Pareto
ALL MATTERS FINANCIAL

JOB DESCRIPTION – PARAPLANNER			
Job Title:	Paraplanner		
Reports to:	Paraplanning Team Leader		
Department:	Operations		
Location:	Manchester City Centre	**Date of Job Description**	July 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	**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 Client Services teams to ensure any recommendations are correctly implemented. **TECHNICAL SUPPORT** • 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. **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 product 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. • 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), 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:	• Minimum Level 4 Qualified (i.e., CII Diploma in Regulated Financial Planning or IFS Diploma for Financial Advisers or equivalent), preferably Level 6/Chartered status or working towards.
Reward Package	We are powered by our people. They are what brings Pareto to life and what makes our company one of a kind beyond the services we offer. We are committed to progressing, empowering, and celebrating our people and offer a generous reward package which includes: • Competitive Salary • 35 hours per week • 25 days holiday plus Bank Holidays, and an Additional Birthday Holiday • Long Term Service Benefit Enhancements • Christmas Closure • Staff Profit Share Scheme • Eden Red Scheme • Pension • Private Medical Insurance • Death in Service • Fully Funded Summer and Winter Social Events • Generous Study/Training Program • Personal Development Plan; 1:1 meetings and Annual Appraisal System
The Company	Since being founded in 2008, Pareto Financial Planning has seen company growth of 20% year on year. We currently have over £1 billion in Assets Under Management on behalf of thousands of diverse clients and we manage employee benefit solutions for over 500 companies. We are a friendly team of over 60 experts all working with one common goal in mind; to deliver a positive outcome in everything we do. In addition to our competitive rewards package: – We are committed to **career development** - providing an excellent in-house training program to support this with a generous study scheme and Personal Development Plan – We operate a **hybrid working** model – We **celebrate diversity** and are committed to creating a diverse and inclusive organisation – We have an active Culture & Values Committee who work hard to create a **positive and healthy culture** within our organisation – We are **committed to our community** - we support various charities throughout the Northwest and have an employee nominated Charity of the Year and a quarterly Community Funding Scheme – We **plant a tree for every employee** every six months via Manchester City of Trees We make conscious changes with **corporate responsibility and environmental sustainability** in mind, these are reported on in our annual Social Impact Report.

To Apply	Internally – Internal application form to HR Externally – CV to HR@paretofp.co.uk