SPECIALIST FINANCIAL PLANNING FOR CLINICIANS

DARREN SCOTT-GUINNESS

Principal & Independent Financial Adviser, DipFA
Dental & Medical Financial Services

DENTAL & MEDICAL FINANCIAL SERVICES

Specialist independent financial planning for dental and medical professionals and their families — helping you build, protect and enjoy your wealth at every stage of your career, wherever you are in the UK.

WHO I HELP

- Dental practice owners, associate dentists, GPs, hospital doctors and medical consultants
- Newly qualified associates and locums building wealth
- for the first time
- Established clinicians and practice owners planning for retirement or a practice sale
- Medical and dental professionals and their families managing inheritance, protection or later-life planning
- Clients throughout the UK, served 100% virtually

WHAT I ADVISE ON

- Pensions, SIPPs and ISAs, including NHS Pension Scheme planning
- Retirement and long-term financial planning
- Investments and Limited Company / practice investment structures
- Mortgage and commercial finance, including residential, buy-to-let and surgery funding
- Wealth and business protection, including life insurance, income protection, critical illness and practice/partnership cover
- Wills, Inheritance Tax, estate, tax and trust planning

WHAT WORKING TOGETHER LOOKS LIKE

1. **Discovery call** — A free, no-obligation virtual conversation to understand your family, career and financial goals.
2. **Research & analysis** — We review your existing arrangements and research suitable options, supported by our partnership with Benchmark Capital, owned by Schroders.
3. **Bespoke financial plan** — You receive a clear, written recommendation tailored to your circumstances, free of charge.
4. **Implementation** — We put the agreed plan into action, with no upfront implementation fee.
5. **Ongoing review** — Regular virtual reviews and access to your Client Wealth Platform help keep your plan on track as life changes.

ABOUT DARREN

Darren Scott-Guinness has more than 30 years' experience advising medical and dental professionals and their families.

As Principal IFA of Dental & Medical Financial Services, he combines specialist knowledge of NHS pensions, practice ownership and clinician income structures with independent financial advice, serving clients throughout the UK.

Diploma in Financial Advice (DipFA)

30+ years' specialist experience

HOW FEES WORK

Initial discovery call	Free of charge, no obligation
Financial plan	Free of charge
Implementation	Zero fees upfront - 100% invested from Day 1
Ongoing planning	Tiered % of investable AUM, agreed in advance

KEY FACTS

Firm	Dental & Medical Financial Services (DMFS)
Office	Horsham, West Sussex
Meetings	100% virtual
Clients	Medical & dental professionals and their families
Minimum investment	£250,000
Advice	Independent financial advice

WEEKLY CLIENT INSIGHTS

Our weekly client blog provides ongoing financial education, covering financial planning, tax tips and related topics.

BOOK A FREE INITIAL VIRTUAL CONSULTATION

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A first conversation is always free of charge and without obligation.

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