be a firm valued highly by its clients.

A chartered financial planning and wealth management firm, Britannic Place has been operating since 2006 and directly authorised since 2013. It now manages over £80m on behalf of over 140 client "families", typically comprised of couples and their related trusts or family members.

The company's focus is on serving executives and small business owners who are approaching or in retirement, with new clients typically having investable assets of £250,000 or more. Britannic Place collaborates closely with trusted local professionals to deliver comprehensive outcomes, referring clients for specialist

work such as legal advice on wills, trusts, and LPAs where appropriate.

With a planning process centred on deep discovery and personalised forecasting, Britannic Place helps its clients make life-changing decisions. Whether this is to retire early, sell a business, relocate, or gift to family, Britannic Place's support and advice is all based on clear financial models and careful analysis.

The company believes that great financial planning is not just about money but about helping people live their best lives, and this is reflected by the fact that over 15% of Britannic Place's clients have been with the firm for more than 15 years, a testament to trust and enduring service.

As part of this, Britannic Place is also completely transparent with costs. The firm's tiered fee structure is published on its website and benchmarked annually to ensure value for money, in line with Consumer Duty expectations.

Britannic Place also enhances every aspect of the client journey with technology. Such examples include Intelliflo (CRM), Voyant (cashflow), FE Analytics (research), Moneyinfo (client portal), Docusign (e-signatures), FinaMetrica (risk profiling), Dextera (compliance management), and Saturn AI (meeting summaries).

This best-of-breed stack has improved the firm's operational efficiency, data security, and compliance, while also enabling Britannic Place to serve clients nationwide via Zoom and Teams.

Client satisfaction is at the heart of this offering, and to back this up, 100% of Britannic Place clients in its last survey reported satisfaction across service, responsiveness, communication, and advice.

A combination of exceptional service, long-term relationships, professional recognition, strong values, and community impact is what continues to set Britannic Place apart from its peers in a highly competitive profession.

We send our congratulations to Britannic Place once again for a thoroughly deserving win in this category.

# MONEYAge

## AWARDS

### 2025

## Financial Adviser Award: Micro Firm of the Year: Velocity Financial Planning



After previous disappointments at the MoneyAge Awards and aiming to tackle the evolving advice landscape, Velocity made a number of changes to its operations.

The firm decided to launch a comprehensive client satisfaction survey and joined VouchedFor to better understand and showcase its service quality. It also introduced client vulnerability checks and undertook a major IT transformation.

Through its understanding of the market, the firm now conducts a robust review process to ensure that every client receives at least one annual review, while it also streamlined its operations and enhanced its cybersecurity.

Furthermore, in the past year, the financial planning company has adopted AI-driven tools, such as Otter, to transcribe client meetings to improve reporting accuracy and ensure that no critical details are missed.

**T**he enthusiasm and dedication to do the right thing for clients, the community and the industry are evident in the business model developed by this year's winner.

The Financial Adviser Award: Micro Firm of the Year was awarded to Velocity Financial Planning.

The firm has been shortlisted for this award twice previously and has won on the third time of asking.

Founded four years ago, Velocity currently serves 40 high-net-worth clients and manages £27m in assets under management, specialising in high-earning professionals, business owners, and retirees.

Between 2024 and 2025, the firm recorded better-than-ever results, as its revenue increased by 53% year-on-year, its net profit margin reached 29% and it was ranked in the top 12% of UK advice firms by average client size.

What is most impressive about this firm is that it is operated by just two people; chartered financial planner, Tony Ross, and client experience manager, Sarah Riley.

However, ahead of all these changes, the firm has operated on one fundamental principle; that its clients' needs, goals and wellbeing drive every decision it makes.

Velocity's approach is demonstrated in everything it does, from life planning sessions, measuring the emotional impact alongside financial outcomes, and being available for 'quick questions' that are never actually quick.

The financial adviser said this year's entry was different, because its service offering was more refined, while its understanding of the market was demonstrated by consistent growth and 100% client loyalty and its embedded client-first philosophy.

The firm added that it is proud to grow sustainably and to put clients first in an industry that sometimes forgets who it is meant to serve.

This award not only recognises how far it has come as a financial adviser, but gives it fuel to get where it's going in the future.

Congratulations once again to Velocity Financial Planning.

The background features a complex geometric design with overlapping triangles and lines in shades of red and gold. A grid of small gold dots is visible in the upper left corner. The overall aesthetic is modern and celebratory.

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