

Key Personnel



Ray Shepherd APFS Chartered Financial Planner

Ray commenced his financial services career when he joined Norwich Union in 1983 as a Broker Consultant, leaving to become an Independent Financial Adviser in 1988 to work for a national firm of advisers, Noble Lowndes, where he worked for the next fourteen years.

After several years Ray had become one of the company's most qualified advisers specialising in providing bespoke investment portfolios for medium to high net worth clients and pension schemes for directors of owner managed businesses and their employees, together with group life and income protection schemes.

Ray has attained the Advanced Financial Planning Certificate by examination, and through additional professional qualifications has become a Chartered member of the Personal Finance Society, allowing him to use the title of Chartered Financial Planner. Ray is also one of a limited number of advisers to hold the pension specialist G60 qualification. Ray is undertaking further study with the Chartered Insurance Institute with the aim of becoming a Fellow of the Personal Finance Society.



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Services

■ Corporate Clients

- Corporate financial health check
- Executive & directors pension planning
- Business assurance protection
- Employee benefits
- Utilising pensions for commercial property investment

■ Private Clients

- Financial health check
- Life assurance
- Retirement planning
- Pension transfers
- Tax efficient investments
- Inheritance tax planning
- Tax shelter investments
- Mortgages
- Long term care planning

Your home may be repossessed if you do not keep up repayments on your mortgage.

There will be a fee for mortgage advice. The precise amount will depend upon your circumstances but we estimate it will be 0.5% of the loan amount, example; on a £100,000 advance, the fee payable would be £500. You have the option to pay us a fee and receive any commission which are paid by the lender. If you choose this option we estimate the fee will be £1,000.

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