

**Role Title:** Client Relationship Manager (CRM)

**Reports to:** Head of Financial Planning / Director in Charge of Financial Planning

**Location:** The job holder is based at the office in Wellbrook Way, Girton but may be asked to work from another office location from time to time.

**Job Purpose:** To support our Chartered Financial Planners dealing with our HNW clients providing holistic financial planning including areas such as Pensions, Investments, Protection and non-mainstream investments.

**Main Duties:**

**Understanding / Analysis / Recommendation**

- Collect and collate information and data about (and from) the client in accordance with the principles of 'know your client' and the firm's policies
- Ensure that all compliance documentation is present and correct
- Collaborate with Chartered Financial Planner in connection with developing a comprehensive financial plan and strategy to meet the client needs & objectives
- Undertake comparative research including completing calculations (i.e. income tax, IHT, Capital Gains Tax, Lifetime Allowance, Pension Annual Allowance, Carry Forward, Chargeable Gains, Cashflow modelling).
- Prepare suitability report and recommendations
- Draft documentation as necessary i.e. application forms
- Case management and oversight of new business from issue of suitability report to conclusion (new business process completed and monies (where relevant correctly invested)

**Ongoing Service**

- Be the regular point of contact to deal with day-to-day enquiries from clients
- Work with Chartered Financial Planners to manage diaries and client review meeting dates
- Ensure meeting review documentation is present and correct
- Attend client meetings as required and take notes which will be written up and sent to clients for approval

- Maintain cashflow
- Communicate as necessary with client's other professional advisers (Accountant/Solicitor)
- Review draft client valuation documents for accuracy and presentation
- Record client and provider communications to the relevant part of the back-office system
- Maintain and develop templates/guides used by the Financial Planning Team

### **General Responsibilities**

- Responsible for making sure the back-office system (CURO) is always up to date i.e. client reviews, New Business report
- Attend networking and professional connection event to help to support business development opportunities
- Maintain all standards of performance as required by the firm
- Attend appropriate seminars / workshops on behalf of firm and report back
- Support the firm's client centric culture
- Recognise the team ethic at MM Wealth and be flexible in providing support to other disciplines within the firm
- Be willing to take on and be responsible for project work.
- Be respectful to colleagues and embrace diversity and inclusion
- Any other tasks as required by the Directors.
- Comply with the relevant Conduct Rules, as per the Senior Managers & Certification Regime
- Adhere to the Company handbook at all times

**Note:** This job description is non contractual and is not exhaustive. It also may be added to or changed from time-to-time following discussions and consultation with the post holder and line manager.

Personal Specification	Essential	Desirable
Skill	<p>Ability to work using your own initiative.</p> <p>Problem-solving and decision-making abilities.</p> <p>Excellent verbal and written communication skills.</p> <p>Attention to detail.</p> <p>Confident dealing with people at all levels.</p> <p>Planning and organisation skills.</p> <p>Knowledge of cashflow modelling</p> <p>Proficient in MS Office systems i.e. Word, Excel, Outlook.</p>	<p>Knowledge of:</p> <ul style="list-style-type: none"> <li>• Voyant Cashflow modelling,</li> <li>• CURO back-office system</li> <li>• AJB Custody solutions (Figaro)</li> </ul>
Experience	<p>Experience of working in a busy and dynamic office environment.</p> <p>Experiencing of managing a busy and varied workload.</p> <p>Experience in working to deadlines with changing priorities.</p> <p>Experience of working in Financial Services.</p>	<p>Minimum 2 years' experience of working in financial services</p>
Personal Quality	<p>Self-motivated and pro-active.</p> <p>Ability to cope under pressure.</p> <p>Ability and willingness to maintain a professional standard.</p> <p>Positive can-do work ethic.</p>	

<p>Qualifications &amp; Training</p>	<p>CII Level 4 or equivalent</p> <p>Develop professional qualifications in line with requirements of the role specifically and the firm's needs more generally</p> <p>Willingness to achieve and maintain a level of competence as required by the business.</p> <p>Complete all training prescribed by the firm within the timescales given.</p> <p>Ensure relevant CPD is maintained and recorded accurately</p> <p>Adhere to compliance requirements and procedures as guided by Risk Management and the Financial Conduct Authority regulator (FCA)</p>	
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This role profile is not exhaustive; it will be subject to periodic review and may be amended to meet the changing needs of the business.