



**MR STEPHEN  
FARNFIELD**  
APFS

**CHARTERED  
FINANCIAL PLANNER  
& EXPERT WITNESS**

**EXPERT INFORMATION**

Claimant age: All

Report turnaround 4 weeks

Face to face assessments on a case by case basis

Remote assessments on a case by case basis

Desktop

Court experience

**REPORT RATIO**



**CONTACT**

✉ enquiries@mlas.co.uk

🌐 www.mlas.co.uk

☎ 0114245 5423



Haywood House Unit  
1a Hydra Business Park  
Nether Lane  
Ecclesfield  
Sheffield  
S35 9ZX

**CURRENT ROLE:**

Expert Witness and Chartered IFA. Owner and Director of Paladin Group which encompasses Paladin Experts and Paladin Advice.

**CASES RELATING TO:**

- Pension Loss – adults and minors
- Loss of Earnings
- Loss of Income Reports
- Cost of Financial Advice
- Periodical Payments/ PPO/ Form of Award
- Reports Settlement Assessment Reports
- Fatal Accidents; Loss of Dependency
- Lost Years claims
- Financial modelling/planning
- Investment performance management
- Wealth management
- Cashflow Analysis for Court approval

**EXPERT WITNESS EXPERIENCE:**

Stephen has been an expert to the court since 2010 and has worked in financial services since 2000 when he entered the industry working for Invesco. He is a specialist Financial Planner working with vulnerable individuals and their support teams.

He has acted as an expert witness on hundreds of cases, providing expert reports and commentary on Pension Loss, Loss of Income, Cost of Financial Advice, Periodical Payments and the financial structure of damages awards.

With a significant amount of experience in dealing with a vast array of UK-based pension schemes, Stephen is an expert that you can trust to deliver a detailed and accurate loss calculation.

Stephen has particular experience dealing with all forms of the government-funded Defined Benefit Pension Schemes: Firefighter (Stephen was involved in a group action for the Grenfell Firefighters), Police, Armed Forces, Local Authority, Civil Service, Teachers and NHS.

Stephen holds the advanced pension qualifications with the Chartered Insurance Institute which demonstrates his depth of knowledge when looking at complex pensions.

Stephen is happy to attend JSMs and can also help assess settlement offer viability. Stephen is instructed on a wide range of different value cases and is instructed by both Claimant and Defendants, with quantum ranging from as little as £50,000 to those in excess of £40m. Stephen has a particular interest in and experience working on Cerebral Palsy Cases. He is well known for his training sessions that he delivers regularly to litigation teams up and down the country as well as online.




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Stephen offers a free initial viability check service, so that solicitors can talk through a case on the phone or video call to then confidently move forwards with the right approach.

Stephen has given evidence in court on several occasions and is comfortable and confident under questioning.

## FINANCIAL EXPERIENCE:

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Having worked in the financial services industry for over 20 years and been qualified as a Chartered Financial Planner for the last 12, Stephen is well-positioned to specialise and advise the most vulnerable people in the UK, their families, and legal advisers.

Stephen has specific first-hand experience of the impact of serious injury on families as his younger brother has cerebral palsy as a result of a mismanaged birth.

He provides a detailed financial plan and advises upon the management and investment of damages awards and finances of the most vulnerable people in the UK. He is often called upon to support applications to court assessing the suitability of COP decisions and their financial viability.

In his previous role, he helped care for over £1bn of clients' valuable assets and, within Paladin Group, has designed a suitable proposition around the unique needs of the vulnerable.

Post-settlement, Stephen is often recommended by litigators about to settle claims, or by COP and professional trust teams. He offers a free "Life After Settlement Meeting" to all claimants where he can help them look to the future and plan their finances going forward.

His expertise means that he is used to carefully handling situations with a wide range of claimants, including minors, elderly and brain-injured clients, and takes pride in providing advice tailored to the individual needs of each person, depending on their financial sophistication as well as the nature and severity of their injuries.