



# Advisor Team Overview

**Liam Smith | Wealth Consultant**

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# Introduction

This document aims to provide you with information about our services, qualifications, experience, and client testimonials. We feel this will allow you to make an informed decision about using the services we provide, and better understand our approach to helping clients.

## • About deVere

As part of one of the world's leading independent financial advisories, deVere Acuma provides trusted independent financial advice to expatriates and international investors across the world.

deVere Group was founded in 2002 and now comprises of 97 different legal entities globally, deVere provides a broad range of Financial Services including Wealth Management Advice, Investment Banking, Retail Banking, Asset Management and Fintech apps.

# Our Approach

We take a very holistic approach and try to find out as much as we can about our clients in order to give quality advice that is relevant and specific. Our advice process can be outlined as follows:



## Initial Meeting

Your initial meeting with a Financial Advisor will provide an introduction to the financial planning process and services offered.



## Fact Find

The fact find document is used to collect qualitative and quantitative information about your personal and financial objectives. This information is then used by your Advisor to make personal recommendations.



## Research and Analysis

Your Financial Advisor will analyse your current situation and consider how financial advice can improve your financial position in order to reach specified goals and objectives.



## Provide Financial Advice

Our advice will be presented to you in a written advice report. This report will outline the advice being provided, with details of the recommended product providers and the associated charges.

Being independent means we have access to the whole market, meaning you get the right solution. If your current investments and products suit your needs, then we will advise you to keep them; this is the most important part of giving good advice.



## Review

Your financial plan should be reviewed periodically to assess progress and see if any changes are required.

# Meet the Team

**At deVere, we value you and your finances.** We take the time to understand your lifestyle, circumstances, and financial goals, in order to provide the best solutions - tailored for you.

Let's meet the team who supports the advice process:



## Advisor

**Liam Smith**  
Wealth Consultant

We offer a wide range of services. As part of our process, we will advise and recommend the best products on the market after careful research based on your requirements.

### Our Services:

- Retirement Planning
- International Pension Planning
- Reviewing UK Pensions
- Estate Planning & Trusts
- Lump Sum Investments
- Structured Products
- Life Assurance
- Education Planning
- Corporate Solutions

### Affiliated Services:

- Foreign Exchange
- Wills
- Mortgages

Liam has been working within the financial services industry since 2012. Qualified through the Chartered Institute of Securities and Investments, Liam will assist you with a comprehensive plan for your future.

Liam prides himself in providing an objective, professional and efficient service that is delivered with a personal touch. The key to successful advice is creating a trusted relationship, demonstrating success and continual education.

His thorough and meticulous methods of client management and breadth of knowledge in the UK and International market has allowed Liam to develop his client base at an exceptional rate. His superior work ethic along with his professionalism and knowledge are all traits which his clients always praise.

Your financial health is of paramount importance. This is even more crucial for expatriates living and moving around the world. Whether you want to ensure your existing assets are wrapped as tax efficiently as possible or plan for your inevitable retirement, Liam can help.



- ✓ Certified for Introduction to Securities and Investment
- ✓ International Certificate in Wealth & Investment Management
- ✓ UAE Financial Rules & Regulations
- ✓ UK Financial Planning & Advice

## Coordination & Support Team



**Edward Martin**  
Business Development  
Manager

Edward works closely with Liam to develop strong relationships with various financial institutions and pension administrators.

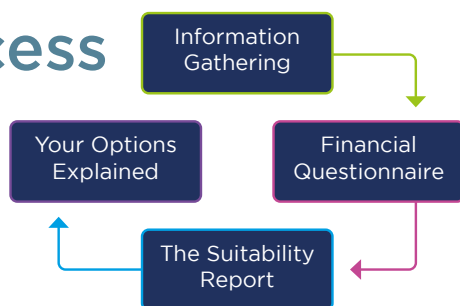
Additionally, Edward ensures clients are kept up to date and is constantly making sure all processes are completed in an efficient manner.



**Jane Siosan**  
Personal Assistant

With over 11 years experience working in our UK pension team and company administration, Jane's exceptional knowledge and organisation skills make her a vital asset to both clients and colleagues.

