

PETER DITCHBURN

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



Peter Ditchburn

Buckingham Gate Chartered Financial Planners

 Top Rated 2021

4.9 / 5  32 reviews

VouchedFor checks:

 FCA status: Certified by Firm






 Recent Client Reviews

 Independent Financial Adviser

 Qualifications Uploaded

 Transparent Fees

Services offered

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

Qualifications listed

Advanced Qualifications: 3 Qualifications

CII - Chartered Financial Planner

Fellowship of the Personal Finance Society (FPFS)

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

Standard Qualifications: 3 Qualifications

CII - Certificate in Equity Release

CII - Pension Planning (AF3)

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

Client Reviews

Peter Ditchburn

Buckingham Gate Chartered Financial Planners



4.9 out of 5

Review from Verified Client

Kent | March 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Peter helped you since your last review?

Peter has continued to provide us with sound and valued advice for our investment portfolios, we continue to be very happy with the way they have progressed...even in these difficult times.

Review from Verified Client

Kent | March 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Peter helped you since your last review?

Peter has continued to advise us re investment of our assets, he has continued to provide us with sound and valued advice over the past year, even during these difficult times. We are and have been very pleased with the way our portfolios have developed.

Review from Verified Client

Oxfordshire | February 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★

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

Inherited my Father's estate and together with my own money wanted to set up Trusts to help mitigate against Inheritance Tax and leave a lasting legacy for my descendants

How did Peter help you?

Was able to analyze what of my existing investments were best moved into Trusts. Discussed in detail the holdings I should have - was extremely flexible in the development of the final plans

Have you seen the outcome you were hoping for?

Am part way through the Investment phase of the plans

What could they have done better?

Covid19 made face to face meetings impossible. It would have been easier to discuss details and be able to see items discussed and practical examples to help ease my understanding on certain topics.

Review from Verified Client

Suffolk | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My previous financial adviser retired and his company recommended I transfer to Peter.

How did Peter help you?

He has consistently made managing my investment easy and provided me with clear plans and alternatives. I felt he provided advice very much tailored to my personal circumstances, and not a "one size fits all" approach.

Have you seen the outcome you were hoping for?

Very much so. My investments have performed well in spite of a difficult financial climate.

Review from Verified Client

London | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

money

How did Peter help you?

very well

Have you seen the outcome you were hoping for?

yes

Review from Verified Client

Essex | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My husband died in 2014 and I needed help with investments.

How did Peter help you?

He visited me at home, took a very comprehensive account of my circumstances and assessed my level of risk taking. I am confident he gave me the best advice possible.

Have you seen the outcome you were hoping for?

Yes, I am very satisfied with investment and feel safe in the knowledge that it is not at any great risk in the future.

What could they have done better?

This was my first experience of using a financial advisor, so I cannot make a comparison

Review from Verified Client

Derbyshire | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Professional advice on a crucial topic at my age.

How did Peter help you?

He was professional and competent and not afraid to seek second opinions, the mark of a good adviser.

Have you seen the outcome you were hoping for?

Seeing

What could they have done better?

He accomplished what he set out to do.

Review from Verified Client

Kent | January 2021

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Pension / funds to invest

How did Peter help you?

Sensible advice taking into account our risk profile

Have you seen the outcome you were hoping for?

By and large yes although COVID has distorted the likely medium term outcome.

What could they have done better?

At annual review focus more on our known investment strategy (switching majority or all to ISAs) rather than revisiting general questions.

Review from Verified Client

London | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Advice on investing savings

How did Peter help you?

Provided a very attentive and professional level of support and advice

Have you seen the outcome you were hoping for?

Yes bearing in mind the current perilous state of the market

What could they have done better?

Nothing

Review from Verified Client

Outside UK | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Almost 73 years old I had been looking for the best possible advice for more than 5 years when I discovered Peter Ditchburn at Buckingham Gate. It was a moment of good fortune and since last October our ongoing discussions have been extremely beneficial.

How did Peter help you?

The initial interview was following a Zoom meeting and Peter answered all my questions in a simple to understand and positive manner.

Have you seen the outcome you were hoping for?

The outcome will not be for many years in the future but the advice is excellent, and he solved a worrying problem.

What could they have done better?

As far as I am aware all the advice has been excellent and I believe there is nothing more he could have done.

Review from Verified Client

London | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We wanted to protect our family in the future.

How did Peter help you?

Peters advice over the years has been sound and we have benefited from that advice.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

We have been very happy with the advice we have received from Peter.wew

Review from Verified Client

East Sussex | January 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I had taken early retirement and had savings that were just sitting there

How did Peter help you?

