
Biographical Notes of Member Directors being elected / re-elected

Edward S Grant, BA (hons), FPFS, FRSA, FinstSMM

Chartered Financial Planner

President, Personal Finance Society September 2010 - 2011

Edward has been working in the financial services industry for over 20 years. He is a PFS Fellow and a Chartered Financial Planner by examination.

A PFS Board member for the last three years, Edward has been involved in the projects to strengthen the regions and demystify examination.

As President Edward has sought to enhance our communication with the launch of the PFS President Quarterly Update, and develop member feedback and discussion, with over 1,100 PFS President Thinktank LinkedIn Group members.

Edward regularly presents to large and small audiences of advisers, professional connections and clients and has worked across the country meeting a wide range and types of advisers. He is passionate to support advisers in developing their professional qualifications.

He has a breadth of experience working with individuals taking all levels of qualifications from certificate, progressing towards Diploma and Chartered status. This has helped his understanding of the challenges that individuals face. Edward is a CII postal tutor and examiner.

Over the next 12 months Edward hopes to help strengthen our Chartered offering and support those advisers aspiring to become Chartered Financial Planners.

With the launch of the Tomorrow's Client initiative (www.tomorrowclient.co.uk) focusing on the post RDR world, Edward hopes to stimulate the profession as it thinks about the needs and expectations of our clients.

A past Chairman of the Hertfordshire and Middlesex Life and Pensions Society, Edward became Chairman of the PFS London Region in March 2008 having been closely involved in the London Region for over 15 years.

Married to Marina, they have two super children aged 14 and 21.

Teresa Perchard

Teresa Perchard, Director of Policy at Citizens Advice since 2000, leads the development of policy on a wide range of social and consumer policy issues, including debt and financial exclusion and consumer protection.

Prior to joining Citizens Advice Teresa has had over 12 years experience of developing and implementing policy on regulation, consumer protection and consumer representation through posts she has held at the Office of the Rail Regulator, the Office of Water Services and the National Consumer Council.

David Thomas, BA APFS, FCIB

Chartered Financial Planner

David has over 30 years experience in Financial Services, starting his career with Lloyds Bank before joining Bradford & Bingley Building Society during its growth years. Appointed General Manager of Mortgage Systems Ltd in Fleet in 1987, he jointly established Chadney Bulgin in 1993, where he is now Joint Managing Partner.

David is a Chartered Financial Planner and a Fellow of the Chartered Institute of Bankers, having graduated from Exeter in Economics.

David is keen to further develop professionalism in Financial Planning, both in qualifications and best practices, and has been a member of the CII since 1994.

David is married with four grown up children, and a new granddaughter. He enjoys travelling, and his never ending quest to reduce his golf handicap.

Nick Turner, APFS

Chartered Financial Planner

Nick joined AXA in 1985. His experience includes Technical Management (Tax and Pensions Planning), first hand sales experience, Executive Assistant to the CEO, Distribution Strategy and Business Development where he was responsible for securing, amongst others, the Britannia Building Society single tie arrangement.

Subsequently, he was Head of AXA's Wrap proposition and was responsible for initially creating AXA's compelling WRAP offer.

His last role was as Sales Director for AXA Wealth Management. Nick successfully steered the sales force through some of the most challenging market conditions seen for many years, and helped the team achieve significant and profitable market share growth over this period.

His current role, Director of UK partnerships, spans the whole of the UK AXA group and many parts of the global business. It is designed to co-ordinate and mobilise AXA resources in favour of a small number of very important organisations. The aim and purpose of this role is to develop long term valuable partnerships for the AXA Group.

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