

Andy Ramrattan

Employee Benefits Consultant



Andy has joined our growing Employee Benefits team and will be working out of our Leeds and Nottingham offices.

Andy is an Employee Benefits specialist with over 15 years of experience gained within both large corporates and the SME sector. He has built good working relationships with many professional firms.

Andy is passionate about providing employers with solutions that are tailored to their most important asset, their people. He specialises in delivering succession planning solutions and Key Person provision to ensure business continuity.

He is Dip PFS qualified and holds the PMI Certificate in DC Governance.

Andrew Edge

Financial Planning Consultant



Andrew has joined our East Anglian offices, working out of Ipswich and Norwich.

He has been an Independent Financial Adviser for 30 years, providing investment, pension and life assurance advice to individuals and companies.

Andrew will be providing on-going advice and service to both his existing and new clients. He has a wealth of experience in tax planning (both Capital Gains Tax and Inheritance Tax) and pension options at and beyond retirement. He also advises on Trustee Investment work, Business Protection and Family Protection.

He is looking forward to the high level of technical expertise and support delivered by the Pannells team - one of the UK's leading IFA firms

David Bebb

Financial Planning Consultant



David has joined our North of England team, working out of our Manchester and Leeds offices.

A Chartered Financial Planner and Chartered Wealth Manager with ten years of Financial Services experience, he is just one exam away from Fellowship of the Personal Finance Society (PFS).

David advises clients on all aspects of personal financial planning and wealth management. He has significant experience in the areas of technical pension planning (Lifetime Allowance, Annual Allowance and Beneficiary Planning), Inheritance Tax strategies and Income Tax planning.

David is delighted to be joining our long-established firm – he particularly values our commitment to offering holistic independent advice and the support of our highly experienced team.

