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

Professional Experience Summary

An experienced financial adviser, Chartered Financial Planner, Fellow of the Personal Finance Society and Member of The Academy of Experts. A strong background in investment management, trading, and wealth advisory services. Provided tailored advice to private individuals, families, trusts, and corporates. Over thirty years' experience in fixed income investment management and credit market trading gained from a predominately buy-side career. Skilled in analysing and evaluating complex situations with attention to detail and being cross-examined at trial.

2011 – Present: Financial Advice and Investments Expert

Engagements include:

- Expert report to the Supreme Court of the Bahamas on the allowable investments under a HNW discretionary mandate. Cross-examined at Trial.
- Advisory report to an Isle of Man law firm representing a Trustee in relation to its management of a private client investment portfolio.
- Advisory report to a Spanish lawyer in relation to whether offshore investment bonds and bank deposits fell within the meaning of "money" in a will.
- 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 several Expert reports 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 because of misrepresentations made in a prospectus as an investor.

2026 – present: Isio Wealth Planning
Director, Private Client Adviser

2014 – 2025: St. James's Place Wealth Management
Partner, Financial Adviser

2011 – 2014: Self-employed
Consultant

2009 – 2011: Markit
Managing Director, Head of European Structured Finance

1998 – 2009: HBOS
Head of Credit Trading (2004 – 2009)
Head of Investment Portfolio (2004 – 2009)
Senior Investment Manager (1998 – 2003)

1993 – 1998: Abbey National
Graduate Trainee, IT Programmer, Credit Analyst