Croft & Oakes
CHARTERED FINANCIAL PLANNERS

With you every step of the way to a bright financial future.

MARC DERBYSHIRE Dip PFS

INDEPENDENT FINANCIAL ADVISER

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QUALIFICATIONS

Personal Finance Society (PFS)

Member (Dip PFS)

Chartered Insurance Institute (CII)

Member

Diploma in Regulated Financial Planning
JO1 – Personal Tax (CII)
RO1 - Financial Services, Regulation and Ethics (CII)
RO2 – Investment Principles & Risk
MAQ – Mortgage Advice Qualification

Certificate in Financial Planning

FPC I, II, III – Financial Planning Certificates

Certificate in Life & Pensions

Certificate in Mortgage Advice
CF9 – Pensions Simplification

OVERVIEW

I qualified as a Financial Adviser in the year 2000 following a short career in the British Army, 2nd Battalion of the Light Infantry.

I have enjoyed working for some of the largest financial services organisations and latterly a total of 12 years with Lloyds Banking Group. My last role was with Lloyds Private Bank maintaining high levels of service with affluent clients and concentrating on their more complex needs of inheritance tax planning, pension transfers and investment needs. I have also dealt extensively with Lloyds Bank's corporate arm where I enjoyed really getting to understand your business and go on to make appropriate recommendations to secure a businesses future. This could be in the area of pension schemes, director share or key person protection.

I have always aimed to give my honest opinion to clients, guiding your decision making to achieve your ultimate objectives. This is achieved by being an experienced holistic adviser with a professional and trustworthy approach.

EXPERTISE

In today's ever changing financial world an open mind and truly holistic approach is paramount. I have however developed an interest and level of expertise in the areas of Inheritance Tax Planning, Pension Transfers and Investment Planning.

My particular strength is the ability to communicate in non-jargon language really helping you to understand my recommendations sufficiently to make the right decisions.

HOBBIES AND INTERESTS

I'm a Shropshire lad and love what the County has to offer. I enjoy cycling and running in the local hills but I can also be found exploring Shropshire countryside from a birds eye view. I hold a Commercial Pilots License for hot air balloons and have been involved in the sport since a young boy.

I am married to my wife Hayley and we have two young children Hattie and Quinn.

CAREER HISTORY

Independent Financial Adviser
(May 2018 - present) Croft & Oakes

Private Banking & Advice Manager
2012 - 2018 – Lloyds Private Bank

• Specialised in Inheritance Tax Planning and Pension Transfers

• Advice to high-net worth clients from Halifax and Lloyds Private Banking

• Advised on corporate investments, pensions planning and succession planning

Senior Personal Finance Adviser
(2006 - 2012) Halifax Bank

Co-Operative Bank
(1999 - 2006) Financial Advisor

2nd Battalion Light Infantry
(1996 - 1999) British Army

INDEPENDENT FINANCIAL ADVISER