Clear financial modelling taking into account the details of my personal and financial circumstances, then well considered advice on investments.

Have you seen the outcome you were hoping for?

Yes, despite the upset caused by covid (which caused some initial anxiety as the value of my new investments fell) in time the investments came to perform very well. I also now feel much more in control of my finances both now and into the future.

What could they have done better?

The communication with the firm handling the trust / will planning has been a bit slow,

though that is partly because of me changing my mind.

Review from Verified Client

London | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to ensure my daughter would be well supported if I died.

How did Peter help you?

He helped find the best policy, and ensured that the terms were suitable for my needs. He also explained some concepts relating to a trust framework which I found very helpful.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

He was entirely helpful and a pleasure to deal with.

Review from Verified Client

Surrey | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Value: ★★★★★

Service: ★★★★★

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

to safeguard investment and family planning for future

How did Peter help you?

pension , investment and will

Have you seen the outcome you were hoping for?

yes

Review from Verified Client

Oxfordshire | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted to retire as soon as possible and ensure that I have sufficient funds for a comfortable retirement into the long term.

How did Peter help you?

He reviewed my financial position, looking at investments, pensions and other savings as well as the value in my house. He advised me on how best to make my finances work for me in terms of growth and tax savings. He asked me what kind of lifestyle I wanted and approached the financial planning so that I could achieve that lifestyle. His financial planning enabled me to retire 3 years before my original timing for retirement, and on an income that was greater than I had hoped for. He has also helped me since retirement to revise my financial planning to adapt to new and difficult personal circumstances so that I continue to have a comfortable level of income. He is knowledgeable, adaptable and creative in his approach. He is warm, friendly, empathetic and able to explain complex financial concepts in a way that I can understand. I feel more confident regarding my finances and don't feel so daunted by financial concepts. He is always available if I need to discuss anything or have any queries. He often goes the extra mile.

Have you seen the outcome you were hoping for?

Yes - I was able to retire earlier than I expected and with a higher level of retirement income. Also he was a steady guide and advisor through recent more difficult personal circumstances and that helped me a great deal to get through the crisis with a revised financial plan that also works well for my new situation.

What could they have done better?

He has a good team working with him on the admin side but sometimes, they may need a bit more detailed guidance specific to a particular client's needs or expectations regarding how paperwork is handled.

Review from Verified Client

Essex | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Peter helped you since your last review?

He is always easy to talk to and a good listener - he keeps things simple and clearly explains questions.

Review from Verified Client

Kent | September 2020

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Peter helped you since your last review?

Nothing much has changed apart from the effects of the pandemic, which no one could predict. Mr Ditchburn continues to keep me informed of the ongoing situation by means of a regular newsletter. I am quite satisfied with his help to date.

Review from Verified Client

London | August 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

How has Peter helped you since your last review?

Continued level of attentive service.

Review from Verified Client

London | August 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had retired early and had multiple pension pots but was living on a low income and unsure of what to do next.

How did Peter help you?

Peter helped me understand my long term financial future and projections, giving me the confidence to draw down from a pension pot, improve my standard of living right away, gift my children some money for their futures and most importantly, to help me feel secure in my financial future. He produced a detailed plan for me and the actions in contained have helped me to plan in a tax efficient way and to be fully aware regarding future tax consequences.

Have you seen the outcome you were hoping for?

Yes. I am more comfortable in the short term and more confident in the long term.

What could they have done better?

Only that there is a wealth of information in any one meeting and a more structured approach to agendas and decision making points could be helpful. There speaks a former civil servant.

First impression from a user who is not yet a client

March 2020

★★★★★ 5 out of 5

Please provide a brief comment about your experience with Peter

I found Peter extremely knowledgeable and helpful.

Review from Verified Client

Kent | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We originally met Peter as clients of Nationwide Building society with money to invest. Peter provided us with sound advice and arranged various investments for us.

How did Peter help you?

As above initially when he was employed by Nationwide, we stayed with Peter when he moved position, and have continued to remain with Peter following his move to Buckingham Gate. Peter has always been willing to explain and advise the best options for us with regard to risk etc. He has always been willing to visit us in our own home and accommodate our requirements. We were recently invited to a Champagne reception and meal in London with Peter and other clients. This was an extremely pleasant evening enjoyed by all and a nice touch for clients who have known Peter for some years. It was also nice to meet other members of the Buckingham Gate team...well done to Peter or arranging.

Have you seen the outcome you were hoping for?

Yes, we have seen some very positive outcomes over the years.

