



# MANSIONHOUSE

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# PTFS looks to fill new role of sales development head

By Paul Thomas

Personal Touch Financial Services is recruiting for the newly created position of head of sales development as well as 10 regional managers following a structural shake-up.

The role has been created following the network's move from a regional appointed representative model to an employed model, which it says is in anticipation of the RDR and the mortgage market review.

The network, which has around 1,000 firms, is to replace its current outsourced model of 16 regional hubs, which mostly operate as ARs, with 10 regional centers which will be structured on an employed basis.

Individual broker firms will continue to operate as ARs of PTFS under this new structure, which will come into force early next year.

A regional manager will run each of the 10 regional centres, reporting to the new head of sales development.

At the same time, PTFS will evolve to incorporate a completely employed training and competence team, who will work alongside each regional manager.

Chief executive Doug Crawford says: "This is a very exciting time for PTFS as we recruit a new sales team into a reinvigorated regional structure, so that we can continue to build the most supportive and values-driven financial services community in the industry."

# Warning of breaching ex-employer contracts

By Nicole Blackmore

Financial services employees moving to a rival firm must be aware that they may face legal action if they breach contractual obligations to their former employer, according to law firm Beachcroft.

Beachcroft employment team partner Zoe Wigan says individuals may have ongoing contractual obligations to their current employers that continue after their employment ceases.

She says: "These obligations consist both of express terms in their contracts of employment and terms which are implied. Some of these terms will only bind them during employment and some will continue to bind them after their employment has terminated.

"The most relevant express terms are likely to be those restricting the employee, during and for a specified period after employment has ended, from working for competitors, solic-

iting clients and colleagues, misusing confidential information and garden leave clauses. Individuals who breach contractual duties risk their ex-employers obtaining injunctions against them and damages for the loss caused by their breach."

Wigan says prospective employers are using increasingly focused recruitment campaigns often involving some degree of co-ordinated planning to orchestrate a team move.

She says: "The loss of a team can potentially inflict a loss of clients, confidential information, money and expertise and competitor organisations are proving to have the will and the resources to take legal action against employees and other organisations to protect their interests.

"In turn, the courts are showing an increased willingness to enforce employees' and ex-employees' obligations against them and to find wrongdoing on the part of the recruiting employer."

## 1,500 sign up to Incapital Euro product masterclasses

By John Kenchington

Incapital Europe says 1,500 wealth managers and financial advisers have signed up to its nationwide structured product masterclasses just two weeks after it announced the scheme.

The group says 70 per cent of registered attendees have declared themselves supportive of structured products, while 30 per cent are sceptical.

It says the unbiased training classes, developed with input from the Institute of Financial Planning, are the "most comprehensive educational programme ever undertaken" in the UK. The programme started on Monday, October 18 in Newmarket and continues to London on November 5, finishing with an IFA debate on November 10.

The group says it has capacity for another 1,000 advisers, who can find details on its website.

Incapital Europe managing director Chris Taylor says: "We have developed a landmark industry event that will potentially change the way the professional adviser community views, understands, reacts to and utilises structured investments, with the key theme being that it's just as much about advice as it is about structured investments."

The two-and-a-half-hour classes are free for advisers. As well as Taylor, the lecturers are James Chu and Mark Dickson.

## CII virtual classroom aids diploma study

By Tom Selby

The Chartered Insurance Institute is launching a programme of virtual classrooms to support people studying for the diploma in regulated financial planning. The innovation, developed in association with Verridian, is initially being piloted with corporate clients although it should eventually be rolled out to individual customers.

The first virtual classroom, due to be launched this month, will focus on module R01 — financial services, regulation and ethics.

Verridian head of financial services Marcus Bowsher says: "Compared to the old methods of webinars and conference calls these virtual classrooms really are new generation.

"Our virtual classrooms are like a face to face seminar or tutorial. They

provide full interactivity but can be delivered remotely via standard internet technology, and because students can study from their own computer or laptop, it reduces the time and money lost to travel."

The virtual classrooms programme runs for seven weeks, with sessions kept to around an hour to ensure students maintain their concentration throughout the session. The trainer also sets "homework" each week.

David Hesketh

My Beautiful Career



## By the numbers

I have always liked numbers and money and when I finished university I thought PwC would offer a chance to learn how businesses are run differently — from a numbers point of view. It also offered a chance to obtain another qualification, to get the ACA three years in, so it seemed the obvious thing to do.

