



## Heather Dunne ACII FPFs Chartered Financial Planner

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### PROFESSIONAL SUMMARY

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Highly skilled Pension on Divorce Expert (PODE) with extensive pension transfer specialist and paraplanning experience, working tirelessly to ensure effective quality management systems are implemented and maintained. Offering meticulous attention to detail in preparation of PODE Reports.

Able to self certify as a PODE in accord with Pensions Advisory Group Guidance.

Experienced and engaging trainer with an in depth knowledge and ability to relate facts to real life scenarios. Practised at discussing requirements with divorcing parties.

This is based on an extensive knowledge of pensions garnered in over three decades in financial services. Past experience preparing actuarial reports and scheme accounts are also brought to bear in the mathematical computations required. These also rely on painstaking accuracy and an ability to self check at every stage.

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### CURRENT EMPLOYMENT

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**Pension on Divorce Expert**, August 2018 onwards

**The Pensions Experts** – Kings Hill, Kent

- Conceived, devised, and developed Pension on Divorce Expert report writing services for solicitors, mediators, and divorcing parties.
- Marketed that service and developed the concept of providing PODE reports.
- Delivered exceptional level of service to all clients - listening to concerns and answering questions.
- Reviewed processes and templates continually to ensure compliance with relevant Pensions Advisory Group Guidance and updates from Resolution as appropriate.
- Provided training and support to advisers, solicitors, and mediators together with their support teams in relation to technicalities of pensions and relevant requirements to implement Pension Sharing Orders.
- Improved standards and timescales for report writing services through consistent hard work and dedication.
- Maintained and updated a central Scheme Record to reduce information delay on cases.
- Actively updated pension and regulatory knowledge and expertise to optimise support offered to advisers, solicitors, and mediators and the divorcing parties.

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## PREVIOUS COMPANY

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**Pension Transfer Specialist and Trainer**, June 2002 – August 2018

**Heather Dunne Consulting Limited** – Paddock Wood, Kent

- Coordinated, led, and executed training presentations in conjunction with numerous providers to generate and drive product awareness and sales.
- Developed engaging and entertaining presentations, maintaining adviser attention, and improving impact of training.
- Developed processes and procedures to increase efficiency whilst maintaining standards of professionalism.
- Recruited raw talent to fill support positions providing coaching and technical training to develop them and maximise productivity.
- Coached all employees on Pension Transfer procedures, incorporating company policies and service, securing customer retention.
- Monitored employee progress, offering feedback to individuals on additional training requirements.
- Proactively identified and solved complex problems related to employee training, management, and business direction.
- Improved organisational efficiency and controlled costs by educating all employees on resource and time management.
- Organised external training and provided support for employees to gain professional qualifications.

Company grew from one person to employing twenty long term staff; most studied and two completed their Regulatory Diploma during their employment.

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## SKILLS

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- Presentation - delivering engaging and instructive sessions
- Communication – explaining complex and technical information simply and clearly
- Question writing and marking - case studies, short answer, and multiple choice.
- Extensive knowledge and expertise relating to numerous aspects of pensions of all types
- Familiarity with regulatory requirements in relation to pension transfers and associated advice processes
- Proficiency and knowledge as a Pension on Divorce Expert
- Proficiency with Word; preparing templates, forms, brochures, and reports
- Expertise with Excel Spreadsheets – formatting, actuarial calculations, incorporating logical testing
- Capability with O&M Transvas Profiler producing TVAS & TVC
- Fluency with PowerPoint; producing interesting and informative training material
- Knowledge of Outlook managing several email accounts and creating effective marketing campaigns
- Experience as a Single Joint Expert including attending court

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## PROFESSIONAL QUALIFICATIONS

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### Chartered Insurance Institute – London

2019      RAR      Regulated Retail Investment Adviser Re-evaluation

This 100 question exam was designed by the CII in conjunction with the Financial Conduct Authority to test an investment adviser's Level 4 Diploma knowledge.

I chose to take this examination to prove I had maintained my investment knowledge in response to regulatory concerns about the investment knowledge of PTS in general.

### Chartered Insurance Institute - London

2018      AF7      Advanced Diploma in Pension Transfers

This is the latest iteration of the pension transfer qualification designed by the CII.

I chose to take this qualification to confirm my pension transfer knowledge had been maintained since passing the G60 in December 1995, when it was first introduced.

### Chartered Insurance Institute - London

2004      SV1      Diploma in Savings and Investments

This examination assessed the knowledge and understanding of economic factors that affect risk from different investments, product features and regulatory framework of retail investments, taxation liabilities and portfolio planning.

I chose to take this examination to consolidate my knowledge of investments. My previous qualifications had a pensions bias and I felt this was a gap in my overall financial services knowledge.

