

Role title: Private Client Adviser – Based at our Okehampton Office

Department: Private Clients

Reporting To: Head of Private Clients/ Private Client Manager

Supervision Exercised: ☐ None

- Number of people directly supervised: ☐ None
- Number of people indirectly supervised: ☐ None

Contacts:

- Internal: All employees
- External: Clients/Prospective Clients and their Advisers, Product Providers

Main Purpose of the Role:

- To provide a comprehensive financial planning and advice service to new and existing clients of the company, with particular reference to pensions, protection and tax planning.

Duties and Responsibilities:

- Manage and attend client meetings, both on and off site, advise clients on all aspects of pensions, long term planning, protection and tax management
- Use AI and IO to enter to create file notes and collate relevant documentation
- Update all relevant meeting information onto systems for record keeping and the report writing process
- Collate the relevant and necessary information about the client's past and present financial arrangements to enable a full financial needs analysis to be carried out
- Collate the relevant information to be able to assess the client's attitude to risk including their willingness and ability to accept risk within Courtiers' Know Your Client procedures
- To be able to take a theoretical approach to the assessment of the relative merits of financial planning and investment options using appropriate analytical systems and relevant data
- To ensure that all relevant information is recorded on client files

Financial Advice

- Provide advice that is suitable and understandable to the client
- To obtain relevant and necessary information about the client's past and present financial arrangements to enable a full financial needs analysis to be carried out
- To assess the client's attitude to risk including their willingness and ability to accept risk within Courtiers' Know Your Client procedures
- To assess the relative merits of financial planning and investment options using appropriate analytical systems and relevant data
- To ensure that all relevant information is recorded on client files

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)
- Where appropriate, to make recommendations for advisory service improvements
- To attend company and departmental meetings as and when required

- To participate in the company's performance management processes
- To participate in Courtiers' Training and Competency Scheme
- To take advantage of all relevant training opportunities, to ensure skills and professional knowledge are kept up to date and satisfy FCA requirements

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
- The 6 Individual Conduct Rules that apply to all persons working in financial services

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 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

- Must have a minimum of 5 years' experience of giving advice to clients within the Financial Services Industry
- Must have obtained a Diploma and working towards Chartered status with the CII or equivalent governing bodies
- Must have an in date SPS in issue from CII or equivalent governing bodies
- Willingness to undertake study
- Ability to manage own workload and work within a small team
- Knowledge of business processes, standards, policies, and procedures
- Exceptional communication skills at all levels
- Excellent organisational skills

- Knowledge of Microsoft Word, Excel, Outlook and ideally Intelligent Office, Papercloud and Pulse dealing systems
- Excellent report writing skills
- Excellent knowledge of financial products
- Knowledge of legal regulatory and industry requirements

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