I did maths and economics at my university. I think there were seven on my course and six became accountants, so it was a natural step.

I was with PwC for five years and for the last two or three I worked in the deals' team, helping clients to do acquisitions, valuing them and doing due diligence.

An opportunity arose at Perspective and they said they were an acquisitive firm, keen to buy IFA firms across the country.

It was an interesting industry to join, with all the M&A activity going on and the changing compliance landscape. Perspective is an extension of what I was doing at PwC. I'm still doing the same sort of thing but just in industry rather than as a professional organisation.

But there are a few differences too. The main one would be that you see it from the start; from the initial telephone call and through the due-diligence stage; then negotiating the deal and seeing it happen, a year, two years, three years after that. You see firms develop at the Perspective group. When you are working as a consultant for a professional body you only see it for a month, then you are off doing something else.

I joined the firm in September 2008. I spent the first six to nine months with subsidiaries, to help me understand the industry and learn what we look for in IFA practises and about the RDR. We then built the team up at Perspective

which allowed me to concentrate on the acquisitions. That happened in July/Aug 2009 and I have been in full-on acquisitions for more than a year now.

At the moment, we are looking to buy 10 IFA practises next year and another 10 after that in 2012.

We really try and buy firms that are well geared for RDR anyway, so we buy firms that we won't have to try and change very much. But of course we are trying to get the firms to share best practice. We take the lead, helping them to make sure they are absolutely bullet-proof when it comes to the RDR and also trying our best to improve their recurring income, funds under management and profitability from being part of a bigger group and having that expertise to share.

The pressure in this job is different. When I was at PwC many of the deadlines were set by our clients, whereas we are the people who set the deadlines now. So you can manage your time and manage the flow of deals better.

The key thing for this job is to make sure I see plenty of businesses, make sure I keep the pipeline coming through. If you don't see any firms now, you will be alright for the next couple of months because you have deals coming through, but it will hurt you in three or four months time.

For the future, I see myself in an accounts function or M&A, as a finance director or M&A director. Those are the sort of jobs I would see myself doing in the next five years.

But with the IFA industry the way it is, anything could happen. There are certainly good opportunities for consolidation at the moment. So I'm just keeping going at this job for the present.

**David Hesketh is group M&A manager at Perspective Financial Group**

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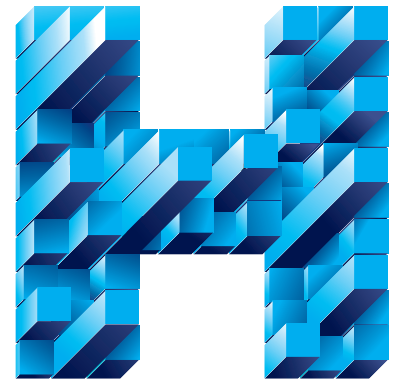
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IFAs should act firmly and stamp out any bad practices

## Promote new talent



Martin Bamford

IFA  
View

The Chief Secretary to the Treasury Mark Hoban recently said the RDR will attract new talent into the industry and I think there is some truth in that. It is not just the RDR in isolation but how the IFA industry is developing that is making it a more attractive career path.

Young people, particularly new graduates, want a clearly defined career path. I think the biggest contributor to that has been the introduction of chartered financial planner status. People can look at that and see it as a professional goal on a par with a chartered accountant or a solicitor.

The IFA industry has traditionally been a difficult industry to create a defined career path within because of the nature of the businesses. The fact many IFA businesses are sole traders or small firms

means they aren't necessarily able to support graduate schemes the way the big four accountancy practices can do.

It would help if people were able to understand some of their options as they leave university. I left only a decade ago, so I still just about remember. It was hard trying to understand what career paths looked like — even after visiting lots of job fairs and recruiters. I more or less stumbled into being an IFA, it wasn't exactly a planned thing.

Graduate recruitment is an opportunity for the industry. But smaller businesses must get value from every employee from day one. It is more of a challenge to bring in someone you must spend time training.

But I think there are valid routes through, particularly for small businesses, especially with paraplanning becoming such a clearly defined career path not for so many people.

It is great the IFP has recently come out with a certificate in paraplanning. This will help to define it as a career in its own right. The

industry has had an issue with reputation in the past. But an environment where advisers work on a completely transparent remuneration basis and are properly qualified can only really reduce the chance of future misselling scandals. It can't eliminate it, though — you will always get rogues in any businesses. I read an article in *The Times* recently about two family law solicitors who were struck off for overcharging their client in a divorce case. It isn't isolated to the IFA sector.

