

## **What our clients say about us**

A second opinion is valuable....  
A third, fourth, fifth is even more reassuring



**GERMAIN**  
FINANCIAL ASSOCIATES

*"Michelle provided me with excellent advice on our mortgage, pensions, life cover and long term wealth plans. Great at keeping in touch."*

Nicole McDonnell  
Head of Marketing  
Ella's Kitchen

*"Michelle Germain has been invaluable in helping me over these past couple of years. She is an expert in her field and also great fun to work with."*

Stephanie Upton-Prowse  
Partnership Stylist & Brand Consultant  
SW19

*"Michelle is very approachable, personal and is someone who you can trust. She is also knowledgeable about her subject and acts with honesty and integrity. These qualities are vital when you are considering investment opportunities and with Michelle there is no pressure - just solid and considered investment advice."*

Mike Garrett  
Events Organiser  
Kingston, Surrey



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*"I am very happy with the professionalism shown and the results achieved. Highly recommended."*

Nicholas Kerr  
Property Developer  
SW1

*"Michelle and Stephen have helped my husband and I with our wills\*. They have made a dreaded chore, which was years pending, into very easy work, using skill, expertise and creativity to provide us with the perfect solution that worked for us. The integrity shown put us at ease immediately and we are both extremely satisfied with the personal service and attention to detail shown. We have recommended their wills and estate planning solutions to both our families and friends as they have been a pleasure to work with and were so professional in their outlook."*

Noreen Cesareo  
Director, Market Accents  
SW1



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*"I developed a relationship with Germain Financial Associates about three and a half years ago when I met Michelle at a networking event. Steve, Michelle's husband, subsequently joined one of my Business for Breakfast groups and over the years Steve's integrity, commitment and reliability shone through. I needed to do something with my pension and Steve handed me over to Michelle as this is her area of specialism.*

*Michelle is professional in her approach and very serious about her business. We are aware of peaks and troughs in the financial space but Germain Financial Associates are in close contact with their clients all the time keeping them updated with market trends giving reassurance that their money is in good hands. Michelle's motto is "be prepared for the longest holiday of your life" and that, together with Michelle's business ethics, should attract anyone who is looking forward to stress-free retirement."*

Lesley Vaughan  
Owner, Business For Breakfast

*"We are very grateful for your continued professional and conscientious service. Thanks a million!"*

Kevin McDermott  
Graphic Designer  
Ewhurst

*“Michelle has always been on hand with good advice when it is needed. She has seen me through the financial services minefield on a number of occasions and has coped with some tricky pension transactions well beyond my own capability.*

*She is charming and personable and a pleasure to deal with. Her knowledge of financial issues is second to none in my experience and I look forward to working with Michelle and reaping the benefit of her experience for many years to come.”*

Andy Booth  
Circle Research

*“Michelle is easy to work with, personable and knows her stuff. I feel comfortable and confident with her recommendations and she explains financial jargon in layman’s terms - thank you!”*

Sarah Gibbs  
Director, Island Live  
Surrey

*“Michelle has helped me significantly in dealing with investment and pension planning. Her knowledge of the markets is excellent, she is astute in her recommendations and, most importantly, she listens and takes into account my attitude to risk.”*

Gill Welch  
Retired  
Surrey



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*"Michelle, thank you for your advice and commitment regarding my investments and pension options. The level of information and personal touch that you gave confirmed that I had made the right decision to go with yourselves."*

Jim Walsh  
Estates Manager  
Teddington

*"Comprehensive and exceptional financial advice from Germain Financial associates has saved us tax and exceeded all of the financial objectives we required to achieve unplanned, early retirement. We didn't believe that it was possible."*

*"Thank you Michelle, for your unparalleled efficiency, charm and professional attention. You have changed our lives."*

David and Rosalie Rye  
Retired Publishers



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*"I have known Michelle for several years and when my mortgage was due recently I asked Michelle for her help to find me the best mortgage for me. What a relief! She sourced a fantastic mortgage that is within my budget, with a reputable company and basically I didn't have to do anything to complete it except sign a few forms. She also sorted out some great critical illness cover for me. She really spends the time sourcing the right product for your circumstances and within your budget. I can't recommend Michelle enough. If you are looking for someone to sort out the financial side of your life, which I generally find overwhelming and wouldn't even know where to start, Michelle takes that all away from you and does the job brilliantly.*

*Thanks Michelle - that's two less headaches I have now!  
Onto the pension....."*

Helen Bull  
Events Manager  
Kingston

## About Germain Financial Associates

Germain Financial Associates is a family based firm of financial advisers, providing tax and regulatory advice, investments, financial services and support. We satisfy a need by individuals, business owners and entrepreneurs for trusted, insightful and proactive financial advisers who are specialists in certain markets, experts in their fields, and continuously add value through their support and advice. Together, Steve and Michelle have over 35 years of experience in advising across a comprehensive range of financial topics and a portfolio of tools and specific methodologies which are all tried and tested and help to bring clarity to finance. Above all, as a company we provide re-assurance & direction, knowledge & expertise. We are attentive, supportive and reliable and seek to forge enduring long-term relationships whilst increasing your personal wealth. In all this, we never lose sight of budgets, timings and personal relationships.

**To take control of your financial future, your first step is to contact us to arrange your complimentary, no obligation meeting.....**

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*Germain Financial Associates is a member of the St. James's Place Partnership which is the advisory channel of St. James's Place Wealth Management.*





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