

Role title: Senior Paraplanner **Based at our Witney office.**

Department: Paraplanning Team

Reporting To: Head of Paraplanning

Supervision Exercised:

- **Number of people directly reporting:** Initially Nil but a team of 3 or 4 when experienced
- **Number of people indirectly reporting:** Initially Nil as above.

Contacts:

- **Internal:** All Employees
- **External:** Clients, FCA/Auditors/Compliance Consultants, Consultants

Main Purpose of the Role:

- To provide all employees with a focal point for technical enquiries and to produce compliant reports and supporting documentation for clients of the firm (existing or potential) to support the recommendations made by their Advisers

Duties and Responsibilities:

- To act as a focal point for technical enquiries from Advisers and Paraplanning team
- To revise and update report templates in response to legislative changes
- Analyse client information and existing investments/insurances, identifying any gaps in the clients' financial plans.
- Construct appropriate solutions for clients and make recommendations in conjunction with the Advisers.
- To write complex suitability reports for both existing and potential clients which are readable, compliant, and technically accurate (from templates but with the ability to write freehand), ideally able to work on complex DB transfers
- Liaise with Investment, and accounts and dealing teams in respect of reviews of existing investments and feasibility of in-specie transfers
- Identify Gaps in clients financial plans to increase sales opportunities – especially in protection products
- Present on technical issues at Adviser meetings

General:

- To ensure the confidentiality of all work undertaken
- To be aware of and comply with all Health and Safety Requirements affecting your work and report any problems immediately
- Yearly review of the Business Continuity Plan (BCP)

Business Development:

- Assist with updating of Procedures Manual and ensure that it remains up to date
- To make recommendations as to how the firm's systems and procedures might be improved
- Contribute to corporate development and prosperity, assist other employees and be involved with their training as required
- To assist in the creation, implementation and development of internal systems, in order to meet regulatory obligations, and to improve and maintain efficient working practices within the organisation
- Promote the brand
- Promote the core values so that they are live throughout the team



Client Service:

- Ensure the firm's high standards of client care are met
- Ensure the confidentiality of all work undertaken for clients, and work within the principles of the Data Protection Act

Compliance:

- Comply with the FCA's Treating Customers Fairly requirements, and other requirements set out in the company manual and processes
- To co-operate fully with the Courtiers' Anti Money Laundering requirements
- To maintain records in accordance with Courtiers' compliance requirements as set out in its compliance manuals and procedures
- Work within the requirements of the Data protection policy

IT:

- To effectively use all the relevant IT facilities made available by the company
- To use IT facilities within the guidelines set out by Courtiers' IT Department

Employee:

- To work with and support other employees working within the various departments of the company
- Create and promote a positive working environment within which each individual feels they make a valuable contribution and knows how their success will be measured

Skills and Knowledge Requirements:

- Willingness to undertake study
- Qualified to minimum of Diploma level 4, ideally Chartered status or working towards this
- At least 5 years' experience in the Financial Services Industry of which a minimum of 3 years has been in a Paraplanning role within a firm of Financial Advisers
- A strong understanding of Investments, Pensions and Taxation
- Ability to manage own workload and work within a large team
- Knowledge of business processes, standards, policies and procedures
- Experience within the Financial Services Industry
- Exceptional communication skills at all levels
- Excellent organisational skills
- Knowledge of Microsoft Word, Excel, Outlook and ideally Adviser Office and Truth (Cash flow)
- Ability to work under pressure at times
- Mentor Junior members of the team
- Provide leadership for the team
- Ability to explain complex issues in a clear and easy to understand manner
- Grow level of technical knowledge and ensure remain up to date with changes in legislation

Training:

- Take part in any relevant in-house or external training as required
- To attend relevant seminars and other presentations as appropriate
- To retain a record of personal CPD

Additional Responsibilities and limits of Authority:

- To assist the Heads of other departments in any tasks relating to the development of business
- Any other duties which may reasonably be expected and which fall within your capabilities or general area of responsibility