But anything we can do to improve standards will help the reputation of the industry, including the RDR, the new Consumer Financial Education Body and new regulator, combined with IFAs taking more of an interest in what their peers are up to as well.

We as IFAs have to be a bit more on the ball when we see examples of bad practice and must stamp on them. We don't help ourselves out by letting them go unchecked.

**Martin Bamford is managing director of Informed Choice**



Karen Halliday

Consultant  
View

## The changing face of recruitment

Having recently got back from maternity leave, 2009 was, in my opinion, a good year to take a break. I truly feel that I did not miss a lot in the world of financial services recruitment. There were fewer redundancies than expected but firms still took a cautious view with recruitment plans. But 2010 tells a completely different story. The market is more buoyant as the industry prepares for the RDR.

Last year, recruitment professionals registered more people than vacancies but things have totally evened out. Many individuals were forced to find employment in different sectors, particularly those working in the mortgage field. Some specialist recruitment firms have downsized or even closed as a result of the economic crisis.

As of several years ago, it is difficult to source paraplanners and advisers that are looking to move companies, especially now that diploma or chartered status is quite often a prerequisite. It is increasingly hard for us to place a paraplanner that does not possess a diploma.

We are, of course, seeing more mergers and acquisitions among firms of all sizes. Equally, we are seeing new companies that launched themselves in the middle of the recession.

Turn back the clock to 1995 when once again there were many changes in the industry. The providers were still holding regular seminars to recruit high numbers of advisers and then came the pension review which kept recruitment consultants extremely busy. Since then, I have not seen many significant changes until the credit crunch in August 2007 and, of course, more recently leading up to 2012.

The way we work has changed significantly in the last 15 years. The internet has completely taken over how people look for a job. Advertising is predominantly web-driven and after the initial meeting with a candidate, most of the contact is made via email and voice messages. Many clients also prefer email contact.

I still get frustrated by lack of new people entering the industry. We recently registered a graduate trainee vacancy with a small IFA practice. The client asked for a financial services graduate.

We were surprised at the relatively low response to our ad. We were able to find a suitable individual, who advised us that not many people were on the course.

The client then had a change of heart as felt that the degree was not relevant and that the candidate's knowledge was not strong enough. Surely something should be done about this? Financial services graduates should be able to easily find employment within the sector, particularly as there is always a skill shortage.

My message to hiring managers would be first to continue to look after your staff. Take note of extra qualifications, hours worked and additional responsibility and reward people accordingly.

There are normally at least two reasons why applicants are looking for a new role, therefore it's not just about money. Counter-offers may mean that you get to keep your staff member for another six months. But usually the original problems will resurface and the person will still part company with you.

When recruiting, prevent counter-offers by reviewing your wish list. Perhaps take on part-qualified individuals or even trainees to get somebody up to the level you require. That way, you will have a team of extremely loyal and committed individuals working for you.

**Karen Halliday is executive consultant at Coast Specialist Recruitment**

New benchmark standard is set for advisers

## Filling the gaps



Steve Aspinall

The CII's  
View

Under the RDR, advisers need to be qualified to a new benchmark standard based on what the Skills Council and Financial Services Authority agreed in March. For this, advisers currently holding the current QCF qualification have to achieve a number of learning outcomes.

It is wrong to label what advisers must do as Continuing Professional Development. It is about filling gaps in existing qualifications to meet new RDR examination standards.

Our online Gap Fill tool helps members identify what gaps they must fill. For CII and PFS members this involves no extra cost or exams. The value of all previous qualifications remains, with only some additional knowledge added to plug gaps.

For example, several areas have never been covered in previous financial planning examinations. Ethics, behavioural finance and multifactor modelling are the most notable now required by

RDR-compliant advisers. But what does this involve for the financial adviser?

Filling the gap could mean attending a road show, event or technical session on a relevant topic. Or it could mean a paragraph of reading, with no test. People will have already done a lot of learning activity without realising its value for filling gaps now.

As we are aware, feelings among some IFAs have been running high since the launch of our Qualification Gap Fill tool. But the concerns we have been hearing from the adviser community are — in reality — nothing to worry about. With a change to any system, there is always a risk the message is lost in translation. I'll do my best here to clear up any misunderstanding. With 27 months to go before the FSA demands full compliance, there is time to do this. And the CII is providing the solution as early as is possible.

