



Erica Dietsch

Adv Dip FA, Dip PFS, Cert CII (MP & ER), CeMap, PETR, Cert LTCP
Chartered Financial Adviser, SOLLA Accredited Later Life Adviser (LLAA)

I started work in 1995 for the Wesleyan Assurance Society in Birmingham and rapidly progressed to becoming their youngest female Financial Adviser in the firm in 1997 at age 23. I have been in the Insurance and Investment field since age 21.

I have worked for friendly and mutual societies, banks and accountancy firms over the years dealing with mortgages, life cover and protection, investments and pensions, however my specialism is in advising older clients in areas such as Equity Release, Investments, Care Annuities, Trusts and Inheritance tax planning.

I believe in giving back to the Industry and I sit on the Committee for both the Sheffield Chartered Insurance Institute (CII) and also the Sheffield Life and Pensions Society.

I am a member of both the Personal Finance Society (under the Chartered Insurance Institute – CII) and the London Institute of Banking and Finance (LIBF).

The title Chartered Financial Adviser is granted by the London Institute of Banking and Finance.

Qualifications:

Level 6 Advanced Diploma in Financial Advice (LIBF)

This is a professional qualification for financial advisers and consists of the following modules:

- Advanced Taxation Trusts and Tax Compliance (LIBF)
- Advanced Managing Investments (LIBF)
- Advanced Pension Transfers (LIBF)
- Certificate in Long Term Care and Later Life Planning (LIBF)

Diploma in Financial Planning (CII)

The Diploma in Financial Planning is an advanced technical qualification which demonstrates an understanding across a broad range of key advisory areas:

- CF6 - Certificate In Mortgage Advice and Practice (CII)
- JO5 - Pension Income Options (CII)
- R01 - Financial services, regulation & ethics (CII)
- R02 - Investment Principles and Risks (CII)
- R08 - Pensions Update Programme (CII)

Financial Planning Certificate

These are core qualifications providing a grounding in insurance essentials, mortgage advice, equity release and life and pensions administration respectively:

- CF1 - UK Financial Services, Regulations and Ethics (CII)
- CF2 - Investment and Risk (CII)
- CF3 - Financial Protection (CII)
- CF4 - Retirement Planning (CII)
- CF5 - Integrated Financial Planning 1 (CII)
- ER1 - Equity Release (CII)
- FP1 - Financial Planning Certificates 1 (CII)
- FP2 - Financial Planning Certificate 2 (CII)
- FP3 - Financial Planning Certificate 3 (CII)

Cert CII (MP & ER) – Certificate in Equity Release

The level 3 Certificate in Equity Release meets the FCA's requirement for mortgage advisers and those advising on equity release schemes. In addition to developing advisory skills, the Certificate offers an understanding of equity release regulation, products, market practice, and customer needs.

CeMAP - Certificate in Mortgage Advice and Practice (LIBF)

This qualification assesses a knowledge and understanding of the UK regulation environment in the financial services industry, mortgage products, repayment options and the giving of mortgage advice.

Certificate in Life and Pensions (CII)

The level 3 Certificate in Financial Services meets the needs of those working in operational and technical support roles.

Cert LTCP - Certificate in Long Term Care and Later Life Planning (LIBF)

This Level 3 Award is a single unit qualification that develops knowledge and understanding of long term care cover, including legal taxation and regulatory issues and the responsibilities of local authorities. It also qualifies you to deal with long term care annuities.

SOLLA Accreditation (LLAA)

Having been developed over a number of years, the Later Life Adviser Accreditation (LLAA) has now become established as the Gold Standard for those advising in the later life market. In addition to being a stand-alone award, it is also the basis of membership of the Society of Later Life Advisers (SOLLA).

Professional qualifications, whilst essential, are unlikely to give the full picture of an adviser's expertise. Those advisers who take the further step to become independently accredited come with the added reassurance that they offer the practical help and guidance needed to make the right decisions at the right time.

Award in Pensions Update (CII)

The RQF Level 4 Award in Pensions Update is a single unit qualification that develops and tests knowledge of pension reforms and how they impact at-retirement advice.

