

“The Proof of the Pudding” - Testimonials

(These real clients can be contacted by telephone on request for a confidential reference if desired)

“David Gunnerson is highly qualified in his specialised domain of independent financial advice. He has advised me since 2008 and his competence is not only measurable by results but his payment is also dependent on positive results.

But David’s exceptional quality is the manner and style in which he delivers his advice. He is extremely diligent and produces detailed and clear reports. His good manners and attentiveness make it a pleasure to communicate with him and meet him.

More than an advisor he behaves like a caring and very efficient friend.”

Adela, Medical Doctor and Conference Interpreter, London

January 2015

“Whilst I am a qualified accountant, my skills do not encompass the mysteries of investment management and pensions planning.

David has provided Susan and me for some 20 years with top quality, independent advice and support for our pensions and wider financial planning. He has always been there for advice, including some years ago when we successfully claimed compensation from a former pension fund through the Pensions Ombudsman.

David’s management of my SIPPS has been first rate, but we value especially his regular holistic financial planning reviews, which include modelling our risk tolerance and various income and expenditure options. Such reviews have caused us on occasion to make changes to our lifestyles, which have been valuable in securing our prosperity”

Michael Aldridge, Chartered Accountant, Hertfordshire

2012

“David has excellent technical knowledge underpinned by continuous and diligent research. He has a very good understanding of my requirements and attitude to risk. My portfolio is reviewed annually but David is always willing to undertake additional reviews should I require one.

I can say, having known him for 23 years that he always acts with integrity and is a clear and concise communicator.”

Graham, Buckinghamshire

January 2015

“David makes a comprehensive review of our financial situation and explains clearly and in an understandable way what is happening. The software he uses gives a clear diagrammatic picture of the financial aspects he is endeavouring to explain. He clearly states the criteria on which he is basing his judgments. We come from our annual meetings with him, confident that his advice has been given based on our wishes, and that he has our best interests at the heart when formulating our priorities.”

Mark & Kathleen, retired headmaster, Hertfordshire

January 2015

“David keeps me well informed about all my financial affairs. He responds quickly to questions or concerns, and has an excellent knowledge of the products he recommends.”

Paul, Company Director, Hertfordshire

January 2015

“Takes all the hassle out of pension, inheritance tax and investment planning”

Chris, Company Director, Hertfordshire

January 2015

“David approaches his work very diligently and is always courteous and professional. He establishes a good personal relationship with his clients, which helps to build trust in the quality of his recommendations.

He demonstrates careful preparation in developing the investment recommendations and explains his rationale very well.

Peter, Product Director, London

January 2015

“If you need financial advice and are wary of the financial services industry, David Gunnensen could be the Independent Financial Advisor for you!

In the seven years he's been my IFA, he has always operated with integrity.

A truly independent expert who pays meticulous attention to detail, keeps sight of the big picture and sees financial planning as a joint enterprise with me, his client, firmly in the driving seat. I have visibility of my portfolio through Transact, and am secure in the knowledge that he can't run off with my cash.

On the occasions I've had cause to question his advice, he has been open to feedback and quick to act on my behalf.”

CMcQ

March 2013

“I write as a satisfied client of Mr David Gunnensen. I first met him when he was working with Noble Lowndes. (Noble Lowndes were financial advisors to John Laing and Sons).

My wife and I were met by David Gunnensen at the offices in London and the options were carefully explained to us. We accepted that advice and have never had cause to regret it.

David Gunnensen set up his own business as an Independent Financial Advisor late 2004 and we place our affairs with him from the beginning. Despite wild fluctuations in the markets in the last eighteen years or so our financial state has improved despite setbacks. Not dramatically, but satisfactorily.

We are sure you will find David a courteous, methodical and experienced financial advisor, should you wish to place your business with him.”

Dennis Conner

February 2010

“An essence of a respected business is that it solves customers' problems, makes processes easy and encourages their loyalty.

David Gunnensen operates such a business, providing expertise and research which inspires confidence that his recommendations and actions will lead to worthwhile conclusions.

It has been a pleasure to know him for many years.”

Brian Chapman

March 2012

“I have been a client of Mr David Gunnensen since he started his own practice as Midas Fides in 2004. I had met him previously when he was employed by one of the larger organisations, and was impressed by his depth of knowledge and detailed consideration of client information and objectives. Therefore, when he contacted me about his new practice as an Independent Financial Adviser, I was pleased to join him.

