**Would you buy an Untrained, Blind Guide Dog?**

 



Probably best to stay away from cliff-tops if you do.

If you employ a professional adviser, you’d probably hope that he had some element of training and foresight, too.

You’d want to see some evidence of qualifications, adherence to professional standards and ethics, and evidence of long term delivery of his professional services to the satisfaction of his clients and of any relevant regulatory authority, as well as being of good character and not having a murky past, numerous complaints upheld against him, being bankrupt etc.

By employing him, you are surely conceding that he knows more about his subject than you do, and that you are going to place your trust in him and implement the recommendations/advice that he gives. By doing this, you are implicitly putting faith in the system that allows him to practise, publicise his services and be paid for his advice.

If you see your doctor for an ailment and he prescribes some medicine, you wouldn’t demand to see all his study books from his medical degree course, or all the pharmaceutical company’s research papers. You’d accept his professional skill and advice.

You know that if he was incompetent, he’d be struck off, or if untrained, never allowed to practise in the first place.

Sadly, it used to be the case that pretty much any old Tom, Dick or Harry could deliver “financial advice”, in the form of product selling, usually on a commission-only, production-target basis, with virtually no training, and very few quality controls.

Those days are thankfully long gone. Financial Planning is now a proper profession, with reasonably demanding minimum qualification levels (though the bare minimum is only at “A-Level” standard of difficulty, which I think is too low to set the bar), and mandatory requirements to have a “Statement of Professional Standing” from a recognised professional body, demanding adherence to a code of ethics, as well as being judged by the Regulator to be a “fit and proper” person, and a strict requirement to under Continuous Professional Development (CPD).

You may be glad to learn that I have chosen to exceed these minimum standards – and by a long way.

Am I among the best-qualified Independent Financial Advisers and Financial Planning Firm Principals in the country?

How many others can you find with **all** of the following?

|  |  |  |
| --- | --- | --- |
|  **Chartered Financial Planner** |                   David Gunnersen Financial Planner Beaconsfield, Buckinghamshire  |  (Chartered Insurance Institute) |
| **CERTIFIED FINANCIAL PLANNERCM** | Financial Planning and Investments from Midas Fides | (Institute of Financial Planning) |
| **Accredited Financial Planning FirmTM** | Certified Financial Planner David Gunnersen |  (Institute of Financial Planning) |
| **The Ethics MarkTM**  | http://www.midasfides.co.uk/siteimages/medium/Ethics_Mark_Paint_30_jpg-1.jpg |  (The Ethics Foundation) |

Having the Ethics MarkTM and the AFPFTM awards demonstrates my commitment to principles and values-based ethical and professional personal lifetime financial planning, endorsed by real client experience surveys and analysis, in addition to technical expertise and experience.

Being a **Master of Science (NDAQ level 7)** in another subject, and a **member of Mensa**, should indicate that I can bring a degree of objective rational analysis and intelligence to matters in a business where sophistry, specious reasoning and salesmanship masquerading as "advice" have in the past been sadly all too common.

I do holistic personal lifetime financial planning, and advisory investment management

I am a fee-based independent financial adviser

-  Directly authorised by the FCA – I, and only I, decide what I recommend, and to whom.

- “Whole of Market” - best, impartial advice untainted by ownership-control or commission bias, uncontaminated by managers
 **Qualifications

Chartered Financial Planner** (by the Chartered Insurance Institute. NDAQ Level 6 – First Degree level)

**CERTIFIED FINANCIAL PLANNER CFPCM**(by the Institute of Financial Planning – top 2% of authorised  advisers)

 (NDAQ Level 6)

**CII Level 6 Advanced Diploma in Financial Planning**

**Advanced Financial Planning Certificates ("AFPCs", which are NDAQ level 6):**
(by the Chartered Insurance Institute of London) **Code**

|  |  |
| --- | --- |
|  - Holistic Financial Planning |  (H25) |
|  - Investment Planning |  (AF4) |
|  - Taxation and Trusts |  (G10) |
|  - Personal Investment Planning |  (G20) |
|  - Pensions |  (G60) |
|  - Retirement Options |  (K10) |
|  - Pension Investment Options |  (K20) |
|  - Long Term Care, Life and Health Protection |  (G80) |

 **Other Professional Financial Qualifications:**(by the Chartered Insurance Institute of London)

|  |  |
| --- | --- |
|  - Investment Principles and Risk |  (RO2) |
|  - Pensions and Retirement Planning |  (R04) |
|  - Financial Services, regulation and ethics |  (R01) |
|  - Investment and Risk |  (CF2) |

**Also: Member of Mensa, The Institute of Directors, The Conservative Party, National Secular Society**

**No Complaints – Happy Clients**

But what I’m most proud of is having had no complaints upheld against me in my 34 year career, and numerous happy long term clients, as evidenced by their testimonials available for viewing on [www.midasfides.co.uk](http://www.midasfides.co.uk)

Of course I’m not Superman – I’m hopeless at public speaking/debating and pretty rubbish at selling as well, as I intensely dislike pushiness and presumptuousness. Fortunately, the new profession of financial planning is no longer about selling.

I don’t seem to have won an award for modesty yet, but why should I hide my light under a bushel?

Choosing a reliable financial planner is important for many people, so I feel entitled to advertise the *bona fides* of Midas Fides.