Elliott Smith APFS (BA Hons)

Chartered Financial Planner

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PROFESSIONAL EXPERIENCE

Fairstone Wealth Management Ltd - Lancashire (UK) - *Chartered Financial Planner*

January 2022 - PRESENT

- Creating and maintaining client relationships with private individuals and businesses:
    - Seeking out new relationships and opportunities through networking and referrals for pension, investment, financial protection and estate (Inheritance Tax) planning.
    - Conducting private meetings from initial stages with new clients to 'latter' stages to maintain relationships and provide ongoing support.
    - In just under 2 years, I have established almost 50 private clients with approximately £5,000,000 total assets under my personal management/responsibility.
    - Workloads are sporadic depending on client needs. Therefore, flexible working practices and careful diary management have been essential in my role.
- Creating and delivering financial education presentations to different demographics covering various different topics:
    - Creating Microsoft Powerpoint presentations from the beginning.
    - Formally delivering presentations to small and large groups of people of different age groups and backgrounds.
    - The topics have ranged from technical pension and investment presentations to clients and business employees, to basic financial education presentations covering budgeting and saving.
    - Keeping the presentations as interactive as possible to encourage questions and discussions.
    - Recording feedback and making improvements.
- Analysis, research and report-writing:
    - Analysing an individual's circumstances following our personal discussions to research and develop a suitable financial plan.
    - Relaying our conversations and outlining the recommendations with all the relevant details in the form of a comprehensive financial report. These reports and the advice contained within are checked internally by our professionally qualified compliance team for suitability. In 2 years of this role, not a single report has been flagged for unsuitable advice.
    - No formal complaints or any form of negative feedback from clients.

Fairstone Wealth Management Ltd - Lancashire (UK) - *Paraplanner/Administrator*

November 2017 - December 2021

- This role was part of my training to become a Chartered Financial Planner as I progressed through the requisite examinations, developing my technical knowledge and client-facing soft skills, with a greater emphasis on research and report-writing:
    - I worked closely with senior financial planners and shadowed them as I was gradually trained and eased into my current role.
    - This role focused more on the implementation and application of the recommended financial plans with a high level of responsibility as we were working directly with large sums of wealth.

EDUCATION AND QUALIFICATIONS

Chartered Insurance Institute - *Advanced Diploma in Financial Planning*

October 2019 - May 2022

AF1 - Personal tax and trust planning (PASS)

AF5 - Financial planning process (PASS)

AF8 - Retirement income planning (PASS)

CF6 - Mortgage advice (PASS)

CF8 - Long term care insurance (PASS)

ER1 - Equity release (PASS)

Chartered Insurance Institute - *Diploma in Financial Planning*

May 2018 - April 2019

R01 - Financial services, regulation and ethics (PASS)

R02 - Investment principles and risk (PASS)

R03 - Personal taxation (PASS)

R04 - Pensions and retirement planning (PASS)

R05 - Financial protection (PASS)

R06 - Financial planning practice (PASS)

Lancaster University (Blackburn University Centre) - *BA (Hons) Financial Services*

September 2014 - June 2017

I gained a Foundation Degree (Merit) for the first two years of the course. The final year gave me a full 2:1 BA Honours Degree.

AWARDS

Chartered Insurance Institute

Young achiever of the year - 2019, 2023

SKILLS & INTERESTS

Interests

Gym, tennis, yoga, hiking, language learning, education, and socialising.

Languages

English (native), French (basic), Korean (intermediate B1)

I recently took the Korean TOPIK I test and will receive the results on 30th November 2023. I am expecting to receive a level 2 pass, working towards level 3-4 in 2024.

Technical

Highly proficient in Microsoft Word, Excel and Powerpoint.