Although I am a practising professionally qualified accountant, I can acknowledge the limits of my expertise and appreciate the professional qualifications and skills of others. Mr Gunnensen is highly qualified and experienced in all aspects of financial advice and planning. He collates a detailed client profile on which to base his recommendations, maintains regular contact and responds to client enquiries. He is firmly of the opinion that advice should be completely independent, remunerated by agreed fees, rather than commission-based.

I would not hesitate to recommend him as a trustworthy, conscientious adviser, who works within the client comfort-zone to achieve satisfactory results, even in difficult conditions.”

M A Hale, Chartered Accountant, Middlesex

2011

“I first met David when he was working with Noble Lowndes in the 1980’s, as advisor to Join Laing Construction staff on their pension provisions.

In 1992 when I was made redundant/early retirement he gave my wife and I advice on investing my lump sum and redundancy payments with the aim of providing regular monthly payments as an addition to my pension at the same time maintaining the value of the investments.

When David returned from a period working abroad and set up Midas Fides in 2004 we decided to place our investments with him.

He has always been very helpful and given us clear and good advice with acceptable fee levels.

Despite the wild fluctuations in the markets we are 20 years on still receiving our monthly payments and our investments have only dropped a little in value.

We would not hesitate to recommend David as a trustworthy, conscientious advisor.”

Ron & Coralie Field

2012

“As 2014 was my first year with David my comments reflect the initial stages of my dealings with him.

David was extremely thorough in terms of understanding my particular circumstances and was very clear in setting out risk/reward trade-offs and the fundamentals of expanding my investment portfolio. I found his advice very clear and easily digestible as I set out my initial investment portfolio selection. He set out his advice very well in writing and he also explained the limitations of his areas of advice.

The fee structure is both clear and flexible to suit my particular needs.”

Gary, CFO, London

January 2015

“I first met David Gunnensen when I retired from my working career as a Chartered Civil Engineer. He then advised me on the investment of my terminal lump sum payment. At that time he was working for a firm of Financial Advisors who worked with the firm by whom I had been employed.

A few years later, he set up in practice on his own as an independent financial advisor and not long afterwards he contacted me to check whether I might wish to make use of his services, which I decided to do. Over the fifteen years or so since then that David Gunnensen has been advising me on my share portfolio, the financial climate has gone through a number of vicissitudes. With his advice, the value of my portfolio in those difficult times has generally performed better than the industry average.

For his services we have agreed an annual fee of a small percentage of the portfolio value.

We have also, in discussion, agreed a level of risk that I am prepared to accept on my investments.

David makes periodic adjustments to my shareholding on his own initiative whilst keeping me informed, but is not authorised to make any withdrawals from the funds. Any such withdrawals would only be made direct to me after my written authorisation to Transact with whom the funds are held, in order to minimise the cost of any charges in my shareholding”.

“I have known David for approximately twenty years. He is a particularly well qualified financial adviser, completely independent and uses a fee basis that is transparent and fair.

As a Chartered Accountant, now retired, it is good to know that one’s investments are in safe hands.

He uses tried and tested methods of assessing his clients’ risk tolerance, and over the years my asset value has largely kept pace with (slightly exceeded) the MSCI World Index, during what have been troubled times, which continue.

David keeps in touch on a regular basis, always available for a review of the portfolio, and communicates with clarity.

I would be pleased to recommend his services.”

Chris Jones, Chartered Accountant, Hertfordshire

September 2012

“We have known David for ten years and through that time he has proved to be extremely conscientious and thorough. He answered questions promptly and his advice has been independent and well researched.”

Roger and Jane Allen

2012

“I have known David Gunnensen for some 25 years, when I was employed as a civil engineer by John Laing Construction Ltd. David was working for Noble Lowndes who at that time was financial advisor to the Company. I retired at the end of 1992.

Later on, after he had left Noble Lowndes and formed his own company of Midas Fides, I put my financial affairs in his control and have never had cause to regret this decision.

I would recommend David’s advice unreservedly.”

W J Harrison

October 2012

“I have had the privilege of David’s wisdom for a number of years now, after a recommendation from my Father. As a dentist, I have very little knowledge when it comes to matters financial. David is always on hand to explain and guide me in simpleton’s terms and is very patient with my lack of knowledge. Amongst other things, I have arranged a number of insurance policies under his careful guidance. These can be an irritating monthly expenditure. Nothing ever happens to me does it?

However, recently after the sudden passing away of my dear wife at the age of 34, I was very glad that I had listened to David and taken out a life insurance policy. This hasn’t brought back my wife but did provide some comfort to her knowing both my daughter and I would have a more comfortable and secure future.

My private pension has also been arranged under his guidance and I am pleased to see the annual growth which up to now has always performed very well.

Thank you David.”

Dr Richard Aldridge

August 2018