

## **Dermot Brannigan DipFA, CeMAP, MIFS**

12 Crowood House  
Gipsy Lane, Swindon  
Wiltshire, SN2 8YY  
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### ***Current Position***

- Owner of Dermot Brannigan – IFA.
- Providing Independent Financial Advice in all areas of finance.
- Specialising in Retirement Planning, Equity Release and Planning Strategies.

### ***Summary of Qualifications***

- Diploma for Financial Advisers (DipFA)
- Certificate in Mortgage Advice (CeMAP)
- Certificate in Equity Release Advice (ER1)
- Financial Planning Certificate – Paper 1
- Financial Planning Certificate – Paper 2
- Financial Planning Certificate – Paper 3

Member of London Institute of Banking and Finance (LIBF)

### ***Career Timeline***

2008 - Present	Dermot Brannigan – IFA, Owner
2004 - 2008	Capital Planning/Foster Denovo, Independent Financial Adviser
1998 – 2004	DBMS, Owner of mortgage advice practice
1989 - 1998	GAN Financial Services/General Portfolio, Team Manager
1988 – 1989	General Portfolio, Adviser
1986 – 1988	Brewhurst Health Foods, Distribution Control Clerk

## ***Professional Experience***

- ◆ Provided advice to personal clients and business owners throughout my career on all matters of finance, including mortgages, investments, retirement planning and insurance.
- ◆ Worked with many other advisers within the industry, providing specialist mortgage and equity release advice to their clients, since 1998.
- ◆ Provided in-depth advice regarding retirement planning strategies, tailored specifically to a client's needs and circumstances. These strategies were constantly monitored to ensure clients' retirement aspirations are fulfilled.
- ◆ Provided investment advice with particular attention paid to a client's attitude to risk.
- ◆ Carried out a professional assessment of the risk level of a client's investments and then offered advice for any adjustments or improvements.
- ◆ Provided a fee based advice service where financial advice was more important than any particular product.
- ◆ Have retained a bank of personal clients, some of whom have been dealing with me since 1990.
- ◆ In 2009, was a founder member of the Independent Equity Release Adviser Alliance (IERAA), which was set up by a group of advisers who specialise in providing advice on equity release products.
- ◆ IERAA set out a number of rules and best practice guides, to which all members adhered, to ensure good quality advice was given at all times.
- ◆ Member of the Later Life Academy, providing specialist advice in all areas of finance and estate planning for people in later life.
- ◆ In 1998, worked with a successful practice of Allied Dunbar. Duties were to provide mortgage advice to their clients.
- ◆ During my career at GAN/General Portfolio, was responsible for managing a team of consultants. Responsibilities included training, compliance, motivation and monitoring of sales targets. Also took charge of branch responsibilities in Branch Manager's absence.
- ◆ Provided mortgage advice to branch clients for GAN/General Portfolio, as a specialist mortgage adviser.

## ***Expert Witness Services***

- Have provided services in a role of Expert Witness since 2005. These services have been provided in many areas of finance, including equity release, pensions and mortgages.
- Have also been required to give evidence in court.

### ***Personal Details***

- Aged 53, married for 23 years.

### ***Other Interests***

- Avid watcher of many sports, including cricket, cycling and football.
- Written articles on a number of sporting subjects.
- Enjoy gardening, listening to music and travelling.
- Lead singer in a blues/rock covers band.
- Interested in First World War history.