Job Description & Person Specification

Job title:	Associate Financial Planner
Responsible to:	Operations Manager
Hours of work:	Full time, 35 hours per week
Location:	Rearsby, Leicestershire (with some home working)

Main purpose of the job

Optimum Path Financial Planning is a Chartered and Accredited Financial Planning Firm. We help people who have been careful all their lives and built great money habits. They are now facing big financial choices and are looking for a partner to help make the decisions that will stand them in good stead in the years to come. We get to know them, their lives and their priorities. For new clients, we carry out a complete financial planning review built around lifetime cashflow modelling, and we usually then go on to work with them to provide ongoing advice and oversight. Our investment approach is evidence-based: low-cost, globally diversified and passive-tilted, with tax wrappers considered before products.

This role best suits someone at the start of their financial planning career, who wants to train towards becoming a fully qualified Financial Planner. You might be a Financial Planning Administrator or Paraplanner looking to take the next step, or you might already be a Financial Planner at the beginning of your career. Full prior experience is not required. What matters is attitude and a commitment to learning.

The Associate Financial Planner supports our Financial Planners and Paraplanners across the advice process: gathering and recording client data, researching and analysing products and plans, helping to build and stress-test lifetime cashflow models, and contributing to the preparation of suitability reports. The role is closely supervised, with a structured development plan towards professional qualifications and, in time, Competent Adviser Status. Being a small business there will be some overlap between roles, as it is important that skills are shared so absences can be covered.

Behaviours

We expect everyone at Optimum Path to live our values: demand excellence, think innovatively, challenge respectfully, speak honestly and act fairly. In practice this means:

- Behaviours in line with the firm's purpose, values and the FCA's expectation that we deliver good client outcomes.
- Always considers the impact of actions on clients and the outcomes they receive.
- Honest and sincere, and does the right thing even when it is not the easiest option.
- Adaptable and willing to accept changing priorities and work patterns as the firm's needs change.
- Enthusiastic, with drive and energy, both when things go well and when challenges arise.
- Dependably meets personal commitments, including completing work and good timekeeping.
- Proactive in their own development, with a genuine commitment to the job, the firm and the profession.

Primary responsibilities

All duties are carried out under supervision and within the firm's processes and regulatory framework. The balance of responsibilities will grow as competence and qualifications develop.

Client servicing and support

- Provide a friendly and professional point of contact for clients, responding to enquiries and routing technical questions appropriately.

- Gather, check and record client data (personal and product related) accurately on the firm's systems.
- Help prepare documentation and meeting materials before and after client meetings, including draft meeting notes within agreed timescales.
- Attend client meetings alongside a Financial Planner to learn and to support note-taking and follow-up.
- Liaise with product providers, platforms and other professionals (for example accountants and solicitors) regarding client holdings, when needed.

Planning and paraplanning support

- Help compile net worth statements, income and expenditure summaries and lifetime cashflow forecasts for review by a Financial Planner.
- Develop financial planning models and analysis to explore clients' circumstances and 'what if' scenarios, with support.
- Research and analyse products, platforms, investments and providers, and existing plans clients hold, contributing to due diligence.
- Contribute technical content towards clear, accurate and compliant financial plans and suitability reports, drafted for sign-off by a Financial Planner.
- Help ensure recommendations are appropriate to clients' needs and circumstances, and that asset allocation reflects agreed risk profiles and lifetime cashflows.

Implementation of recommendations

- Help implement agreed recommendations and process new business, with support from the team.
- Ensure agreed action points are diarised, actioned and completed in line with business processes.
- Liaise with colleagues to ensure efficient and accurate processing of recommendations.

Client reviews

- Help prepare the paperwork required for client reviews in line with the Annual Planning Meeting process.
- Help review client cases, including investments, asset allocation and risk profiles, with support.
- Attend review meetings, complete file notes within required timescales and help oversee agreed actions afterwards.

