NICHOLAS CRANSTON

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March 2025

HIGHLIGHTS

Qualified Financial Planner:

- Self-funded Diploma in Regulated Financial Planning (DipPFS)
- Working towards Advanced Diploma and Fellowship (APFS/FPFS) with three Level 6 modules passed, including AF5
- Scheduled to be Chartered in December 2026

Experience Summary:

- Three years in the industry (December 2021)
- Two and a half years of providing financial advice
- Ten years in FCA regulated insurance environment (motor claims)

Typical Advice:

- 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

FINANCIAL ADVISER, PRISMATIC WEALTH

- **Assist Managing Director with his client servicing:**
    - Attend private client review meetings
    - Take notes and arrange for report to be produced
    - 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**
    - 8 clients with pensions and ISAs
    - AUM £50,000-£150,000
    - Manage new enquiries

DECEMBER 2021–APRIL 2024

FINANCIAL ADVISER, THREE COUNTIES LTD

- **Provided financial planning advice to 70 private clients and trusts**
  - Meet with longstanding clients annually to discuss their financial situation and any updates and changes
  - Complete file note and sign off suitability and/or recommendation report
  - Mainly 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 pension work
- **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.)**

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

APFS/FPFS

ADVANCED DIPLOMA/FELLOWSHIP PROGRESSION

- Currently 225 credits as of February 2025

PASSED MODULES:

- FINANCIAL PLANNING PROCESS (AF5)
- INCLUSIVE FINANCIAL PLANNING (UP1)
- RETIREMENT INCOME PLANNING (AF8)
- LONG TERM CARE INSURANCE (CF8)
- INTRODUCTION TO SECURITIES AND INVESTMENT (CISI)

CURRENTLY STUDYING:

- SENIOR MANAGEMENT AND SUPERVISION (AF6)
  - ASSIGNMENT 1 PASSED
  - ASSIGNMENTS 2 & 3 SUBMITTED
- SCQF LEVEL 9 PRACTICAL INVESTMENT PLANNING (PRACTICAL FINANCIAL EXAMS)