



PAULL HAZELL

About Me

Having missed the chance to become a commercial pilot (dodgy eyesight) and a professional golfer (lack of any discernable talent), I rather fell into the Financial Advice world and have been an Independent Financial Adviser since 1996. I've always believed that it is best to work in the interest of my clients, not in the interest of hitting sales targets for a faceless corporate entity and being acutely aware of the general reputation that ill-informed financial advisers sometimes had, I decided that the best differentiator was knowledge and took steps to qualify as a Chartered Financial Planner. There is a real move in the industry to improve the benchmark qualification that individuals need before being let loose on clients and Chartered is the highest possible. The number of Chartered practitioners is slowly increasing but I understand that there are still only around 2000 of us in the UK (as at Aug 2011).

Qualifications

The Chartered Financial Planner qualification is issued by the Chartered Insurance Institute (CII) and is the highest level achievable. To use the title individuals must:-

- Carry on business as a provider of financial planning advice to individuals or corporate entities
- Have a minimum five years' experience in the industry (of a kind satisfactory to the Institute)
- Be a member of the Chartered Insurance Institute (CII)
- Gain CII approved financial qualifications equivalent to first degree level
- Follow the CII's Code of Ethics and Conduct
- Be able to demonstrate at least three years of Continuing Professional Development (CPD) and commit to an ongoing programme of CPD.

I have passed a number of exams over the years in order to obtain the Chartered status. These include:-

- Advanced Financial Planning Certificate: G10 - Taxation & Trusts
- Advanced Financial Planning Certificate: G20 - Personal Investment Planning
- Advanced Financial Planning Certificate: G60 - Pension planning
- Advanced Financial Planning Certificate: K10 - Retirement Options
- Advanced Financial Planning Certificate: K20 - Pensions Investment Options
- Saving & Investment - SV1 • Financial Planning Certificate • Mortgage Advice Qualification (MAQ)
- Pension funding options - J04 • Pension income options - J05 • Certificate in Long-Term Care Insurance - CF8

Personal

I live near the village of Finchingfield in Essex with my wife Helen and our two children Archie and Evie. I wander around the occasional golf course when I have a chance and remain pleasantly surprised when the ball goes vaguely in the direction intended. I have a deep rooted fascination with aeroplanes courtesy of my father and brother, who respectively, were and are commercial pilots. I do have a very dusty private pilot's licence that I'd like to do more with, but I suspect that will have to wait until the children become less expensive.