

## Steven Oliver – Financial Planner

Name: Steven Oliver  
Role: Financial Planner  
Contact: [steveno@hendersonstone.co.uk](mailto:steveno@hendersonstone.co.uk)  
Mobile: 07305 099691  
Other Contacts: [www.hendersonstone-am.co.uk](http://www.hendersonstone-am.co.uk)



### Overview

Steven has worked in Financial Services since 1995 with experience in a number of roles over that time ranging from New Business Administration, Senior Pension Administration, Account Management, Mortgage Adviser, Paraplanner, and is currently employed as a Financial Planner.

### Experience

- Experience in all core advice areas, including Investment Advice, Pension Planning, At Retirement Advice, Tax Planning and Protection – assisting both private clients and corporate clients working towards achieving their financial planning objectives.
- Achieved the Personal Finance Society Diploma Level and also holds the Certificate in Mortgage Advice although is not authorised to provide Mortgage Advice or Long-Term Care Advice.
- A member of The Chartered Insurance Institute, Personal Finance Society.
- Worked with both private and corporate clients across a wide spectrum including high net worth individuals with more complex financial planning needs such as tax planning, Tapered Annual Allowance Calculations for High Earners and assisted clients facing Lifetime Allowance issues.
- Built up a network of clients by providing advice and a high-quality service for clients and business owners, assisting clients in the mid stage of their working life, clients looking to save towards their retirement and clients approaching their retirement and looking to enjoy a comfortable and happy retirement.
- Has access to a network of specially selected experts to support all your advice needs.

### Specific Skills

- Investment and pre-retirement planning
- Near and post retirement planning
- Pension Tax Planning Calculations / Tapered Annual Allowance / Lifetime Allowance
- Pension Retirement Shortfall Calculations
- Inheritance taxation

### Personal

His interests include Angling and Fly Tying and he is a Member of the Malleny Angling Association. In his spare time he enjoys Fly Fishing at various locations throughout Scotland.

#### ***Kenny and Marilyn Allison, Married, late 60's***

*“Several months before retiring we knew it was time to start planning (financially) for our future. We had done some research and came to the conclusion that we wanted no risk involved and our focus was more on having a stable, reliable income during our retirement. Having had dealings with Steven Oliver for several years (through my work's pension) and had always found him very approachable, we contacted him for advice. He listened to what we wanted to achieve and gave us very sound advice. He explained everything very thoroughly and succinctly throughout the whole process and produced a very comprehensive report for us to consider. After choosing our preferred route, Steven guided us through the whole process and always kept us well informed. We would not hesitate in recommending Steven to anyone who required financial planning/pension advice”.*

The Financial Conduct Authority does not regulate taxation planning and inheritance tax planning.

*Henderson Stone Asset Management Ltd is an Appointed Representative of Quilter Financial Limited which is authorised and regulated by the Financial Conduct Authority.*