Pareto | EXPERTS IN ALL MATTERS FINANCIAL

JOB DESCRIPTION – PARAPLANNER

Job Title:	Paraplanner		
Reports to:	Paraplanner Team Leader		
Department:	Operations		
Location:	Manchester City Centre	**Date of Job Description**	1st August 2017
Purpose of the role:	To work alongside and together with the Financial Adviser and the Adviser Support Team to provide the client with a positive professional experience, offering highly technical and qualified knowledge and ongoing assistance.		

Key Duties

Preparing and maintaining the client file

- Check all compliance paperwork is present.
- Identify and collect any outstanding relevant quantitative information required to compile a financial plan.

Preparing recommendations

- Identify areas for planning.
- Discuss and establish client objectives with the Adviser.
- Confirm client's risk profile.
- Undertake research both independently and with the Financial Adviser to identify suitable solutions to meet the client's needs.
- Prepare information/comparisons for analysis and further discussion with the Adviser.
- Liaise with the client's legal and tax advisers if necessary.
- Consider current and future allocation of assets for investment strategy with regard to client's risk profile and their objectives.
- Prepare draft recommendation reports to be discussed/signed off by the Financial Adviser.

Implementing recommendations

- Prepare suitability letters in accordance with the agreed recommendations.
- Ensure all compliance paperwork is in order and prepare Financial Adviser presentation pack together with all necessary application forms and documents.
- Liaise with the Adviser Support Team to ensure any recommendations are correctly implemented.

Technical Support

- Provide technical support and qualified knowledge to Financial Advisers, Adviser Support Team and other members of staff where required.
- Maintain up to date industry knowledge and awareness by attending company-wide training days and local Training & Competency meetings.
- Keep up to date with Insurance Provider's products and new products entering the market.

Compliance

- Adhere to FCA regulations in accordance with our compliance procedures.
- With Compliance Department assistance, keep up to date with legislation/compliance matters.
- TCF - Treating Customers Fairly – pay due regard to the interests of our clients and treat them fairly in line with our TCF Mission Statement.

Relationships

- Develop and maintain good working relationships with Financial Advisers, colleagues and management in order to provide an efficient and effective service to the Financial Adviser and the Client.
- Maintain an effective ongoing relationship with Professional Introducers where applicable.
- Establish good ongoing working relationships with Insurance Providers.

General Duties	• Adhere to Company H&S policy. • Adhere to Company Procedure and Policies at all times. • Represent the company in a professional manner at all time. • Any other duties as and when required by the Company.
Skills & Experience	• Broad and current knowledge of financial services and financial planning. • At least two years' relevant experience within a Paraplanning role. • Excellent interpersonal skills, both oral and written. • Confident and self-assured with a positive approach to change, ability to remain calm and work well under pressure. • Detailed and accurate in every aspect of the role. • Excellent report writing, problem solving and decision- making skills. • Good knowledge of Microsoft Office/IT skills. • Working knowledge of IO (intelligent Office), Iress, Financial Express Analytics, Selectapension and Voyant cash flow systems would be ideal but not essential. • Good planning and organisational skills, with the ability to organise and prioritise workloads. • Proactive and flexible in their approach to work and willing to go the extra mile.
Education / Qualifications:	• Ideally a minimum QCF Level 4 Qualified (i.e. CII Diploma in Regulated Financial Planning or ifs Diploma for Financial Advisers or equivalent) or working towards it. • Company provides an excellent In-House training program for you to progress your career including a generous study scheme and Personal Development Plan.
Reward Package	• Competitive Salary • 35 hours per week • 23 days holiday plus Bank Holidays. Loyalty days with continued service. • Christmas Closure • Quarterly Bonus Scheme • Pension • Private Medical Insurance • Life Assurance • Fully funded company social events • Generous Study/Training Program • Personal Development Plan; Quarterly 1:1 meetings and Annual Appraisal System
The Company	• Pareto Financial Planning Limited was founded in 2008 and are an award-winning firm of independent financial advisers (IFAS), with an established reputation for dealing in all areas of financial planning. • Winner of The Talk of Manchester Business Awards – Best IFA • We value our people; now employing a team of 33 and have recently boosted our turnover to over £4 million. This has led to new clients and total funds under influence being more than £500 million. • Company growth 20% year on year. • Training Academy ethos for those that want to develop their career. Company provides an excellent In-House training program for you to progress your career including a generous study scheme and Personal Development Plan. • Great atmosphere, team spirit and thoroughly enjoyable working environment. • Organised social events calendar for all who want to participate. • Good work/life balance structure in place. • Dedicated to various charities throughout North West.
To Apply	Nicky Aspray – Operations Manager careers@paretofp.com