## Our Advice Process



Liam's team are here **to help him, support you.**



# Investment & Technical Team



**Tom Elliott**  
Chief Investment Strategist

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Tom, formerly an Executive Director at JP Morgan Asset Management holds 25 years of experience in the financial sector. His role is to help deVere clients better understand the economic and political influences that drive capital markets, which in turn, drive investor returns.



**Darren Jones**  
Head of Technical Development

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With over 30 years of industry experience, Darren focuses on taxation and trust planning for clients of various nationalities, but specialises in solutions for those with a UK connection.



**Freddie Streeter**  
Head of Global Solutions

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Freddie is deVere's Head of Global Solutions, appointed in September 2016. He was a Client Director at GAM for 7 years where he was responsible for distributing the business' investment capabilities in the UK and internationally. Prior to that, he worked at Credit Agricole after graduating from Newcastle University.



**Lauren Greeves**  
Foreign Exchange Client Manager

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Lauren has been with deVere for 5 years, working her way up to Foreign Exchange Client Manager, heading up all our client's needs worldwide, for FX transfers and support.



# Our Fintech Apps



## Vault

Vault is a global multicurrency electronic money account that allows you to store, transfer and exchange currency to and from your account in real-time. Make online payments and withdraw cash from any ATM across the globe that has the Mastercard® Acceptance Mark, using the Vault prepaid card.



## Catalyst

Catalyst is a modern investment product that helps you build a globally diversified, low-cost, long-term portfolio. It's unique feature is that there is no term period linked to your savings, allowing you to invest or withdraw funds whenever you want. The app's dashboard gives you real time info on all transactions, along with the performance and growth of your funds.



## deVere Core

Discover deVere Core, an exclusive deVere client app that allows you to access your holdings, premium payments and future offers directly from your mobile or tablet. Anything you need to know about your portfolio, is all in one secure place. You can now easily monitor investment performance and keep track of different cash movements with real-time information.



## deVere Crypto

Buy, sell, store and exchange cryptocurrency using a complete cryptocurrency exchange app, ideal for both newbies and experienced traders. With an in-app wallet, a trading and exchange platform, you can trade fiat currency for Bitcoin and other altcoins such as Ethereum, Litecoin, Ripple, Dash and much more.



## Investment

Our Investment platform offers bespoke pre-packaged investment products at lower costs. Take ownership of your investment decisions and purchase income notes designed exclusively for deVere clients, all from the comfort of your own home.



## Client Reviews

deVere Trustpilot  
Excellent 4.9



### | Mark Nader

I am absolutely delighted with Liam Smith services. It is really refreshing to work with a financial adviser who is truly interested in their client's needs, circumstances and preferences. What really impressed me was the way Liam took the time to get a feeling for where I was at, His depth of knowledge, lateral thinking and his common sense approach. Liam professional, ethical and caring demeanor elicits my trust and respect and I gladly recommend His services whenever possible.

### | Andy Derrick

I have been working with Liam Smith for around 4 years, Liam initially supported me with my life insurance requirements for my Wife and I, and then helped me set up a lump sum investment that performed really well, and then helped me transition efficiently back to the UK.

Really friendly, honest and knowledgeable service, and also a really pleasant guy to deal with. Would have no hesitations recommending Liam to friends and family.

### | Bevin Manian

I have been working with Liam Thomas Smith from deVere for about 3 years now and have found our engagement truly rewarding. Liam is a forthcoming, trustworthy and transparent wealth manager. And unlike many in his trade, he is warm and down to earth which makes customers like me all the more invested in the company.

### | Razeen Manuel

I have been with deVere for a number of years. Of the advisors assigned to me since inception, Liam is the most professional and honest. His knowledge of the markets and advice has helped to grow my investment. His services and attention is of a high standard. He looks out for his clients. Liam comes highly recommended from me.

### | Colin Manson

Dealing with Liam Thomas Smith at deVere and I can't rate him highly enough. Great lad, who knew his way around all aspects of the pension transfer from the U.K. Also a great personality and easy to deal with.