### Chartered Insurance Institute - London

2002      K10/K20      Retirement Options (K10) and Pensions Investment Options (K20)

K10 assessed knowledge and understanding of income generating options and applying the knowledge to retirement planning situations. K20 focused on the range of investments available for planning of pensions and to be able to apply the construction of a pension portfolio management for a client.

The Personal Investment Authority - the regulator at that time indicated the K10 manual was recommended reading for those undertaking Drawdown.

I felt it was extremely relevant to take both to ensure I remained amongst the most qualified in the industry.

### Chartered Insurance Institute - London

1998      H15      Supervision and Sales

This examination assessed specialist supervisory knowledge and skills in the regulatory environment.

This was the final requirement to attain my Fellowship of the Society of Financial Advisers (FSFA), amongst the first 50 in the country.

FSFA subsequently became FPFSA, when SoFA merged with the Life Insurance Association to form the Personal Finance Society a few years later.

### **Chartered Insurance Institute - London**

1997      580                      Pension Planning & Administration

This CII Examination assessed knowledge of the administration of pension schemes

This examination counted towards my Fellowship of SoFA.

### **Chartered Insurance Institute - London**

1996      575                      Pension Law & Taxation

This CII Examination assessed knowledge of the legislation and taxation of pensions

This examination counted towards my Fellowship of SoFA.

### **Chartered Insurance Institute - London**

1995      G60                      Pension Transfers

This examination was introduced in December 1995 and subsequently became the requirement to advise on Pension Transfers.

My role at the time involved advising on pension transfers and this examination counted towards my Fellowship of SoFA.

### **Chartered Insurance Institute - London**

1994      G10/G20/G30      Taxation and Trusts/Personal Investment /Corporate Planning

G10 examination assessed a knowledge and understanding of the UK tax system, the law and practice of trusts, but also an ability to advise individual clients on the tax treatment of their investments and the use of trusts to meet their current and foreseeable future needs.

G20 examination assessed a knowledge and understanding of investments and an ability to advise individual clients on the construction of investment portfolios to meet both their current and foreseeable future needs.

G30 examination demonstrated that the individual has a knowledge and understanding of all financial planning aspects of running a business and an ability to advise clients appropriately.

The acquisition all three examinations at one sitting enabled me to become an Associate of the Society of Financial Advisers (ASFA).

It also prompted me to look for employment as a Financial Adviser and was one of the main reasons for my move from Pensions Associates Ltd to Caroline Banks & Associates.

G10 I delivered training for SoFA/PFS in this subject, as one of the many training contracts via my firm HDC

G20 I obtained a distinction in this examination

G30 I became Senior Examiner for the CII.

### **Chartered Insurance Institute - London**

1993      FPC                      Financial Planning Certificate

I undertook the Financial Planning Certificate when employed at Pensions Associates Ltd. This was expected to become mandatory.

I subsequently worked as an examiner for the Chartered Insurance Institute marking the FP3.

The Financial Planning Certificate was replaced by the Certificate in Financial Planning and then the Diploma in Financial Advice and the Regulatory Diploma in Financial Advice. In December 2012, the level 4 became mandatory. By then I had acquired my Fellowship and undertook gap fill, to meet RDR and obtain my Statement of Professional Standing.

## **Chartered Insurance Institute - London**

1991 ACII Associate of the Chartered Insurance Institute

010 Introduction to Insurance (April 1986)	Crown Financial Management supported me in studying for this. At that time the examinations were only available in April, so retakes were a year later. I had my daughter in April 1989, part way through. I passed Pension and Related Benefits on the third attempt and was elected an Associate in September 1991. That spurred me on to take the role with Pensions Associates Ltd.
020 English Law (April 1987)	
030 Economics (April 1986)	
040 Principles and Practice (April 1987)	
050 Insurances of the Person (April 1987)	
070 Insurances of Liability (April 1991)	
090 Life Assurance Law & Practice (April 1990)	
100 Pensions and Related Benefits (April 1991)	
110 Quantitative Methods (April 1987)	

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## **ACADEMIC QUALIFICATIONS**

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### **Godalming College - Godalming, Surrey**

1983 A Levels Physics, Chemistry, Biology plus A/O Maths,

I studied for three A levels in sciences, which as my school had taught a mixed science meant I was at a disadvantage as against the majority of my classmates. I was also required to undertake an additional A/O Level in Modern Maths to support my Physics studies, because my school taught traditional mathematics.

My results were a C, which was considered a pass in the extra maths, after one year. I went on to achieve CCD in my full A Levels, which was sufficient to acquire my place at Surrey University to study Biochemistry. I dropped out after a year and married my then boyfriend.

That triggered the move to Financial Services as a career as against becoming a Forensic Scientist.

### **Glebelands School - Cranleigh, Surrey**

1981 O Levels English Lng, English Lit, French, Latin, History, Maths, Art, SCISP1 & SCISP2

I completed nine O Levels.

I took my English Language a year early acquiring an A Grade and was very disappointed to obtain 4Bs and 4Cs the following year, in my remaining 8 subjects. I thought everyone took nine examinations. Little did I know then!