Our input into the working groups organised by the FSA and the Skills Council means that we understand the step change which the regulator wants and have been able to design a system that will help advisers get to where they need to be. In terms of the Gap Fill online system, it is a diagnostic tool showing the

knowledge gaps between the CII exams held and the new FSA examination standards. The planning and recording facility enables members to maintain a full record of activity undertaken to ensure compliance with the new exam standards, while the solutions section provides a comprehensive range of free gap fill solutions to satisfy compliance obligations.

We have matched legacy qualifications against the new learning requirements and we are confident the calculation of each adviser's learning gap is accurate.

For non-CII/PFS members who have any concerns, we can assure you that the crucial information which you need to know is in the public domain and compliance could be achieved via the CPD records held by your own membership organisation.

It is true that change is never easy, but it really should not be perceived as being painful in this context. Gap Fill is a straightforward and extremely simple tool to show your current position, while the activities that will be needed to plug the learning gaps are not very onerous.

**Steve Aspinall is head of corporate development at the Chartered Insurance Institute**

## QUALIFICATIONS

# Talent spotting

Hays Financial Services director Neil Soffe says his company's research reveals that while there is clear industry concerns about the RDR, most professionals are working towards their qualifications

**A**s the deadline to meet the minimum qualifications set out by the RDR draws closer, it continues to come up against some resistance as many professionals remain unclear about how it can positively affect the industry. To find out more about people's current perceptions of the RDR, we recently undertook industry research.

The results were very revealing as over 60 per cent of respondents, largely from retail banks, financial institutions or an IFA firm, who do not have QCF level four are training for it or are planning to train for it this year. It is interesting to see that so many professionals are working towards the requirements even though there is some public animosity towards the RDR.

Other results revealed that there are mixed opinions about whether the RDR will improve the credibility of advice, further highlighting a lack of clarity surrounding its benefits. The RDR will help the industry to become better respected and boost consumer confidence, positives which need to be communicated to all FAs.

#### A shrinking regional talent pool

The majority of survey respondents were based in London and the South-east, which is reflective of where much of the industry is based. Regions such as the South-west, the North and the Midlands suffer from a lack of advisers and employers often struggle to recruit the professionals they need.

The industry needs to tackle this prior to the RDR, otherwise it could become further exaggerated as the big retail banks and corporates continue to dominate the industry due to their ability to support their employees with learning and development packages, which include structured training courses and study materials.

Smaller regional brokers or financial planning businesses need to be more prepared to embrace the RDR and provide study support. In addition, national companies should consider re-launching their academies in the regions with shortages.

#### Staying for the long term

The ambivalent publicity that the RDR receives has created a perception that many professionals may consider other career options rather than training.

If this is the case, employers



must address this and do what they can to encourage and support training for advisers, otherwise they may face a problematic skills gap in the market.

However, our results show that the large majority are currently studying or planning to start studying within the year, which indicates that many will stay working in the industry.

When asked whether respondents feel the requirement for QCF level four will prompt advisers to leave the industry, 79 per cent felt it would. This highlights a gap between the perception that people are leaving and the reality that most are planning to stay.

For those who decide to move jobs, there are various options they can consider. For example, they could move into a non-sales function such as a technical back-office support position. However, this is often easier said than done as the skill set needed for this type of role is very different from the skill set an adviser would need as the job requirements are very different. A role as an adviser is very sales-oriented and therefore a technical role does not always bode well. An adviser may want to consider a different sales-related role outside financial services if they decide not to train for their QCF level four.

#### Current impact on staffing

The RDR has meant employers are being increasingly selective about their hires and are keen

**'Smaller regional brokers need to be more prepared to embrace RDR and provide study support. In addition, national companies should consider relaunching academies in regions which have shortages'**

only to recruit qualified financial advisers who have made a start with their diploma in financial planning, or who are planning to do so.

Organisations are reluctant to lose their most highly skilled advisers and are doing everything they can to retain them, for example, sponsoring their studies towards a diploma and tying them in contractually in some instances.

Our survey results reflect this as just under half of respondents say their employers are covering the costs of training, something which over 90 per cent of those asked believed should happen. It seems that only those who are self-employed have to fund it themselves.

#### A bright future

The RDR will improve both the professional and ethical reputation of the industry. This should also create more movement in the job market as many professionals start to consider their career options.

