

ANDY GAIT BA (Hons), APFS - Chartered Financial Planner, Certified Financial Planner, Chartered Wealth Manager, Director of Gould Financial Planning Ltd

Areas of Advice

Andy has focused his learning on the various aspects of pension legislation. His clients are mainly business people whose pension funds form part of their overall retirement provision. Often his clients look to phase in retirement over a 5 to 10 year period, gradually reducing their workload and increasing their pursuit of holidays and pastimes. For example, Andy has assisted a number of solicitors from a position of partner, through consultancy, into full retirement.

In more recent times Andy has assisted deputies and trustees with regard to the investment of monies awarded by the courts or where clients have set up trusts for the benefit of future generations.

Professional Qualifications

Honours Degree in Geography - 1989
Chartered Financial Planner - 2008
Certified Financial Planner - 2009
Chartered Wealth Manager 2016

Professional Background

Andy joined Friends Provident Life Assurance Company as a graduate trainee in December 1989. In 1996 he joined Equitable Life Assurance Society providing advice to high net worth individuals. Andy became an Independent Financial Adviser in 2001 helping to set up Kilsby Williams & Gould. Since then his time has been spent building the business which is now Gould Financial Planning.

Outside Interests

Andy is married with two daughters. He is a dedicated follower of Cardiff City Football Club, an essential escape from the 3 women in his life!