

Job Description for Financial Life Planner

Job Title: Financial Life Planner

Purpose of job

To develop and maintain relationships with existing clients in order to deliver financial life planning services and safeguard the income of the company. These clients are based in Birmingham. They are complex and therefore require a high level of technical expertise.

Reports To:

The Senior Manager

Overview:

Serenity Financial Planning provides a Financial Life Planning service to its clients. Our approach is relationship based and allows us to work with clients over the long term to inspire them and motivate them to live their best life.

Our vision is to bring Financial Life Planning to as many people as possible so that they can live a life of freedom without worrying about money. This relationship-based approach means that we build deep and meaningful relationships with our clients where they view us as their trusted adviser.

Our advisers are expected to have more meaningful and exploratory conversations with our clients, coaching where necessary, in order to help them really think about what they want to achieve in their lives. We also help them understand the behaviours and actions that will maximise their chances of meeting their personal and financial goals.

We use sophisticated cash flow modelling software that makes financial planning come alive for our client's, so they really engage with the planning process before we start looking at financial products.

Key Responsibilities & Accountabilities:

Maintaining relationships with existing clients

- Conduct annual review meetings (called Forward Planning Meetings) with existing clients ensuring Serenity's process is followed.
- Ensure all documentation required for Forward Planning Meetings is accurate and complete prior to meeting.
- Ensure clients Financial Forecast is updated.
- Write up post meeting planning notes.
- Liaise with CRM to ensure all post meeting tasks are completed accurately and timely.
- Ensure conversations with clients outside of Forward Planning Meetings e.g. ad-hoc telephone calls or emails are recorded and saved to the client file.
- Work closely with CRM to ensure excellent customer service is delivered in a timely manner

Acquiring and onboarding new clients

- Establish links with referrers and advocates; ask for referrals from clients and advocates.

- Build and maintain a professional profile online using content consistent with Serenity brand, culture and policy.
- Create content to attract new enquiries including articles/blogs for the Serenity Insights newsletter, social media channels and website.
- Deliver a Financial Life Planning experience to new prospective clients by following the Serenity New Client Onboarding Process when conducting meetings and follow-up activity.
- Conduct in-depth reviews of clients' financial circumstances, current provision and future aims in line with Serenity's approach to financial life planning and its investment philosophy.
- Build accurate Financial Forecasts for clients using Serenity's preferred cashflow forecasting software.
- Analyse technical information and prepare financial life plans best suited to individual clients' requirements.
- Submit advice cases to Paraplanner and ensure Suitability reports accurately reflect your advice before presenting to client.
- Present financial advice, reports and strategies to clients in a clear, fair and timely manner ensuring they have sufficient information including comparisons of new and existing products and services to enable them to make informed decisions.

Business Processing

- Responsible for the accuracy and completeness of all new business documentation
- Ensure that all compliance requirements are met, including obtaining client identification, knowledge and experience and vulnerability assessments.
- Ensure all supporting documentation is maintained in line with Serenity's procedures
- Liaise with Client Relationship Manager (CRM) to ensure new business is accurately packaged and promptly submitted to provider.
- Ensure clients receive timely and accurate responses to queries and regular updates on new business.

Personal Development

- Meet the annual FCA Continuous Professional Development (CPD) requirements including ongoing Level 4 competency assessment & completing minimum requirements for structural CPD.
- Develop and maintain Life Planning and Coaching skills.
- Maintain a Statement of Professional Standing (SPS).
- Meet the fit & proper and competency requirements of Certification staff including Tier 1 Conduct rules
- Attend Serenity team meetings
- Progress towards becoming Chartered Financial Planner.

General

- Work in accordance with Serenity's compliance procedures and policy at all times.
- Uphold Serenity values and promote the Serenity brand in all internal and external dealings.
- Produce records, maintain client confidentiality and meet the GDPR requirements on data privacy and security.
- Help out with business procedures outside of the normal process of dealing with clients e.g. helping designing business processes, helping train and manage new employees
- Participate in internal company projects to help drive continuous improvement.
- Liaising & working with financial services providers, regulators and professional bodies
- Deliver all of the above with integrity, empathy, honesty and professionalism

Personal Specification

Job Title: Financial Planner

Job Criteria:

Knowledge

Competent at using Microsoft Word, Excel and electronic diary management	Essential
Financial Services back office systems	Desirable
Advanced Excel	Desirable
Knowledge of Financial Services Products	Essential
Knowledge of cash flow planning tools	Essential

Skills

Interpersonal skills to develop and maintain client trust and inspire confidence	Essential
Excellent communicator (verbal & written). Confident in person & over phone/video	Essential
Highly organised, methodical and disciplined	Essential
Shows initiative and takes personal responsibility for completing tasks	Essential
Understands relevant compliance and works within defined business processes	Essential
Adopts a positive attitude. Tactful and respectful to all staff	Essential
Able to work under pressure to achieve deadlines	Essential
Attention to detail	Essential
Ability to achieve agreed outcomes without close supervision	Essential
Excellent ability to prioritise and plan workload	Essential
Self-motivated to deliver a first-class service and committed to their clients	Essential

Experience

At least 2 year's experience as a practicing Financial Planner within a financial planning environment.	Essential
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Qualifications

Level 4 Diploma in appropriate subjects to meeting FCA requirements	Essential
Advanced Diploma or progression towards	Desirable
Registered Life Planner (Kinder Institute accreditation) or Certificate In Relational Financial Planning (Know Thyself Academy) or progression towards	Desirable

Other regulatory & in-house certification requirements

Statement of Professional Standing (SPS) from a relevant institute	Essential
Ongoing Level 4 competency must be demonstrated every year	Essential
Good credit history and no criminal record	Essential