



Introduction

IEP Financial are looking to recruit an experienced Paraplanner to join their growing business based in the heart of Hove.

The successful candidate will have the right mix of hard work and shining personality to thrive within this growing business.

Working closely with the Financial Adviser and the rest of the Administration team, this would suit someone looking to become part of a dynamic, forward thinking IFA business.

With a competitive starting salary of £30,000 to £40,000 and other company benefits, we are looking for a committed, forward thinking and independent candidate to join our team. Knowledge of Intelligent Office would be a distinct advantage.

If you think this sounds like you, please send your C.V to accounts@iepfinancial.co.uk with a covering letter of no more than one page. Your CV should include two references who will only be contacted once the role has been offered.

If you have any other questions please call 01273 208813.

Paraplanner Job Specification

Role purpose

Paraplanning is a technical function that supports and informs the work of Advisers in all areas of finance, including pensions, tax and investment management. Your key role as a Paraplanner is to process the personal information provided by clients during a meeting with their Adviser, before researching the best solutions that meet each client's financial needs.

It is not your role to give financial advice, but to produce letters, reports and supporting evidence for consideration. You are expected to undertake technical analytical work, which may include cash-flow forecasting and investment analysis. The paperwork is then processed with the product providers and regular reviews set up. You should keep the Adviser and the client up to date with communications as appropriate.

The Paraplanner role may be broken down into four key parts:

1. Preparing and maintaining the client file.
2. Preparing recommendations.
3. Implementing recommendations.
4. Review.

1. Preparing and maintaining the client file

Generally, the Adviser should collect the qualitative information (client attitudes, goals, etc.) on the fact find. You may also be required to attend client meetings.

- Check all compliance paperwork is present in accordance with IEP procedures.
- Confirm client risk profile is determined.
- Discuss client objectives with the Adviser.

2. Preparing recommendations

- Identify areas for planning.
- Undertake research, both independently and with the Adviser to identify suitable solutions to meet clients' needs.

- Prepare information/comparisons for analysis by the Adviser.
- Liaise with the clients' legal and tax advisers (if applicable).
- Consider current and future allocation of assets for investment strategy with regard to the client risk profile.
- Prepare draft recommendation reports to be discussed/signed off by the adviser using the appropriate report writing software.

3. Implementing recommendations

- Prepare suitability letters in accordance with the agreed recommendations.
- Pre-populate application/proposal forms.
- Ensure all compliance paperwork is in order.
- Make changes to clients' investments as instructed.
- Implement the chosen investment strategies within the agreed tax wrappers.

4. Review

- Act as the main point of contact and deal effectively with queries from clients and other parties through effective communication.
- Establish and build strong relationships with clients and attend client meetings with the Adviser if required.
- Organise future planning meetings with the client.
- Review the investment portfolio, asset allocation, risk profile, etc.
- Initiate review meetings with clients.

Responsibilities

- Assist the Adviser in establishing new client relationships.
- Assess clients' financial circumstances.
- Prepare reports to support the development of clients' financial strategies. This will involve the use of Financial Planning software tools, such as Selecta pensions, Assureweb, Analytics, Distribution Technology, Trustnet and Financial Express. Knowledge of Intelligent Office would be an advantage.
- Carry out research and analyse products and services that are appropriate to each client's financial circumstances.
- Propose and draft financial solutions that meet clients' goals, needs and objectives.
- Assist with the accurate completion of application forms.
- Implement actions such as changing existing investment holdings and policy information, as directed by the Adviser.
- Support the ongoing client relationship, including maintaining a client file review system to regularly assess client holdings and changing financial priorities.
- Develop productive working relationships with colleagues and clients throughout the financial services environment.
- Act ethically, impartially and always in the best interests of clients.
- Follow the internal IEP processes and procedures.
- Ensure compliance adherence with FCA regulatory and legislative requirements.
- Ensure IEP meet the expectations of the FCA with regards to treating customers fairly.
- Act in accordance with the terms and conditions of your employment contract.

These duties are not to be regarded as exhaustive and you may be required to perform such other and/or additional duties within your skill-set and competence as the company may require.