Employers may need to look at how they can retain talent post-RDR to avoid future problems. For example, some organisations may need to implement benefit schemes, which include a salary increase once qualified or bonuses for those who stay with their employer.

The increased reputation will also help make the profession more attractive to future talent. Another key benefit of the RDR is an increase in consumer confidence when investing, something which has rapidly decreased over the last couple of years.

# MANSIONHOUSE

## Wealth Management Consultant

Hert/London borders, £50,000 - £80,000 + bonus & bens

Expansion plans and a significant rise in business levels have created a need to recruit a Diploma Qualified, fee based Independent Financial Adviser for this leading regional Chartered Accountancy practice. A Degree level of education is expected although not essential, although a high level of professional qualification is expected – preferably Dip PFS as a minimum and a desire to achieve Chartered Status. The position will be for proactive advisers who are professional, thorough with a good attention to detail and who are personable with good inter-personal skills. You should also have the ability and desire to develop business in a professionally and profitable manner. Typically, clients of the business are HNW individuals, business owners (often generated from the Accountancy practice) and senior professionals. In order to be considered for this role you should be fully FPC or CFP qualified and ideally be working towards or have achieved full Diploma status. You should also have full competent adviser status (CAS) and be currently be working in a high-net worth IFA environment.

Apply: [patela@mansionhouse.co.uk](mailto:patela@mansionhouse.co.uk)

Ref: AP15980

## Client Services Manager

London, £30,000 + Benefits

This highly regarded financial planning business based in London city are now seeking to recruit a Client Services Manager. You will provide support for the firm's highly qualified financial planners and high net worth private clients. Assist financial planners with pre-meeting / pre-contact preparation, to include research into clients' existing financial arrangements. Processing new business submissions, (usually online via the firm's investment platform or 'wrap' account), entering data onto the firm's back office system (1st Software), tracking proposals using the Diary Manager system in 1st Software, dealing with any issues that arise during business processing, checking and sending documentation to clients and recording all relevant information on 1st Software. Using the 'wrap' platform to process investment trades, fund switches, portfolio rebalancing, cash management activity requested by the financial planners as part of the firm's ongoing wealth management service to clients. Candidate must have minimum FPC/CF and have previous experience in working with an IFA/Investment focused business. On offer is great opportunity to work for this well established high net worth financial services company.

Apply: [patela@mansionhouse.co.uk](mailto:patela@mansionhouse.co.uk)

Ref: AP16127

## Paraplanner

London, £38,000 + Benefits Package

This leading Investment orientated IFA, is now seeking to recruit an experienced Paraplanner to join their Wealth Management arm. This highly regarded business specializes in IHT, Investment and Pensions advice so experience of any of these areas would be advantageous. The successful recruit will be working with both private HNW/UHNW individuals as well as liaising with the in-house Asset Management division of this highly regarded employer. As an experienced paraplanner your main duties will be Product research and report writing; preparation work in advance of IFA/client meetings and meetings with IFAs to discuss new cases/move existing cases forward. Full CF/FPC is essential and ideally you should also be part-Diploma qualified. This is a great opportunity to be a part of a leading Financial Services business. On offer is a great salary package with an excellent benefits package with the opportunity to grow and progress in this exciting role.

Apply: [cowanr@mansionhouse.co.uk](mailto:cowanr@mansionhouse.co.uk)

Ref: RC16080

## IFA – Private Clients

London, £40,000 - £60,000 plus bonus and benefits

This forward thinking and innovative Asset Management firm is now seeking to recruit a Private Clients IFA for their expanding London City based team. You must have a solid work history within a regulated advisory position in a similar investment related environment. You must be fully FPC/CF and ideally Diploma/Part Diploma qualified. The position will be for a proactive adviser who should have some form of transferable client bank or client following and the ability and desire to develop business. Typically, clients of the business are HNW individuals. On offer is a great opportunity to work for this highly regarded HNW business, with great earnings potential.

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Ref: AP16141

## IFA/Investment Consultant

Surrey, £40,000 + Bonus + Car + Benefits

A well established IFA, is now looking for an experienced Investment Consultant to join their team. The company prides itself on individual client relationships with designated consultants supported by first-rate administrative assistants, looking after all aspects of their client's retirement provision, offering a truly bespoke service. Candidates will hold their certificate in financial planning and will ideally be working toward diploma. Holding the Trust and Taxation part of AFPC would be an advantage. A highly competitive financial package with a salary reflecting experience and ability, plus a car allowance and the participation, after a qualifying period, into and at no additional cost group benefits such as a pension scheme, medical insurance and Permanent Health Insurance. Candidates will also receive a split on all new and fund based business from all clients brought to our client.

