NICHOLAS CRANSTON

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June 2025

HIGHLIGHTS

Qualified Financial Planner (APFS):

- Advanced Diploma in Financial Planning (CII/PFS)
- SCQF Level 9 Practical Investment Planning (PFE(PIP)®)
- Aiming for Chartered and Fellowship status in 2026

Experience Summary:

- Three years of providing financial advice (**servicing** existing clients)
- Ten years in FCA regulated insurance (motor claims)

Typical Advice:

- Servicing Private clients with ISAs, Pensions and GIAs
- Advised 70 active clients at Three Counties
  - Average AUM: £70,000-£250,000
- Assisting on clients with Managing Director at Prismatic Wealth
  - Pensions, ISAs, IHT and income planning

KEY EXPERIENCE

APRIL 2024 - PRESENT
ASSOCIATE FINANCIAL ADVISER, PRISMATIC WEALTH

- **Assist Managing Director with his client servicing:**
  - Attend private client review meetings
  - Co-ordinate suitability reports with support team
  - Majority are drawdown pensions AUM: £200-800,000
  - Focus on IHT planning and sustainable incomes
  - Some ISAs, commercial/corporate service and VCTS

- **Provide financial planning for a small client bank**
  - 10 clients with pensions and ISAs
  - AUM £50,000-£150,000

DECEMBER 2021–APRIL 2024

FINANCIAL ADVISER, THREE COUNTIES LTD

- **Provided financial planning advice to 70 private clients and trusts**
  - Meet with longstanding clients annually
  - Complete file note and sign off suitability and/or recommendation report
  - ISAs with some pensions, investment bonds and discretionary trusts
  - Typical AUM: £50,000-£150,000
- **Coordinate new enquiries or enquiries from previously dormant clients**
  - Typically, individual clients from corporate pensions
- **Complete admin tasks and paraplanning as needed**
  - Complete forms, chase clients, etc.
  - Assist Director with his client servicing.
- **Operations meetings, networking, meeting with professionals (solicitors, brokers, etc.)**

FEBRUARY 2014 – DECEMBER 2021

BUSINESS ANALYST, AUXILLIS LTD

- **Analyse business processes and implement major projects**
- **Clients included Admiral Group, Direct Line, Hastings**

EDUCATION

CURRENTLY STUDYING

DIPLOMA IN ADVANCED FINANCIAL PLANNING, CII

JANUARY 2020 TO AUGUST 2021

DIPLOMA IN REGULATED FINANCIAL PLANNING, DIPPFS, CII

SEPTEMBER 2002 – JUNE 2005

BA POLITICS, 2:2, DURHAM UNIVERSITY

FPFS

FELLOWSHIP PROGRESSION

- Currently 290 credits as of June 2025

PASSED MODULES:

- FINANCIAL PLANNING PROCESS (AF5)
- INCLUSIVE FINANCIAL PLANNING (UP1)
- RETIREMENT INCOME PLANNING (AF8)
- SENIOR MANAGEMENT AND SUPERVISION (AF6)
- LONG TERM CARE INSURANCE (CF8)
- INTRODUCTION TO SECURITIES AND INVESTMENT (CISI)
- SCQF LEVEL 9 PRACTICAL INVESTMENT PLANNING (PRACTICAL FINANCIAL EXAMS)
- DISCRETIONARY INVESTMENT MANAGEMENT (J10)

CURRENTLY STUDYING:

- SECURITIES AND ADVICE DEALING (J12)