

Steve Pine FPFS, Cert CII (FS)

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Profile

Steve is a Certified Financial Planner and a Chartered Financial Planner whose passion is preserving his client's wealth now and for the next generation. His emphasis on long term strategic financial planning in preference to short term issues means his clients have clarity on how their hard earned cash can best work for them and their loved ones and helps clients feel financially well-organised. His eye for detail and professional qualifications combined with over 20 years of technical experience in advanced pension work, trustee investment and Attorney advice has proven to be successful in offering real financial direction and peace of mind to clients.

Qualifications & Affiliations

Steve is an advocate for combining practical experience with advanced professional qualifications. He has obtained a high level of qualification and continues to undertake professional development, becoming a Fellow of the Personal Finance Society in November 2015.

- **Chartered Financial Planner (obtained 2007)** and Associate of the Personal Finance Society with Chartered Insurance Institute (CII)
- **Certified Financial Planner - CFP™ (obtained 2009)** - with the Chartered Institute of Securities & Investment (CISI), formerly the Institute of Financial Planning (IFP).
- **STEP Certificate for Financial Services (obtained 2010)** (Trusts and Estate Planning) with Society of Trust & Estate Practitioners
- Other previous CII qualifications include G60, Advanced Diploma in Financial Planning, Pension papers J04, J05, & RO8, Mortgage CF6 & Long term care CF8

Work history

The Aspire Partnership LLP

Jan 2010 – Present

Founding Partner and Chartered Financial Planner

Aspire Partnership was created to offer a financial planning service which helps people make the most of the opportunities that they come across.

Aspire deal predominantly with the financial needs of individuals, small business owners and those who look after other peoples' money (Trustees, Attorneys & Deputies). Aspire offers tailored services to meet the needs of these different client groups.

Steve's skills include: excellent client empathy; strong communication; technical analysis & research.

Responsibilities:

- Financial Planner – responsible for providing suitable financial advice to retail clients
- Senior Partner – responsible for corporate governance of a firm directly regulated by the FCA, the firm's pension specialist and additional duties in regard to investment committee.

Interests: Most sports, music, consumer behaviour, politics and reading

Client testimonials are available on request

Bluefin Financial Advice – Bristol**October 2007 – January 2010****Chartered Financial Planner (& Integration Manager Oct 07 - Oct 08)**

Crest were acquired by the Thinc Group Ltd now t/a Bluefin in October 2007. Whilst successfully integrating the Crest group of companies into Bluefin Steve also became both Chartered and Certified and remained a top three adviser in Bluefin Financial Advice (BFA).

Responsibilities:

- Managing the integration of Crest Asset Management and Crest Financial Group Ltd advisers and support staff into the Bluefin business; along with the continuation of their development plans
- Ensuring client expectations are met within framework of Bluefin Financial Advice
- Creation of bespoke service-based client solutions providing trusted financial planning and quality advice

Selected Achievements:

- Instrumental in many improvements in clients lives; both personally and professionally
- Recognised as TOP BFA adviser in South West region for 2008; 2nd nationally
- Built local relationship with Bluefin Insurance office
- Invited to joint Investment Peer Group within 4 months of joining Thinc Group Ltd

Crest Financial Group Ltd (Managing Director)**& Crest Asset Management (Managing Partner & financial adviser) – Bristol****1991 – 2007**

With the Retail Distribution Review (RDR) firmly in mind, Steve was instrumental in reorganising, restructuring and remodelling the business processes at Crest in readiness for more service led proposition. Steve engaged with an external consultancy firms for 360 degree feedback throughout the delivery process and fully integrated the FSA's new Treating Customers Fairly policy

Responsibilities:

- Main shareholder in Crest Financial Group Ltd and therefore responsible for a profitable and compliant Independent Financial Advisory and Planning directly regulated business.
- Managed multi-disciplinary company that included diverse blend of IFA and tied adviser teams
- Largest share of Crest Asset Management partnership; directly responsible to AXA for firms activities

Selected Achievements:**Crest Financial Group Ltd (CFG) – Directly Authorised Financial Planning Business**

- Organised due diligence papers in preparation of sale of business to Thinc Group Ltd – FSA measures achieved and audit and compliance requirements met
- Increased adviser competence by actively encouraging professional development
- After careful due diligence in 2003, bought and effectively integrated Gordon Thomas & Partners, a Bristol Based IFA, into Crest

Crest Asset Management (CAM) – AXA Appointed Representative

- Consistently a top five fee earning firm within the AXA Adviser Network (AAN)
- Regularly an individual top 10 AAN adviser measured by fee earnings
- Represented Crest at regular AXA Key Development meetings which often included senior AXA management, including Paul Evans
- Attended the AXA Business School, Bordeaux in mid 90's

Gap Year - working holiday in Australia**1990 to 1991****Transport Manager, Western Freights – Bristol****1981 to 1990**