### | Keegan Abbott

On my first meeting with Liam our discussion was fruitful and refreshing, his policy of always being available for addressing questions and concerns remains true to this day. I've come to trust his advice, he has proven to be knowledgeable;e and isn't afraid to share said knowledge. I can safely say he has my best interest at heart and I'm confident that going forward he will continue to deliver.



### | Tim Nash

I've been with deVere for a couple of years now. I am extremely happy with their service and I have give special thanks to Liam Thomas Smith who basically saved my pension. He turned it from bellow average to well above average in a very short time. His advise on other things such as national insurance have been brilliant. He's been honest with me and always gives me advise in layman's terms.

### | Laurence Dyke

Liam is a friendly extremely helpful professional financial advisor who has safely and successfully supported me through transferring countries and accessing suitable pension vehicles, and pension provision to meet my needs and requirements. I have no doubt as to the sense and validity of the extensive financial and pension advice provided to me by Liam, he is in my opinion a consummate professional in his field.

### | Tony Cheung

Liam Thomas Smith has been my financial advisor for a number of years, he is one of the best advisors I have used, he takes the time to get to know what you need to achieve and the time frame and offers sound advice on what to invest in and I have seen great returns on my investments. I would have no hesitation in recommending Liam.

### | Martin Pirnie

Liam my account manager at deVere is very professional and knowledgeable and has helped my investment portfolio grow by putting them in to the right places and is very proactive and keen to explain his reasoning for any changes that he suggests. I can highly recommend him to any potential customers.

### | Ahmad Nasralla

I have been with deVere for over a year now, I have been assigned to Liam. From the beginning Liam showed proper care and diligence regarding my requirements and wishes and managed to build a portfolio that match my financial needs. I have recommended him and will always recommend him to anyone that is looking for a professional services advice.

### | George Panait

I have been a satisfied customer for about 7 years and have had one advisor in that period, Liam Smith. Liam has delivered excellent product advice and he is giving me direct information on my financial products. As I keep moving countries, the consultations have been uneventful, and the conference calls have been excellent. I am sure he will continue in this vein.

### | Fadi Ali

I met Liam Thomas Smith from deVere a few years ago based on a friend's recommendation. Shortly after he started handling my account, my funds had grown significantly and constantly. Therefore I was confident in working with him on long-term and on other pension products. Liam is one of the most professional consultants I worked with. He's so knowledgeable, honest and always supportive. I had minimal knowledge of investment, but with his guidance, I managed to save & maintain my investment during the recent market fluctuations. I highly recommend him and would consider his advice before making any financial decision.

### | John Thompson

I have known Liam Smith for several years, he has always been professional and honest when dealing with my financial matters, and makes me feel that nothing is too much trouble, he's always there to help.

I would recommend anyone to Liam for their financial planning, he always has your best interests at heart and is very knowledgeable.

### | Mary Ariyo

It's been a pleasure working with Liam Thomas Smith for a couple of years now. As my financial advisor, he worked hard to turn around my investment savings and has continuously provided outstanding professional financial advise. I would very much recommend Liam as a financial advisor. His professionalism & sense of commitment to client's needs are exceptional.

### | Dean Hapgood

Given the current tumultuous marketplace, Liam has given me confidence that my investment portfolio will perform best by staying the course and I am certain that this will bring rewards in the long term. Liam has shown initiative in diversifying the portfolio so that exposure to the current economic risk is reduced.

Liam's weekly market updates are informative, keeping me up to date with the markets as well as saving me time. He is always readily available to chat or meet when the need arises.

I value Liam's honest approach as well as his enthusiasm when discussing the best strategy to meet my family's specific future goals. Thumbs up Liam Smith!



**Game-changing wealth creation**

Marina Branch: Trade Name - deVere Acuma Insurance Brokers L.L.C (Branch). Office Address -22nd Floor, Suite 2201, Marina Plaza Office Tower, Emaar Drive, Dubai Marina, P.O. Box 75464, Dubai United Arab Emirates. Regulatory Licence-Licensed by the Central Bank of U.A.E underregistration number 190 to act as an InsuranceBroker. Commercial License Number - 774802

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