

JOB DESCRIPTION – PARAPLANNER			
Job Title:	Paraplanner		
Reports to:	Pareto Team Leader		
Department:	Operations		
Location:	Manchester City Centre	Date of Job Description	August 2023
Purpose of the role:	To work alongside and together with the Financial Advisers and the Client Services teams to provide the client with a positive professional experience, offering highly technical and qualified knowledge and ongoing assistance.		
Key Duties	<p>TRIAGE</p> <ul style="list-style-type: none"> • Check all compliance paperwork is present. • Identify and collect any outstanding relevant quantitative information required to compile a financial plan. • Identify areas for planning. • Discuss and establish client objectives with the Adviser. • Confirm client’s risk profile. <p>PREPARING RECOMMENDATIONS</p> <ul style="list-style-type: none"> • 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 appropriate. • 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. <p>IMPLEMENTING RECOMMENDATIONS</p> <ul style="list-style-type: none"> • 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 Administration teams to ensure any recommendations are correctly implemented. <p>TECHNICAL SUPPORT</p> <ul style="list-style-type: none"> • Provide technical support and qualified knowledge to Financial Advisers, Client Services teams 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 existing products and new products entering the market. <p>COMPLIANCE</p> <ul style="list-style-type: none"> • Adhere to FCA regulations in accordance with our compliance procedures. • With Compliance Department assistance, keep up to date with legislation/compliance matters. • Consumer Duty and TCF (Treating Customers Fairly) – pay due regard to the interests of our clients and treat them fairly in line with our TCF Mission Statement. <p>RELATIONSHIPS</p> <ul style="list-style-type: none"> • 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 product providers. 		

General Duties	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Broad and current knowledge of financial services and financial planning. • Proven 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), Defaqto Engage, Iress, Financial Express Analytics, Selectapension and Cash Calc 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:	<ul style="list-style-type: none"> • Ideally 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	<ul style="list-style-type: none"> • Competitive Salary • 35 hours per week • 25 days holiday plus Bank Holidays. • 1 x holiday - Birthday holiday • Loyalty holidays with continued service. • Christmas Closure (need to retain 3 days from allowance) • Quarterly Bonus Scheme • Edenred Perks Scheme • Pension (auto-enrolment, then 5% + 5% contributions after 6 months) • Private Medical Insurance (after 12 months) • Life Assurance • Fully funded company social events – summer and winter • Generous Study/Training Program • Personal Development Plan; Quarterly 1:1 meetings and Annual Appraisal System
The Company	<ul style="list-style-type: none"> • 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. • In 2023, we have been named as one of the Best Financial Advisers to Work For in the UK by Professional Adviser. Scoring highly across all categories evaluated with particularly impressive results in the corporate culture and communications, training, development and resources and leadership categories. • Pareto Financial Planning was also awarded “Best Nationwide Independent Financial Advisory Firm – UK” by SME News in 2022 • We value our people; now employing a team of more than 70. This has led to new clients and total funds under influence being more than £1 billion. • 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	<p>Nicky Aspray – Operations Director careers@paretofp.co.uk</p>