

## CURRICULUM VITAE

Ian Phillip Rowe

**Date and Place of Birth:** 25<sup>th</sup> January 1974  
Hillingdon, England

personal  
financial  
planning



### **Education and Professional Qualifications:**

1985 – 1990	Abbotsfield High School, Hillingdon
1990 – 1992	Abbotsfield, Sixth Form College, Hillingdon
1996	Financial Planning Certificate (FPC)
2010	Award in Long Term Care Insurance
2012	Diploma Personal Finance Society (DipPFS)
2016	STEP Certificate for Financial Services (Trusts and Estate Planning)

Centaur House  
Hope Street  
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Cheshire, CW11 1BA

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Authorised to provide independent financial advice: FSA reference IPR01014.

### **Employment Details:**

**Company:** Personal Financial Planning Limited  
**Position:** Consultant  
**Period:** May 2007 to date

**Company:** Progress Financial Planning Limited  
**Position:** Consultant  
**Period:** July 2004 – April 2007

**Company:** Clerical Medical Investment Group  
**Position:** Senior Consultant  
**Period:** May 2002 – July 2004

**Company:** Zurich IFA Group  
**Position:** Consultant  
**Period:** April 1999 – May 2002

**Company:** Abbey National Plc.  
**Position:** Financial Planning Adviser  
**Period:** October 1993 – Jan 1997

providing expert independent financial advice to personal injury claimants

[www.pfp-planahead.co.uk](http://www.pfp-planahead.co.uk)

### **Relevant Experience:**

- Involved in providing specialist Independent Financial Advice to recipients of Personal Injury awards since 2004.
- These have included road traffic accidents, clinical negligence and also fatal accident cases.
- Involved in providing Independent Financial Advice to a wide range of recipients of Personal Injury damages.
- The awards have ranged from less than £10,000 to over £6.5 million.
- Preparation of expert reports on the statutory responsibilities of the NHS and Local Authorities.
- Portfolios enacted on behalf of Claimants have included Investment Bonds, Unit Trusts, Open Ended Investment Companies, Government Stocks, deposit-based investments and liaison with individual stockbrokers.
- Specialist use of Trusts in Personal Injury cases.
- Provided training to Law firms on the considerations of lump sum settlements versus periodical payments.
- Successfully conducted Upper Tier Tribunal appeals in relation to the misapplication of benefit regulations on behalf of Claimants.
- Acted as advocate for service users in relation to Section 47 Care Assessments.

### **Notable Cases:**

- *KQ v SSWP (IS) [2011] UKUT 102 (AAC); [2011] AACR 43*
- *AA v Huntingdonshire District Council [2017], Valuation Tribunal – 0520M202653/CTR/1 [Council Tax Reduction Appeal]*
- *KL v Wigan Metropolitan Borough Council [2017], First-Tier Tribunal – SC244/17/00895 [Housing Benefit Refusal Appeal]*

*References can be provided upon request.*





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# Statement of Professional Standing

**Mr Ian Rowe**

FCA Individual Reference Number:

**IPR01014**

People must be approved by the FCA before giving financial advice. You can check if this person is approved by the FCA to give advice by going to [fca.org.uk/register](http://fca.org.uk/register) and searching with their FCA individual reference number shown above.

The Chartered Insurance Institute (CII) has issued this statement to the above named adviser. The CII has checked that the adviser meets the required qualification standard and confirms the adviser has signed an annual declaration stating that they have kept their knowledge up to date and complied with the Statements of Principle and Code of Practice for Approved Persons (APER).

Date of issue: **1 February 2019**

Valid until: **31 January 2020**

Ian Fisher BA (Hons), ACII  
Chartered Insurance Practitioner  
CEO, Chartered Insurance Institute

The Chartered Insurance Institute (CII) is the premier professional body for the insurance and financial planning sector with over 100,000 members in more than 150 countries. It promotes higher standards of integrity, technical competence and business capability. The person named above is a member of the CII and is bound by a Code of Ethics as a condition of membership. For more information, visit [cii.co.uk/memberssearch](http://cii.co.uk/memberssearch)

CII Permanent Identity Number **001282590G**