The decision to take Art caused much commotion at home, as it meant I dropped Geography. I did manage to persuade my father that as I was taking 8 academic subjects it was not unreasonable to have one more creative qualification. My love of oil painting has stayed with me throughout my life and remains a hobby to this day.

I think to some extent that is why I acquiesced to the family pressure to take sciences at A Level.

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## WORK HISTORY

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**SSAS Consultant, Pension Transfer Specialist**, September 2001 – May 2002

**The Pension Professionals** – South Wimbledon, Merton

- Worked closely with Managing Director to maintain optimum levels of communication for effective and efficient completion of Pension Transfer Reports for adviser clients.
- Responsibly managed portfolio of SSAS including undertaking administration, trustee meetings, interaction with HMRC, accounts, and documentation accurately and efficiently to ensure consistent smooth running of each scheme.
- Monitored multiple databases to keep track of all tasks.
- Supported Managing Director in improving operations and resolving issues to deliver top-notch customer service, resulting in acquisition of new clients.
- Improved standards and timescales for Pension Transfer and SSAS administration through consistent hard work and dedication.

**Training & Competence Supervisor**, February 2000 – August 2001

**Berry Birch & Noble** – West Wickham, Kent

- Designed training modules for strategic business practices and inducting new advisers, incorporating competency testing.
- Led training programmes designed to implement new performance management standards for pension advisers throughout business.
- Worked closely with Compliance Officer, maintaining corporate responsibility by staying up to date with Financial Services Regulation, pension rules and tax legislation.
- Supervised and mentored ten corporate pension advisers, undertaking regular one to one sessions, providing training, and coaching relevant to their individual needs and key skill gaps as agreed with compliance department.
- Collaborated with Compliance Officer and T&C Manager to ascertain business, sales, and regulatory goals, implementing effective training strategies to enable Corporate Pension Adviser achievement.
- Managed training delivery via diverse mediums, including PowerPoint, case studies, question and answer sessions, role plays, assignments and multi choice testing.

**Technical Trainer**, July 1998 – December 1999

**NPI** – Royal Tunbridge Wells, Kent

- Created and delivered comprehensive, engaging Pension Transfer, SSAS and other Technical Pensions training courses, for financial advisers throughout UK, increasing overall company sales.
- Produced and maintained distance learning material including trainer notes for delivery by branch managers to advisers, including case studies, practice manuals and testing, plus exam tips and guidance .
- Implemented and delivered new consultant induction programme, improving knowledge of company products and ability to garner sales from advisers, which improved their effectiveness immediately.
- Grew client base through continued levels of outstanding service, such as distance learning material and face to face training.

**Director of Pensions, May 1995 – June 1998**

**Caroline Banks & Associates – London**

- Supported Caroline Banks with daily operational functions, providing technical, administrative and compliance support.
- Carried out day-day-day administration, compliance, training, and development duties accurately and efficiently.
- Worked directly with other advisers to assist them in passing their G60.
- Monitored company compliance with regulatory requirements and then worked with external consultants as company grew.
- Managed smooth operation of conversion of DB Schemes into GPP, based on impact of PA'95, including meetings with company directors, staff presentations and associated negotiations with providers.
- Serviced and administered portfolio of SSAS, including all relevant pension calculations and negotiations with Pensioner Trustee.
- Supported introducing accountants with carry back and carry forward calculations, correcting and amending HMRC forms and explaining adjustments to them and their clients.
- Serviced and advised portfolio of clients for adviser on maternity leave.
- Obtained Highly Commended in Corporate Pensions in IFA of The Year Competition

**SSAS Account Manager, October 1991 – May 1995**

**Pensions Associates Ltd – London**

- Consistently managed client needs through ensuring SSAS portfolio was administered correctly and appropriately, resulting in positive trustee meetings attended with relevant director. Supported both directors with daily operational functions in relation to administering and investing SSAS.
- Pioneered and marketed 'Individual department' offering advice to ex SSAS members including pension transfers and other cross selling opportunities. That incorporated ensuring regulatory requirements and associated tax and other legislation were complied with and maintaining knowledge and developing processes. Subsequently, directors sold that portfolio of clients to another firm.

**SSAS Consultant, October 1985 – September 1991**

**Crown Financial Management – Woking, Surrey**

- Maintained smooth operations of SSAS portfolio through effective and efficient administration.
- Attended trustee meetings, manually prepared accounts, drafted actuarial reports, undertook maximum benefit and maximum contribution calculations.
- Developed systems and processes to make each aspect of administration more consistent and repeatable, improving efficiency and service levels, resulting in increased client retention.
- Achieved clearance of revenue and other correspondence backlog by diligent and efficient hard work, whilst undertaking other duties accurately and efficiently.
- Supported SSAS Department Manager in improving operations and resolving issues to deliver top-notch customer service.