Review from Verified Client

Surrey | February 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

getting best advice for planing for future

How did Peter help you?

set up will

Have you seen the outcome you were hoping for?

all investments together

What could they have done better?

make less paper work

Review from Verified Client

Essex | October 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

After my husband died I needed advice on where to invest my savings.

How did Peter help you?

We had a detailed discussion about my expectations of what I would be spending on a monthly basis and he advised me to keep a note of the outgoings. We also discussed my level of comfortable risk in the investment. I found the prospect of sorting out where to invest quite daunting and it was reassuring to have the advice.

Have you seen the outcome you were hoping for?

Yes, I think I budget a little more carefully and so far have kept to the plan to draw a certain sum each year from the investment.

What could they have done better?

Not sure, I feel quite confident that Peter was very thorough in his assessment of my financial position.

Review from Verified Client

Essex | October 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My father had always managed his own financial affairs, but in his later years felt he would like to simplify them as much as possible and wanted advice on planning the best way to manage inheritance tax.

How did Peter help you?

My father and the rest of the family agreed the changes that Peter suggested before my father's death last year. Those changes and Peters support helped us enormously to manage my mother's financial affairs after his death. She and I feel very comfortable with talking to Peter. He is approachable, trustworthy and always available to talk to. To date we have been very happy with the advice that he has given.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

London | September 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

My previous adviser no longer available

How did Peter help you?

Reorganised my the tax structure of my investments efficiently

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

No

Review from Verified Client

London | September 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

spare cash

How did Peter help you?

advice and burgers

Have you seen the outcome you were hoping for?

yes

What could they have done better?

he could have bought me more burgers

Review from Verified Client

London | September 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

In the beginning, for mortgage advice. That developed into regular investments and pension planning.

How did Peter help you?

Peter has provided regular reviews, common sense advice and always responds to any contact I may make. He does the thinking for me. I am not overly fond of doing my own research. And by not being 'salesy' which is annoying.

Have you seen the outcome you were hoping for?

Well at the moment, who is to say! But generally my investments increased in value; I have seen far better results than if I had stayed on the high street or been left to my own devices; my mortgages are long gone. I am unlikely to starve in retirement.

What could they have done better?

To be honest, nothing really. I am not a high-maintenance client with lots of complicated things going on (I don't think) so I would say my needs are pretty straightforward. I don't feel that anything has been missed. Communication is good and calls/emails are always responded to promptly.

Review from Verified Client

Kent | August 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted advice regarding investing for the future.

How did Peter help you?

After listening to my requirements Mr Ditchburn offered a range of investments to suit my

needs.

Have you seen the outcome you were hoping for?

As a cautious investor the returns have been as Mr Ditchburn predicted.

What could they have done better?

My wife and I have been very happy with the way in which our needs were listened to and the advice we have been given.

Review from Verified Client

London | August 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed to simplify investments.

How did Peter help you?

He found out the type of investments that I was happy with and transferred the scattered units into one package.

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

Yes.

Review from Verified Client

Kent | August 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

having to buy to let properties, and then when my husband died Peter helped sort out stocks shares etc

How did Peter help you?

Peter has been my financial adviser since 2010, and I've been very pleased with his advice and service. I have always found that he will prompt me when there are issues that require

my attention, without the need for me to closely monitor my investments. He talks about the wider picture, and advises me based on an understanding of my whole family, and what might happen in the future. Peter has worked hard to earn my trust, and I have been happy to recommend him to my friends.

Have you seen the outcome you were hoping for?

yes

What could they have done better?

nothing

Review from Verified Client

Kent | August 2019

★★★★☆ 3.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Reasonable amount of cash to invest

How did Peter help you?

Provided a one stop shop for my investments

Have you seen the outcome you were hoping for?

So far so good !

Review from Verified Client

London | August 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement

How did Peter help you?

Peter has been advising us on our investments since 2010. He has been open, honest and very professional in his dealings and has always been happy to respond promptly in person,

by e-mail or phone to any queries we may have had. Investments carry a risk but Peter always made a point of ensuring that these were clearly explained and that we were comfortable with whatever investment decisions were made. We have recommended him to close friends of ours which has to be the best indication of how much we trust his abilities and judgement.

Have you seen the outcome you were hoping for?

Very satisfied with our returns to date

What could they have done better?

Having worked with Peter for a long time now I would find it difficult to suggest any constructive changes. He has always been responsive and professional in his dealings with us and provided us with a first rate service

Read more reviews at

<https://www.vouchedfor.co.uk/financial-advisor-ifa/westminster/033017-peter-ditchburn/reviews>