

John Collins – Financial Adviser

Name: John Collins
Role: Financial Adviser
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Overview

John has worked in Financial Services since 1992, always in client facing roles.

John has:

- Experience in all core advice areas, as well as specialism in Equity Release, Long Term Care & Mortgages.
- Achieved Personal Finance Society Diploma Level 4, CF8 (Long Term Care) ER1 (Equity Release), MAQ (Mortgages).
- Is a member of The Personal Finance Society, The Chartered Insurance Institute & The Society of Mortgage Professionals.
- Worked across all client areas and specialises with private clients.
- Built a solid network of clients by providing advice and high-quality service to; local people, business owners, people starting on the property ladder, clients in the mid stage of working life, and people coming up to retirement wishing to maximise their standard of living.
- Has a network of specially selected experts to support all your advice needs.

Specific Skills:

- Investment and pre-retirement planning
- Near and post retirement planning
- Inheritance taxation
- Equity release
- Complex mortgage advice
- Addressing Clients long term care needs

Personal:

John is interested in all outdoor pursuits and is a volunteer outdoor instructor.

Equity release will reduce the value of your estate and can affect your eligibility for means tested benefits. The Financial Conduct Authority does not regulate taxation planning and inheritance tax planning.

Approver Quilter Financial Limited. 20.04.2026.

Client Testimonials

“Whenever the representative from Henderson Stone, John Collins, contacts me to let me know how my finances are doing, he is always very helpful, and I know he'll give me the best advice he can. He always has a few options for me and will tell me what may be best for me.”

K. D, Clydebank

“Both my wife and I have pension investments with Henderson Stone/Old Mutual Wealth and over the past few years the adviser we have dealt with (John Collins) has been excellent. The home visits have always been punctual and well received. With recent world events our communication has been by e-mail and telephone with no issue or delay.”

Mr E A., Bathgate (Recently Retired)

“After spending a few weeks reviewing the various options for improving the security and returns on my savings I was totally bewildered. A friend recommended that I meet with a financial adviser and introduced me to Mr. John Collins from Henderson Stone & Co. Following a relaxed and full discussion about my financial position and requirements he provided me with a range of alternative options to consider. They were all fully explained in Plain English that I could understand, and my questions were answered in a similar straight forward manner. I had time to think through all that was discussed before our next meeting. I did decide to accept some of his proposals and the decisions were implemented smoothly and quickly. Throughout our communications Mr. Collins was professional, informative, supportive, and most importantly patient. Unlike previous experience of financial decision making, I at no time felt pressurised into speedy choices.”

CMcC, Glasgow

“Absolutely fabulous service and professional advice from Financial Adviser, John Collins at Henderson Stone & Co Ltd...” **Mr I.D.** - 5* review on Google.

“Thanks to Henderson Stone and particularly John Collins. He was brilliant throughout, willing to listen and explain through stuff in simple terms. He has a very personable nature and always goes the extra mile including answering all of our many questions. Thank you so much John!” **Mr L.W.** – 5* review on Google.

You can find all my 5* Google reviews by following the link below to the Henderson Stone & Co Ltd business listing on Google...

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