Richard Paddle

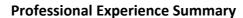
Financial Expert

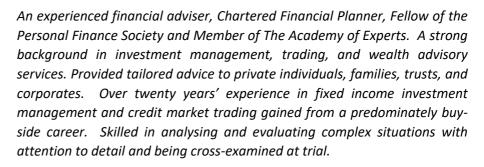
Qualifications & Education:

- Member of The Academy of Experts (MAE)
- Fellow of the Personal Finance Society (FPFS)
- Chartered Financial Planner, Advanced Diploma in Regulated Financial Planning (APFS)
- European Financial Planner (EFP)
- Diploma in Regulated
 Financial Planning (DipPFS)
- Postgraduate Diploma in Management Studies, Nottingham Trent University (DMS)
- Bachelor's Degree in Physics with Physical Electronics, University of Bath BSc(Hons)

Areas of Expertise

- Financial Advice
- Investments
- Wealth Management





2011 - Present: Financial Advice and Investments Expert

Engagements include:

- Advisory report to an Isle of Man law firm representing a Trustee in relation to its management of a private client investment portfolio.
- Expert report to the Supreme Court of the Bahamas on the allowable investments under a HNW discretionary mandate. Attended Court.
- Expert report to the LCIA Tribunal in relation to the suitability of investment advice between a family office and an UHNW client. Cross-examined at the Tribunal.
- Expert to a Guernsey law firm representing a Trustee in relation to its management of a UHNW Trust's investment strategy and portfolio management. Participated in mediation proceedings in Guernsey.
- Co-wrote an Expert report to the Royal Court of Jersey for one of the parties in an UHNW Family Trust dispute.
- Advised a law firm representing a private client who had been advised to invest in high-risk structured products that had subsequently failed.
- Provided expert insight to an Isle of Man based wealth management firm on the role and nature of the advice they gave to a HNW client regarding the sale of a structured product.
- Provided expert opinions on the credit market exposures to a major international law firm representing a UK bank in respect of litigation following the bank's near collapse and subsequent government bail-out.
- Provided written expert report to a UK Government agency about the securitisation of pension receipts.
- Provided independent valuations on the structured finance positions to the administrators in bankruptcy of a US Investment bank's European business.



 Provided factual witness statements in New York in respect to securities sold by a US Bank and has successfully claimed for losses as a result of misrepresentations made in a prospectus as an investor.

2014 – 2025: St. James's Place Wealth Management plc

Financial Adviser

2011 - 2014: Self-employed

Consultant

2009 - 2011: IHS Markit

Managing Director, Head of European Structured Finance

1998 – 2009: Bank of Scotland Treasury (HBOS plc)

Head of Credit Trading (2004 – 2009)

Head of Investment Portfolio (2004 – 2009)

Senior Investment Manager (1998 – 2003)

1993 – 1998: Abbey National Treasury Services plc

Senior Credit Analyst