



Qualifications

Certificate in Financial Advice CeFA,
Certificate in Mortgage Advice &
Protection CeMAP and Diploma in
Regulated Financial Planning

Generic Advice

RO6 | AF5

Pensions

RO4 | RO8 | AF3

Certificate in Life & Pensions

Taxation

RO3 | AF1

Trusts

AF1

Investment Planning

CeFA | RO2 | AF4

Protection

RO5

Long Term Care

CF8

Certificate in Life & Pensions

Mortgage & Equity Release

Certificate in Mortgage Advice &
Protection CeMAP, ER1,
Certificate in Equity Release

Paul Grey

Paul covers all aspects of Financial Planning to corporate and private clients. Paul provides a completely independent financial advice service, often but not exclusively offering the following services:

- Retirement planning from accumulating pension savings cost effectively to managing the withdrawal of funds in retirement in the most tax efficient way
- Estate planning including inheritance tax mitigation through use of trust structures, investment bonds and whole of life plans
- Investments and savings of all kinds, whether oriented towards income, capital growth or both
- Corporate risk management to ensure the continuity of businesses in the event of the loss of key personnel, and the provision of contingency funds to all for the purchase of shares in the event of early ill health, retirement or death
- Group employee benefits including death in service, critical illness cover, sick pay arrangements, Permanent Health Insurance
- Mortgage advice including first time buyer, re-mortgage, buy to let lending, equity release including lifetime mortgages, second charge and secured borrowing, bridging and short time finance
- Cash flow modelling for all aspects of life, including short, medium and long-term planning
- Specialist tax planning & trust planning
- Financial personal protection, including life assurance, critical and serious illness cover, income protection, family and personal cover

Paul joined TFA in 2015 following several years working with a large high street bank. He works with a variety of clients including high net worth individuals, private clients, company directors, business owners and professionals to provide financial planning for them, their clients or employees.

Paul's clients are predominantly in Cornwall, Devon, Dorset and London. Paul achieved the Advanced Diploma in Regulated Financial Planning in 2018, allowing the use of designation APFS, Associate of the Personal Finance Society, and was awarded the status of Chartered Financial Planner in the same year.

He offers face to face and telephone advice, either in the comfort of your own home or at a location suitable to you, at a time suitable to you, covering all aspects of financial planning for all generations.

Currently living in Truro, Paul grew up in Cornwall and has spent most of his life living in the county. Paul enjoys most sports, in particular football and plays 6 a side for a local team. TFA hold regular charity events, in which Paul enjoys being involved with.

Trusted Financial Advice

Call Paul Grey today on:

📞 07966 101 345 or 📞 0800 3899 708

Email us: ✉️ paul.grey@tfagroup.co.uk

Follow us: 🐦 @TFAadvisers

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www.tfagroup.co.uk

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Client	Tom French	File Name	9738 TFA Paul Grey Adviser Profile	
Artworker	-	Finished Size	A4	
Creative Director	Mike Lane	Proof Stage	02	
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Testimonials*

What were the circumstances that caused you to look for an adviser?

I had 4 different pensions running and wanted to consolidate and it was too involved for myself to tackle.

How did Paul Grey help you?

When we had our first meeting I explained to Paul what I had and what I was hoping for at the out come. Paul then explained in great detail all about what was possible and not and listened to my objectives and goals. All explained in a why that I could understand and not at all boring.

What is your current situation? Have you seen the outcome you were hoping for?

Yes very much so. The outcome was a great piece of mind and relief and looking forward to the future.

What could they have done better?

Far as my situation goes I believe that Paul did a fabulous job with my interest at the fore. Also the follow up as been great and Paul can be contacted at time which also gives me piece of mind.

David, Cornwall
5 out of 5

What were the circumstances that caused you to look for an adviser?

I needed advice on an old pension I had. Also I needed advice on how to go about getting a new mortgage & life cover .

How did Paul Grey help you?

I had a private pension that I no longer paid into but needed advice on what to do with it as it kept being bought out by different companies. So Paul sorted that for me. He also gave me advice on a new mortgage that I needed & then my life cover & insurance to make sure I was fully covered for the house I am buying.

What is your current situation? Have you seen the outcome you were hoping for?

Yes, pension sorted. Mortgage sorted & now the life cover & insurance all under way.

What could they have done better?

For me, nothing. Paul kept me informed of what he was doing daily. We looked at one policy but it ended up not being right for me & my needs, so we talked about it & looked at another & that suited me better. We went over the cost of it , whether that a mount was affordable to me. I never felt pressurised into having something I didn't want or need.

Val, Cornwall
5 out of 5

What were the circumstances that caused you to look for an adviser?

I wanted more focussed support to the management of my assets and financial resources.

How did Paul Grey help you?

Paul spent time to understand my circumstances and issues. The advice he has given in the wake of feedback and my views.

What is your current situation? Have you seen the outcome you were hoping for?

Yes.

Dave, Dorset
5 out of 5

What were the circumstances that caused you to look for an adviser?

Pension advice.

How did Paul Grey help you?

Very helpful in all areas that were discussed. He explained things succinctly. We feel at ease with him.

What is your current situation? Have you seen the outcome you were hoping for?

Yes.

Shaun, Cornwall
5 out of 5

*Testimonials collected from VouchedFor (www.vouchedfor.co.uk)

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✉ paul.grey@tfagroup.co.uk

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