Other

- Manage own workflow and tasks and deliver to agreed timescales.
- Maintain accurate client records on the back-office system, platforms and other systems holding client data.
- Comply with the Financial Services and Markets Act, the FCA's Conduct Rules, Principles and relevant rules at all times.
- Comply with the firm's compliance, Consumer Duty, training and competence, and financial crime procedures (anti-money laundering, data security, anti-bribery, fraud) at all times.
- Share ideas that could improve processes or enhance the client experience.
- Keep up to date with developments in financial services, financial markets and economic trends.
- Undertake other duties as reasonably required, commensurate with the level of the role.

Knowledge and experience

This is an associate role, so most knowledge will be developed on the job. The following indicates what is essential (E) and desirable (D) at the point of joining.

- Confident with Microsoft Office (Word, Excel, Outlook) and comfortable learning new software. (E)
- Strong numeracy and the ability to work accurately with figures. (E)

- A genuine interest in financial planning, personal finance and helping clients. (E)
- Some understanding of, or exposure to, financial services or professional services. (E)
- Awareness of financial planning tools and cashflow modelling software, for example Voyant. (D)
- Awareness of the FCA regulatory framework and the importance of compliance. (D)
- Diploma in Regulated Financial Planning, or progress towards this. (D)

Skills and aptitudes

- Strong interpersonal skills, with the ability to build trust and rapport with clients and colleagues.
- Excellent written and verbal communication, including the ability to explain information clearly and without jargon.
- Highly organised, methodical and disciplined, with excellent attention to detail.
- Good questioning and listening skills, with curiosity to understand clients' objectives.
- Able to assimilate technical information and present it in a way clients can understand.
- Takes ownership of their own development and learning.
- Works collaboratively, supports colleagues and takes a 'problem with solution' approach when challenges arise.
- Able to work under supervision and within defined regulatory and process frameworks.

Training and accreditation

This role comes with a structured Training and Development Plan and the support to progress towards becoming a qualified Financial Planner.

- Full commitment to studying towards the Diploma in Regulated Financial Planning, and in time the Advanced Diploma and Competent Adviser Status (CAS).
- Complete the agreed training programme and drive your own self-development, evidenced by regular learning activity.
- Meet continuing professional development (CPD) requirements and keep training records up to date.
- Shadow Financial Planners and paraplanners on research, analysis and client work to build knowledge and experience.
- Provide paraplanning support to broaden technical knowledge.
- Ensure all work is supervised and checked until the relevant competence and accreditation are attained.

The firm pays for study materials, the first exam or assessment attempt for each subject, and provides paid study leave.

Qualifications

- GCSEs (or equivalent) including English and Maths at grade 4/C or above. (E)
- A levels or equivalent, with strong grades in numerate or analytical subjects. (D)
- A degree in economics, accounting, mathematics, business, finance or a related discipline. (D)
- Any progress already made towards the Diploma in Regulated Financial Planning. (D)

Pay and benefits

- Salary: £35,000-£55,000 dependent on experience and qualifications, reviewed as qualifications and competence progress.
- Discretionary bonus scheme.
- Employer pension contribution of 8%
- Death in Service benefit of 4x annual salary

- Income Protection
- Private Medical Insurance, with option to add family members (at own cost)
- Cycle to work scheme
- Full study support: materials, first exam attempt per subject (and resit if needed), and paid study leave.
- 33 days' annual leave including bank holidays.
- Birthday day off, if this falls on a working day.
- Rural location with free on-site parking
- Free electric vehicle charging point on site
- Hybrid working, with a mix of office and home working.

Review procedures

Annual development meeting and a six-month mid-term review, in addition to weekly one-to-ones with your line manager and ongoing supervision of your work.

Other

This job description outlines the main functions and responsibilities of the post. The post holder may be required to undertake additional duties as required, commensurate with the level of the job. It will be reviewed periodically and may change as the firm and the role develop.

Recruitment process