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| **Role:** Financial Planning Technician  | **Reports to:** Head of Technical Solutions  |
| **Line Manager for:** N/A |

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| **About us** Progeny is a professional advisory firm providing integrated financial and legal services for private clients, businesses, family offices and charities. Fiscal Engineers, an award-winning, boutique wealth management firm, has recently become part of our international, multi-disciplinary advice firm.Fiscal Engineers comprises a team of expert advisers with many years of shared knowledge and experience, dealing with high-net-worth individuals and based in the centre of Nottingham. Everyone is an individual and we take care in building successful relationships providing the highest quality service. We believe in accountability and personal commitment and always seek to do the right thing for clients, team members and community. We are proud to be Progeny. Our unique blend of financial and legal expertise nurtures wealth– for today, for tomorrow and for generations to come. |

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| **Job purpose**We are currently entering an exciting phase of growth and succession, which has in turn led to the expansion of the Operations department. As part of this growth, we are looking for a Financial Planning Technician to join the team in Nottingham. As a Financial Planning Technician, you will provide recommendations, financial analysis, technical and research support to the Financial Planners to deliver excellent client service and outcomes. You will act as a point of contact for clients and deal effectively with their queries, as well as preparing client files for review meetings and occasionally, if necessary, attending review meetings with Planners. You will be passionate about client care and dedicated to excellence, with an appetite for learning and personal growth and a willingness to support and champion others. |

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| **Key responsibilities & accountabilities \**** To provide support, information, recommendations, and financial analysis to the Financial Planners in order to provide our clients with excellent service and outcomes.

**Prepare and implement recommendations*** Identify and discuss areas for planning with the Financial Planner.
* Undertake relevant research to identify suitable solutions to meet a client’s specific objectives.
* Prepare relevant documentation and comparisons for review.
* Prepare draft suitability letters to be discussed and signed.
* Responsible for the completeness and accuracy of the information on which client recommendations are made.
* Complete applications or proposal forms (in conjunction with the Administrative team).
* When instructed, ensure changes to a client’s investment portfolio are made, and made accurately and promptly.

**Client support*** Act as a point of contact and deal effectively with client queries.
* Prepare existing client files ready for reviews.
* If appropriate, attend client meetings with Planners.
* Ensure any updates and reports are issued to clients in a timely manner.
* Review client investment portfolios, asset allocations, risk profile etc. at the appropriate time.
* Either directly or by way of the Administration Team, obtaining information from third parties to assist with the production of financial plans including factsheets, illustrations, and product literature.
* Collate all the quantitative detailed information required to support any recommendations to be made.
* Ensure all relevant paperwork held within a client file is present, relevant, and compliant.
* Discuss client objectives with the Planner.
* Ensure all appropriate ‘know your client’ information has been obtained and can be demonstrated within the relevant client file.
* Liaise and coordinate with the Administrative team, as necessary.

**Provide technical and research support*** Provide technical and research support to the Financial Planners in respect of our clients.
* To provide drafts of investment updates and other client communications to the Financial Planners for consideration. This includes reports, letters, and other methods of communication.
* To provide support to our firm’s Financial Planners in completing non-client facing tasks involved in preparing and administering any recommendations being made to a client. This may be in association with the Administration Team.
* Ensure all dealings with clients are carried out in a professional, prompt, accurate and courteous manner.
* Ensure all necessary supporting documentation is maintained according to our procedures including the collation of any quantitative detailed information required to support any recommendations to be made.

**Maintain an understanding and awareness of relevant rules and processes*** Maintain a detailed knowledge and understanding of the firm’s compliance procedures including record keeping requirements. Comply with our internal rules and processes and notify a senior person immediately if there is any breach, or risk of there being a breach.
* Maintain an understanding of how advice is given to clients in a compliant manner.
* Comply with the Financial Services and Markets Act 2000, the FCA’s Conduct rules/FCA Statements of Principle & Code of Practice and the relevant rules from the FCA at all times.
* Comply with the relevant compliance, TCF, T&C and financial crime (anti-money laundering, data security, anti-bribery, fraud, and corruption) procedures of the firm at all times.
* Understand additional compliance requirements for external individuals (KPMG/Deloitte etc.) and ensure that relevant processes are adhered to.
* Always follow appropriate ethical standards within the firm.
* Provide ‘4 eyes’ review support to colleagues.
* Ensure that your own work is subjected to a ‘4 eyes’ review in accordance with our usual practice.

**Maintain and build on relevant technical knowledge*** Maintain, or be working towards having the technical knowledge required for the role, part of which is attaining Diploma level. Ideally work towards Certified Financial Planner qualification.
* Maintain sufficient CPD records in alignment with the firm’s Training and Competence Plan.
* Keep up to date with the issues concerning all relevant products, including legislative and technical changes.
* Keep up to date with changes to our Investment Methodology.
* Undertake appropriate and detailed product and market research as required.

**Use tools effectively*** Be able to use the necessary tools to deliver your work, including the Cash flow, Wealth Plan Update and Rebalancer processes/systems.
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| **Person specification****Qualifications*** Level 4 Diploma in Financial Planning.

**Experience*** Experience in a financial planning technician or paraplanning gained within a financial planning firm.
* Experience using a range of provider products, services, and capabilities.
* Proficient in using Microsoft applications including Word, Excel, PowerPoint etc.

**Knowledge** * Knowledge of key areas of financial planning and advice – including investment planning, pre/at retirements planning, personal and business protection, and estate planning.
* Knowledge and understanding of FCA suitability requirements.
* Understanding of and ability to work on technical calculations e.g. bond chargeable gains, pension carry forward.

**Skills and qualities*** Ability to interpret complex planning into clear, concise, and personalised reports.
* Strong report writing skills with a clear understanding of styles, grammar, punctuation, avoidance of jargon and an understanding of the audience.
* Ability to calculate figures and compile data accurately, with excellent attention to detail.
* Ability to understand and interpret a cash flow forecast and summarise the key points.
* Well organised and able to efficiently work to deadlines.
* Excellent IT skills, especially in Word and Excel.
* An effective team player, willing to aid in the development of less experienced members of the team by sharing knowledge.
* Willing to continue building and refreshing technical knowledge on an ongoing basis.
* Possess the confidence to question advice where needed and collaborate with the financial planners to reach the best solution for the client.
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