

Role Title: Financial Planner

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 provide independent financial planning advice to the clients of MM Wealth including areas such as Pensions, Investments, Protection and non-mainstream investments.

Main Duties:

Understanding / Analysis / Recommendation

- Acquire and retain clients for the firm and provide a high-level, full and holistic financial planning service
- Make initial contact to assess a client's personal financial situation, and to understand their short and long-term personal financial goals
- Gather and record all relevant information (Know Your Client principles)
- Inform the client as to the range and level of services offered under the Private Client Service Proposition. Understand and be able to convey the costs and charges which apply
- Identify and agree the most appropriate service for the client
- Undertake an assessment of the client's attitude to risk
- Work with Client Relationship Manager (CRM) to analyse existing arrangements and carry out research that will form the basis of recommendations to meet the client's objectives
- Collaborate with CRM to produce a suitability report with recommendations for a plan to meet the client's objectives
- Ensure the client understands our recommendations before proceeding
- Communicate with client's other professional advisers (Accountant / Solicitor)
- Case manage new business in conjunction with the CRM from issue of the report and recommendations to the investment of monies or inception of cover
- Communicate with the client throughout process
- Identify new business opportunities and encourage referrals / recommendations from clients

Ongoing Service

- Communicate with clients in respect of any changes which may impact their financial plans
- Ensure delivery of the service in line with the Private Client Service Proposition
- Arrange periodic review meetings (which may be held offsite)

- Ensure changes to client's circumstances are recorded and acted upon (this may include Vulnerable Client Assessments). Confirm that agreed strategies remain appropriate Review Attitude to Risk and investment performance. Confirm tax allowances are used where appropriate
- Record comprehensive notes of meeting (where no CRM/COS supporting) for presentation to the client for approval
- Introduce cashflow modelling where appropriate
- Follow quarterly investment review process in reviewing non-model portfolios
- Ensure the client quarterly valuation is accurate and correctly presented

General Responsibilities

- Oversight of making sure the back-office system (CURO) is always up to date i.e. client reviews, New Business report
- Identify business development opportunities
- Attend networking and professional connection event to help to support business development opportunities
- Attend appropriate seminars / workshops on behalf of the firm and report back
- Comply with the Financial Services and Markets Act 2000 and the relevant FCA regulatory rules at all times
- Attain and maintain level of competence as required by the firm to follow the plan issued to you
- Complete all training prescribed by the firm within the timescales given
- Ensure relevant CPD is maintained and recorded accurately
- Develop professional qualifications in line with requirements of the role specifically and the firm's needs more generally
- Be respectful to colleagues and embrace diversity
- 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
- Meet Key performance objectives set by the firm
- Maintain all standards of performance as required by the firm
- Any other tasks as required by the Directors
- Comply with the requirements of the Senior Managers & Certification Regime as follows:
- Adhere to the Company handbook at all times
- Adhere to compliance requirements and procedures as guided by Risk Management and the Financial Conduct Authority regulator (FCA)

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>Demonstrate and develop client contact skills.</p> <p>To ensure all client files are compliant on an ongoing basis.</p> <p>Hold a valid driving licence</p>	<p>Knowledge of:</p> <p>Voyant Cashflow modelling,</p> <p>CURO back-office system</p> <p>AJB Custody solutions (Figaro)</p>
Experience	<p>Minimum 5 years' experience of working in financial services</p> <p>Always treating clients in a courteous and professional manner. Show respect for all clients, colleagues and business associates at all levels.</p> <p>Track record of satisfied clients and high level of retention of clients.</p> <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>	

	Experience of working in Financial Services.	
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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>	
Qualifications & Training	<p>QCF 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>	QCF Level 6 or working towards it.

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.