Apply: [holmesb@mansionhouse.co.uk](mailto:holmesb@mansionhouse.co.uk)

Ref: BH16134

## Paraplanner

Hertfordshire, to £28,000 + Bonus

A very established and extremely high-net worth IFA practice now requires a paraplanner to support consultants providing holistic financial planning advice across investment management, life insurance, pensions and tax planning for a varied High Net Worth client portfolio. Role will include research, preparing suitability letters and annual reports, and making recommendations for client meetings. You will be an experienced paraplanner with a strong knowledge of financial products. You will also have completed your CFP exams and ideally be full or part AFPC qualified. Any previous or existing staff supervisory experience would also be beneficial.

Apply: [cowanr@mansionhouse.co.uk](mailto:cowanr@mansionhouse.co.uk)

Ref: RC16131

[www.mansionhouse.co.uk](http://www.mansionhouse.co.uk)

Please call Richard Cowan on 0207 332 5875, Ash Patel on 0207 332 5873  
or Ben Holmes 0207 332 5884

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"IFS will support us through RDR"

"IFS is about integrity, honesty, quality work for clients, ethical approach, valued staff, respect, cost efficiency, openness and approachability and enhancing the wealth of our clients"

"IFS operates a consultative environment"

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## RECRUITMENT

## PEOPLE ON THE MOVE

## Investment

Former Gartmore head of multi-manager **Bambos Hambis** has joined *Insynergy Investment Management*. He has taken up a senior consultancy position with responsibilities which include business strategy and product development.

Fidelity global focus fund manager **Brenda Reed** is to leave the firm after 18 years. Reed, who has managed the £334m fund since January 2003, is joining New York-based hedge fund firm *George*

*Weiss Associates*. Her responsibilities have been passed on to Amit Lodha.

*Liontrust* says it has appointed **Mark Allpress** as its head of retail distribution. He previously worked at Old Mutual Asset Management, where he was also the head of retail distribution but was made redundant earlier this year. Prior to that, he was sales director at BNY Mellon, from January 2000 to August 2008.

BlackRock's head of the UK smaller companies team Richard Plackett has handed the management of his *BlackRock UK smaller companies fund* to **Ralph Cox**. Cox has been managing the £328m fund alongside Plackett since August 2007.

Former LV= Asset Management head of multi-manager **Tom Caddick** is joining *Santander Asset Management* as head of multi-manager, taking over from

Keith Speck. Former LV= Asset Management principal fund manager **Toby Vaughan** will also join the *Santander AM* multi-manager team as a fund manager.

*Legal and General Investment Management* has appointed **Robert Churchlow** as its new head of active equities. Churchlow takes over the role from **Mark Burgess**, who is leaving the firm to join *Threadneedle* as chief investment officer early next

year. Burgess is replacing current chief investment officer Sarah Arkle.

*Aegon Asset Management* has appointed **Daniel Uhlemann** as a quantitative analyst within its fixed-interest team. Uhlemann joins Aegon from Royal Bank of Scotland, where he was a senior analyst within its UK corporate modeling team. Prior to this, he was an analyst at Lloyds Banking Group, as well as HBoS.

## Mortgages

*Nottingham Building Society* chief executive **Ian Rowling** is to retire as chief executive.

No date is set for his departure but it will be no later than May 2011. Retail director **David Marlow**, who joined the board in 2006, will succeed Rowling subject to FSA approval.

*HSBC* chief executive **Michael Geoghegan** is set to quit at the end of the year after being overlooked for the vacant chairman's role.

Reports suggest the head of HSBC's investment bank, **Stuart Gulliver**, will replace him.

*Ulster Bank* has appointed **Steve Carruthers** as head of intermediary mortgages. The ex-head of national accounts at NatWest Intermediary will be responsible for boosting Ulster Bank's share of the intermediary mortgage market in Northern Ireland.

*Cambridge Building Society* has named **Mark Smitherdale**

as its new head of sales, with an objective to grow the society's mortgage, savings and investment sectors. Smitherdale has spent most of his 25 years in financial services at Skipton Building Society Group.

