

Job Title: Trainee Financial Planner

Why choose Jane Smith Financial Planning

This is an excellent opportunity for someone looking for the next step in their career as a Financial Planner. Mentored by a highly experienced Financial Planner, as you grow with experience and knowledge, you will have the chance to be involved in the business growth and direction of an already expanding company.

We understand the right balance is needed when it comes to work and personal life. So, we do all we can to encourage a good work-life balance, currently working on a 60/40% split of office and home working, with potential for early Friday finishes. Couple this with a competitive salary and beneficial perks, we aim to ensure we support and are flexible for each other.

Benefits

- 30 days holiday (plus bank holidays)
- 3% employer pension contribution
- Health Cash back Scheme enrolment
- Training allowance / support towards qualifications
- Potential for bonus up to 10% of salary
- Hybrid working options
- Potential for Friday early finishes
- Applications from candidates wanting to work part-time or alternative hours will be considered

As a successful and award-winning Chartered Financial Planning Firm and Accredited Financial Planning Firm, our ethos is to provide an independent financial planning service. We aim to build relationships that last a lifetime with both our clients and our staff.

Jane Smith Financial Planning is looking for a Trainee Financial Planner, an individual that is enthusiastic, driven, extremely organised and thrives on a busy and challenging role keeping the best possible service and company standards.

Initially working within the paraplanning team, you will also work alongside, assist with client meetings and learn from the Financial Planner. In line with your personal development plan, you will eventually become main point of contact and Financial Planner to your own group of clients.

You will be someone who has strong interpersonal skills and be able to apply your own judgement and experience. A minimum of 2 years' experience working as a qualified Senior Paraplanner in a Financial Planning firm is essential.

You will be at least Diploma level qualified and, if you don't already hold these qualifications, you will be keen to work towards both Chartered Financial Planner and Certified Financial Planner status. The individual must be willing to take ownership of their own personal development. However, there is a training and development programme available to assist you in working towards becoming a fully qualified Certified Financial Planner and Chartered Financial Planner.

Purpose of Job:	To support Financial Planner working towards an independent provision of financial planning to private clients, while ensuring a smooth delivery of an excellent client service. To assist Financial Planner in managing a portfolio of clients, preparation and delivery of financial planning and regulated advice.
Reports to:	Business Manager and Director
Salary Range:	£35,000 - £45,000 depending on experience
Working Hours:	Full time Monday – Friday (with flexibility for Friday midday finish), though applications from candidates wanting to work part-time or alternative hours will be considered
Start Date:	Immediate Start Available

Key Responsibilities & Accountabilities

Client servicing

- Assist with the management of a portfolio of clients and their needs.
- Provide a friendly and professional first point of contact for clients in relation to technical enquiries.
- Establish and maintain strong client relationships, manage their needs and enquiries and attend meetings.
- Prepare client documentation in advance of and following client meetings, including meeting notes as per business processes and within required timescales.
- Provide ongoing servicing to existing clients as per service propositions, internal standards and business processes.
- Liaise with third parties and other professionals regarding client investments, tax or legal affairs, when needed.

Supporting Administration Team

- Liaise with and support administration team to maintain accurate client records on the back-office system, platforms, and any other IT systems e.g., cashflow and risk profiler
- Check accuracy and completeness of new business documentation with administrators
- Check changes to clients' investments as necessary
- Oversee preparation of paperwork required for the reviews, as per the Annual Planning Meeting Process and contribute technical aspects of review documentation, if needed.
- Oversee implementation of agreed actions post all client meetings with assistance from the support team.

Preparation of Strategy & regulated Advice

- Identify and discuss areas of financial planning with the supervisor, ensuring full consideration is given to all viable planning options.
- Compile draft net worth statements; income and expenditure statements and financial cashflow forecasts.
- Prepare relevant planning information and cashflow comparisons, ready for review and sign off by the Financial Planner.
- Ensuring that all recommendations are appropriate for clients' individual needs and circumstances.
- Formulate strategies, identify suitable solutions to meet clients' needs and specific objectives, and instruct the support team to draft specific recommendations.

- Ensure accuracy of technical calculations and provide technical assistance, if needed.
- Oversee due diligence on platforms, products, investments, providers etc undertaken by the support teams.
- Consider current and future asset allocation for investment strategies in relation to client risk profiles and lifetime cashflows.
- Work with the support team to produce clear, technically accurate, compliant and concise financial plans and suitability reports, as per business processes and internal standards.
- Ensure that all recommendations and reports meet legal and regulatory requirements.
- Provide all advice within a strict ethical and compliant framework, ensuring that all operations affecting the firm's clients are carried out in accordance with the regulator.
- Liaise with other team members to maintain accurate client records on the back-office system, platforms and other IT systems that hold client data.
- Maintain detailed records to comply with the regulations of the Financial Conduct Authority (FCA).

Client Reviews & Meetings

- Manage and conduct client meetings and reviews under agreed supervision.
- Attend client meetings and complete file notes within required timescales.

Other

- Manage own workflow, tasks and their delivery.
- Comply with the Financial Services Acts, the FCA Statements of Principles & Code of Practice, the FCA Conduct Rules and the relevant FCA rules at all times.
- Comply with the relevant compliance, Consumer Duty, TCF, T&C and, financial crime (anti-money laundering, data security, anti-bribery, fraud and corruption) procedures of the firm at all times.
- Provide regular activity data to the Business Manager.
- Maintain all standards of performance as required by the firm.
- Assist your colleagues with technical enquiries and provide support, when needed.
- Share ideas and innovations which could improve business processes or enhance relationships with clients and their experiences.
- Keep up to date with the current developments in financial services, financial markets, and economic trends.
- Other duties that may be necessary to meet business needs.

Training and accreditation

- Full commitment to attaining the Competent Adviser Status (CAS) and agreed advanced Financial Planning qualifications.
- Complete your training programme as per your Training & Development Plan.
- Drive your own self-development and learning, evidenced by regular learning activity.
- Ensuring continuous development of your financial and technical expertise to meet regulatory requirements and personal goals and objectives.
- Ensure CPD requirements are met and maintain up-to-date training records.
- Shadow other FPs with research, analysis and client engagements in order to drive personal development.
- Provide paraplanning support to other FPs, aimed at broadening knowledge and experience.
- Ensuring all work is supervised and checked until accreditation is attained.

HOW TO APPLY

To apply please use the following link [Application Form](#) to provide a copy of your C.V along with a short introduction video of yourself detailing why you would be the perfect addition to our team.

What happens next in our recruitment process

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| Stage 1 | Initial Telephone interview |
| Stage 2 | Face to Face Interview and Assessment |
| Stage 3 | Online Index Assessment |
| Stage 4 | Final Face to Face Interview |

Also be aware that pre-employment background and credit checks will be required for this role.