Centurion
Chartered Financial Planners

Later Life

Centurion Chartered Financial Planners are dedicated to putting your clients' best interests first.

Our dedicated Later Life team consists of highly qualified and experienced independent advisers who specialise in assisting fiduciaries with clients in later life. We provide expert support in areas such as care fees funding, equity release, and inheritance tax planning.

Our Support

Care

Centurion is able to provide expert independent advice with regards to the how to fund care, whether this is the use of existing assets or the use of an immediate needs annuity or a combination.

We are all member of the Society of Later Life Advisers (SOLLA) which has independently confirmed our expertise in advising on care fees funding. The majority of our team are members of STEP (Society of Trust & Estate Practitioners).

Equity Release

Our independent Financial Planning specialists have extensive experience in equity release, whether it's for inheritance tax (IHT) planning, boosting retirement income, or to pay for care in the home. As members of the Equity Release Council (ERC), our dedicated Later Life team adheres to the highest industry standards, ensuring expert guidance and peace of mind.

Trusts

We are experienced in the operation of all types of trust and understand the duties and responsibilities of trustees. We can assist trustees in everything from opening a bank account to the investment of the trust capital.

Our Services

Initial meeting:

We offer a **free, without obligation meeting** to understand the issues and offer some initial thoughts.

We offer independent, unbiased advice on all aspects of later life advice, including:

- Investment advice
- Care fees Funding advice
- Inheritance Tax mitigation
- Inheritance Tax mitigation
- Benefits advice
- Cash flow modelling

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Meet our Experts

Jon Stevens
Financial Planning Director
& Head of Later Life

Jon is a Chartered Financial Planner with over 25 years of experience.

He is a Financial Planning Director at Centurion Chartered Financial Planners and leads our specialist Later Life team.

Jon is also a Fellow of the Personal Financial Society (PFS), affiliate member of the of the Society of Tax and Estate Practitioners.

He is a member of the Centurion Investment Committee.

jon.stevens@centurioncfp.co.uk

Trevor Durham
Chartered Financial Planner

Trevor has over 25 years of experience.

He is a Fellow of the Personal Financial Society (PFS), a member and Chair of the Wales area for the Society of Tax and Estate Practitioners (STEP) and is a member of our Investment Committee.

trevor.durham@centurioncfp.co.uk

Stuart Emerson
Financial Planner

Stuart is a Financial Planner with over 30 years of experience of advising people in later life, their families and in particular, those seeking advice on long term care and care funding options.

Stuart is also a Dementia Friend.

stuart.emerson@centurioncfp.co.uk

Craig Richards
Financial Planner

Craig is a Financial Planner with over 25 years of experience.

As well as advising through our Later Life services, like all our advisors, Craig can offer holistic financial planning support.

craig.richards@centurioncfp.co.uk

Centurion’s Later LifeTeam are here to help.
Contact us today by calling **0117 332 8200** or email a member of the team.

centurioncfp.co.uk