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**Watson French**  
WEALTH MANAGEMENT

## **Starting out in Financial Advice:**

### **My experience as a Graduate Trainee Independent Financial Adviser so far**

15<sup>th</sup> July 2025

My journey into financial services has been somewhat unconventional. After several years of training to become a medical doctor; completing an intercalated degree in Oncology (the study of cancer medicine), and treating thousands of NHS patients during my first year as a qualified doctor - I decided to change careers. While I enjoyed many aspects of the role, I realised that working in the NHS did not align with my other long-term life goals and that I would struggle to maintain a healthy work-life balance over time.

As I began to explore other options, I reflected upon what was important to me in a career. I identified a few non-negotiables: I wanted to work with people in a meaningful way, to be intellectually challenged, and to be able to progress within my chosen career.

Although I have always been intrigued by the world of finance, I was initially uncertain about applying for the role of Graduate Trainee Independent Financial Adviser due to my non-financial background. However, I could instantly see that this role possessed my desired characteristics - combining problem-solving with meaningful client interaction. This role also offered the chance to learn through immersion and study, thus building a strong foundation for a future career in financial advice. Evidently, I decided to apply.

I have identified many parallels between financial advice and my previous career in medicine. Both roles rely on honesty, integrity, and trust between the client and the professional. Both involve critical analysis of a situation and high-stakes decision-making. Finally, both professions aim to advise people on how to improve their quality of life, either through optimisation of their health or their financial planning.

During my first six months at Watson French I have acquired many new skills, gaining technical knowledge by studying for the Level 4 Regulated Diploma in Financial Planning Qualification. It has taken time to adjust from a chaotic hospital environment to a quieter office setting, but the support at Watson French has enabled me to progress with momentum and never at the expense of the high standards of service that Watson French offers to its clients. Studying whilst working full-time has been the most challenging aspect for me; however, the study day each week allows me to manage this and it is fantastic to be able to put what I am learning into practice every day at work.

My day-to-day workload is busy, but manageable – there is a strong focus on progression and professional development. My main tasks include producing valuation reports for client meetings, collecting information from providers, obtaining preliminary quotes for different types of financial products, as well as practising the skills required to advise in the future.

One of the most welcome aspects of this role has been the regular opportunities to give and receive feedback on my role, performance, and future development. I feel that my opinion and well-being are valued, even as the most junior member of the team. It is an exciting time to be working at this growing company and in this profession.

I would strongly recommend the role of Graduate Trainee IFA to anyone who is interested in a career in financial services or is seeking a challenging role that combines problem-solving and client interaction, aiming to make a difference in people's lives. My experience is proof that you don't need to come from a traditional financial training pathway if you are motivated to learn, and can demonstrate relevant qualities such as honesty, empathy, and a strong work ethic, all whilst being committed to providing the best possible service for clients.

**Fiona Chegwiddden, Graduate Trainee IFA**

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