**Brad Fordham** has joined *Abbey for Intermediaries* as head of sales for telephony and service. He worked for Alliance & Leicester and Santander for 15 years, most recently as

performance director for the retail mortgage division. He has also held roles in the bancassurance and branch network channels.

*The Paragon Group* has appointed **Paul Clampin** as its director of mortgage underwriting. Clampin was most recently country manager of UK and Northern Europe for Charteris Insurance, working with lenders to mitigate risk. He will

be responsible for underwriting mortgages generated via the Paragon Mortgages brand. The specialist lender has also appointed **Peter Shorthouse** as director of treasury and structured finance. Shorthouse, who was previously head of European securitisation as UBS, will spearhead Paragon's residential mortgage-backed securities strategy.



## SENIOR FINANCIAL ADVISOR – SINGAPORE

## The company

As one of the leading financial advisory practices in Asia, our client provides the highest level of professional and ethical advice and boasts one of the most comprehensive compliance infrastructures in the financial services consultancy market. Offering independent financial advice means that clients can benefit from the whole of market and can enjoy impartial advice from professionally qualified independent advisors.

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The current team of professionals offer complex, comprehensively structured solutions to a wide range of clients and have a great deal of experience offering solutions in the wealth management and investment sectors.

As a Senior Financial Advisor, you will work with an existing experienced team of professionals and will be expected to participate in seminars and other events as well as increasing the profile and market presence of the company.

## The main responsibilities

- To take ownership for developing and growing your own client base through a variety of sources in conjunction with the company
- To contribute to the team, sharing ideas and using your knowledge to help other advisors and support staff within the company
- To manage and support your team of coordinators to ensure optimum delivery and pipeline development

## About you

You will be a financial services professional who is either Diploma (DipPFS) qualified, or will hold equivalent qualifications such as AFPC and have an in depth understanding of the financial services industry. You will be enthusiastic and passionate about your work and have the skills and tenacity to deliver the best financial services advice. You will be motivated by success and understand that hard work equals high reward. You should be able to demonstrate excellence throughout your financial services career and will understand the need to give quality advice.

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In addition to a comprehensive and highly competitive commission based remuneration package you will be provided with one of the largest and most experienced compliance teams in the market and be given the opportunity to work in a dynamic, multidisciplinary environment in Asia.

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[www.keillar.com](http://www.keillar.com)

## RECRUITMENT

## PEOPLE ON THE MOVE

## Life and pensions

The Department for Work & Pensions has appointed **Robert Devereux** as permanent secretary. Devereux, a former permanent secretary at the Department for Transport, replaces Sir Leigh Lewis, who retires at the end of December. The appointment, announced by Cabinet secretary and head of civil service Sir Gus O'Donnell, was rubber-stamped by David Cameron

and secretary of state for work and pensions Iain Duncan Smith.

**Goldman Sachs Asset Management** has recruited **Paul Trickett** from rival consultant Towers Watson. Trickett becomes head of the global portfolio solutions group for Europe, the Middle East and Africa at GSAM. He was previously head of investment for EMEA at Towers

Watson. Trickett will be temporarily replaced by Towers Watson global head of investment Carl Hess.

**LCP** has hired **Andy Cheseldine** from Hewitt as part of an expansion of its defined-contribution team. Cheseldine, who spent five years in Hewitt's DC leadership team, will become a principal at LCP. He previously worked for Watson Wyatt, now Towers

Watson, for nearly a decade.

Former No.10 policy adviser **Ros Altmann** has joined *Saga* in the newly created role of director general. She will focus on improving financial education and financial planning.

She says IFAs should have a role in educating and encouraging people to make financial plans.

*Royal London* chief executive

**Mike Yardley** will step down from the role after 12 years. Yardley, who will leave the company once a successor has been found, plans to use his experience to help the life insurance and asset management to "tackle the many challenges ahead".

The company will be considering both internal and external candidates in the hunt for a replacement.

## Distribution

*AWD Chase de Vere* marketing director **Martyn Laverick** has left the IFA firm as part of a management shake-up. The reshuffle will also see operations director **Robert Organ** leave the company. There has been five additions to the executive board, including Andy Papadopolous, Phil Andrews, Peter Russell, Param Basi and Daniel Baade.

*Macquarie Wrap* has made three appointments to its adviser support team.

