JOB DESCRIPTION
FINANCIAL PLANNER
© RIE SOLUTIONS 2019

Job Title: **Financial Planner**

Purpose Of Job: To provide holistic financial planning advice to private clients, while ensuring a smooth delivery of an excellent client service. To generate profitable new business and ongoing income streams. To develop and maintain excellent relationships with both clients and professional connections.

Reports To: Practice Manager / Head of Financial Planning

Direct Reports: None

RIE SOLUTIONS

Resolve
Implement
Enjoy

Key Responsibilities & Accountabilities

- o   Managing a portfolio of clients and their needs
- o   Providing ongoing servicing (including reviews) to existing clients as per service proposition(s), internal standards, and business processes
- o   Generating new business opportunities as per the agreed business plan and targets
- o   Helping potential clients make positive decisions about their financial future and to implement any recommendations
- o   Managing and conducting client meetings and reviews
- o   Working with the support team to produce clear, technically accurate, compliant and concise financial plans, cash flow forecasts and suitability reports as per business process and internal standards
- o   Ensuring that all recommendations and reports meet legal and regulatory requirements
- o   Providing all advice within a strict ethical and compliance framework, ensuring that all operations affecting the firm's clients are carried out in accordance with the regulator
- o   Ensuring that all recommendations are appropriate for clients' individual needs and circumstances
- o   Supporting other team members in specialist knowledge areas
- o   Managing own workflow, tasks and their delivery
- o   Producing meeting notes and other documentation as per business processes and within required timescales
- o   Attending functions and events to build professional relationships and to promote the firm
- o   Networking with professional partners and introducers to identify private clients and business opportunities
- o   Providing regular activity data to the Practice Manager
- o   Sharing ideas and innovations which could improve business processes or enhance relationships with clients and their experiences
- o   Ensuring continuous development of your financial and technical expertise to meet regulatory requirements and personal goals and objectives as per your training and development plan
- o   Keeping up-to-date with the current developments in financial services, financial markets, and economic trends
- o   Other duties that may be necessary to meet business needs

Resolve

Implement

Enjoy

Personal Specification

JOB TITLE: Financial Planner
CRITERIA   **E OR D**

KNOWLEDGE

Microsoft Word, Excel, PowerPoint and electronic diary management .... **E**
Advanced Excel .... **D**
In depth technical knowledge and understanding of financial planning .... **E**
Knowledge of technical financial planning tools and financial modeling .... **E**
software e.g. Voyant/Truth
Excellent compliance record with detailed understanding of the compliance .... **E**
requirements

SKILLS

Excellent interpersonal skills to develop and maintain client trust and .... **E**
inspire confidence
Ability to apply own judgment and experience when making decisions .... **E**
or speaking to clients
Strong interpersonal skills & excellent communication (both verbal and written) .... **E**
Ability to gain thorough understanding of client circumstances and to .... **E**
assess how these can affect the advice given
Highly organised, methodical, analytical and disciplined .... **E**
Excellent questioning and listening skills particularly in uncovering .... **E**
clients' objectives
Excellent presentation skills .... **E**
Highly effective negotiation skills .... **E**
Ability to work collaboratively and to provide support to colleagues .... **E**
when needed

EXPERIENCE

Minimum 5 years Financial Services industry experience & product knowledge .... **E**
Minimum 2 years IFA/Adviser experience .... **E**
Minimum 2 years of experience of cash flow planning .... **E**

QUALIFICATIONS

Diploma in Financial Planning .... **E**
Advanced Diploma in Financial Planning .... **E**
Certified or Chartered Financial Planner .... **D**
Pension Transfer Specialist .... **D**
BSc in Economics, Mathematics, Physics, Business or a related discipline .... **D**

D = DESIRABLE
E = ESSENTIAL

R I E
SOLUTIONS

Resolve
Implement
Enjoy