



## Brief Biography David Ferguson

nucleus

With a thankfully incomplete actuarial background, David spent the early years of his career with Life Association of Scotland, Ivory & Sime and Scottish Life International, before setting up strategic financial consultancy The Abacus with Philip Martin in 1999. While consulting to more than 60 UK life offices and asset management groups and doing some of the work that kicked off the FSA's with profit review, the consultancy years were kept properly busy working on the ideas that led to the 2006 creation of Nucleus, the UK's only IFA-led wrap business. While the return to a proper job has resulted in rather longer working hours David has managed to squeeze in some time to travel, to get along to see some live bands and to follow the increasingly dismal fortunes of Edinburgh's famous Heart of Midlothian FC.

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