**Phil Weston** joins as a business development manager, focusing on the Midlands and the South-west. He moves from James Hay, where he was a relationship manager for its wrap service. **Peter Wyatt** has been appointed business development manager and joins from Santander Private Banking, where he was responsible for delivering business for James Hay wrap and Sipp and Santander structured products. Wyatt will focus on London

and the South-east. **Lucy Kingston** has been recruited as training and relationship manager and joins from Standard Life.

*Legal & General* has recruited former Standard Life Savings chief executive **Geoff Towers**. During his time at Standard, Towers was responsible for the firm's platform and went on to become a marketing director for Standard's affluent client base. At L&G, he will have responsibility for marketing,

platforms and business retention.

*Standard Life* head of trading **Mark Polson** has left the company after three years. He joined as head of communications and PR for Standard Life Savings and helped to develop Standard Life's wrap proposition.

Zurich wealth solutions sales manager **Eddie Grant** has been appointed president of the *Personal Finance Society*. Grant takes over the one-year presidency from Smith

& Williamson national head of financial services Mike Fosberry.

*Positive Solutions* has appointed **James McCourt** as compliance and risk director. Prior to joining PosSol, McCourt's roles included head of regulatory compliance at Royal Bank of Scotland and risk director at Kwik-Fit Financial Services. He will lead and develop PosSol's compliance, training and competence and risk teams.

## The detail is in the small print.

- **Investment controller/analyst**, investment focused adviser, or paraplanner
  - IMC and/or CFP® qualified, with initiative, accuracy, attention to detail
  - Creation of pre-RDR investment function within established firm
  - Supervision of both model portfolios, and private clients £500k to £5m
  - Research and client cashflow planning
  - £45k pa, gpp, PMI

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- **Paraplanner**
  - **minimum** five years direct experience, good excel skills
  - experienced in total ownership of client admin, including 1st
    - research report drafting
    - client file prep, completion, record updates
    - £30k pa, gpp
  - supporting single adviser with media based clients

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**To £40,000 plus excellent non validated commission  
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Our client is an award winning "Top 100" IFA firm that have an enviable reputation in UK financial services and a highly attractive package to offer quality Financial Advisers. Not only do they have an excellent client bank which they have assessed and segmented but they are able to offer circa 200 active quality clients to any adviser who joins them. Furthermore they not only offer a competitive salary and car allowance but there is no salary validation which means advisers earn commission / bonus from the first £ of business they write. Obviously with such an attractive offering our client is looking to recruit high quality, experienced financial advisers from either an IFA or multi tied background, who have already attained level 4 / Diploma status or are very close to doing so. **Ref: 2011103**

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# Business Transition Manager

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- managing bespoke development programmes
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- compliance and risk management responsibilities
- coaching and feedback
- working closely with recruitment, business development and compliance teams.

You should have competence to CF30 status and be prepared to study towards a supervisory qualification (e.g. JO7)

For further details contact Roger Ellis



Roger Ellis A.C.I.I  
APR Roger Ellis  
Sansome Lodge, 4 Sansome Walk, Worcester WR1 1LH  
Office: 01905 726365 Mobile: 07973 458247  
Evenings & Weekends: 01386 47767  
E: Roger@aprRogerEllis.co.uk W: www.aprRogerEllis.co.uk

# MoneyMarketing Sudoku

	3	4	2			9	5	
		9						7
5		8	1					4
							6	
			4	2	7			
	5							
8						9	6	2
6							4	
	4	5				2	1	7

Puzzle No. 13

Fill the grid with the numbers 1 to 9 so that each row, each column and each 3x3 block contains every number.

7	4	3	6	2	5	8	1	9
1	6	2	3	8	9	5	4	7
5	9	8	7	4	1	6	3	2
2	3	5	1	6	4	9	7	8
9	8	4	2	7	3	1	6	5
6	7	1	9	5	8	3	2	4
4	5	7	8	3	6	2	9	1
8	1	6	4	9	2	7	5	3
3	2	9	5	1	7	4	8	6

Puzzle 12 Solution

The solution will be published in next week's Money Marketing.



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– Nationally.  
Basics to £40K plus car allowance plus commissions (ALL LEADS)

### Business Financial Planning roles

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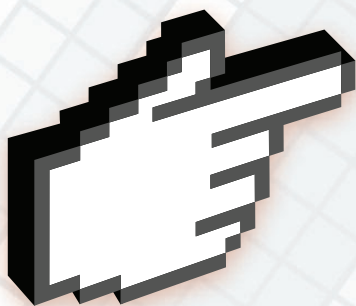
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