

JOB DESCRIPTION

Title:	Paraplanner
Reports to:	Paraplanner Team Manager
Job Purpose:	Working within the Paraplanning Team to provide a high level service to the highest net worth clients of the business by supporting the planners taking responsibility for the client file from data gathering, analysis, production and implementation of the Financial Plan.

Key Responsibilities and Accountabilities

Main duties and responsibilities:

1. Prepare and maintain the client file

- Check all compliance paperwork is present
- Review client portfolio in view of returns required and risk analysis
- Discuss client objectives with Planner
- Identify and obtain the information necessary to compile financial cashflow forecast
- Compile draft net worth statement; financial cashflow forecast and discuss with Planner

2. Prepare recommendations

- Identify areas for planning
- Undertake research both independently and with the Planner to identify suitable solutions to meet the clients' needs
- Prepare information/comparisons for analysis by Planner
- Liaise with clients' legal and tax advisers (if applicable)
- Consider current and future asset allocation of assets for investment strategy with regard to the client risk profile
- Prepare draft financial planning/recommendation reports to be signed off by Planner

3. Implementing recommendations

- Prepare suitability reports in accordance with agreed recommendations
- Complete applications/proposal forms
- Provide advice within the Paraplanner role to clients via direct authorisation with the FCA
- Ensure all compliance paperwork is in order
- Make changes to clients' investments as instructed
- Implement the chosen investment strategies

4. Review

- Act as main point of contact on a daily basis in terms of client contact
- Deal effectively with technical queries from clients and other parties through effective communication
- Establish and build strong relationships with clients and attend client meetings with planner, if required
- Organise future planning meetings with client
- Review investment portfolio, asset allocation, risk profile
- Implement changes as a result of planning review

5. Development

- Consider ways in which to improve the overall level of standards and the delivery of this to clients and colleagues
- Work with a commercial mind to maximise the profitability of the team whilst maintaining high quality service throughout
- Assist with the overall development of the firm to enable business growth in line with the company vision

PERSON SPECIFICATION

Group of Companies

	Essential / Desirable	Measured
KEY EXPERIENCE		
Understanding of the Financial Planning process	E	Interview
Able to work within defined business processes	E	Interview
Ability to achieve agreed outcomes without supervision	E	Interview
Prioritise and plan own workload	E	Interview
Detailed and accurate	E	Application
Articulate	E	Application / Interview
Excellent inter-personal skills, both written and verbal	E	Application / Interview
Ability to multi-task and prioritise effectively	E	Interview
Good IT skills	E	Application / Interview
Good report writing skills	E	Application / Interview
Ability to work independently	E	Interview
Team player	E	Interview
High level of technical knowledge	D	Interview / Application
QUALIFICATIONS		
GCSE or equivalent in Maths and English	E	Application
Diploma in Regulated Financial Planning	E	Application
Advanced knowledge towards a specialist area	D	Application