

Job description

<p>Job title: Financial Adviser</p>	
<p>Main purpose of job: The Adviser will join the team with the aim of assisting with the servicing of a client bank as well as bringing new clients on board from Marketing activities and existing connections. A support team will be provided to ensure client appointments, meeting preparation, suitability letters and business submission are handled by our in-house Wealth Administrators, however it is expected that the successful candidate will take the time to learn how to use the relevant systems.</p> <p>Exceptional client service will be their main focus along with providing dependable, trusted and expert financial advice to existing and new clients.</p>	
<p>Department: Finance</p>	<p>Location/Branch: Bedfordshire MK45</p>
<p>Position reports to: Directors</p>	<p>Position is responsible for: No-one</p>
<p>Length of contract: Permanent / Self-employed</p>	<ul style="list-style-type: none"> • Salary: Self-employed status: Subject to the needs and profile of the candidate, there is an option to receive an initial interim monthly payment for up to 6 months in role. 70/30 IAF/OAF on new business generated from new opportunities; Self-Employed Annual Salary OTE £60,000 plus (example based on £100K generated new fees equally weighted from new business and practice generated opportunities). • Employed status: There is an option for the right candidate to be employed on a salary of up to £40K per annum. Bonuses shall be payable at a rate of 40% once salary has been covered by 1.25x annual advisory fees on new business (IAF) - Employed Annual Salary OTE £60,000 (example based on £100K generated new fees)

Main duties	
	Key Responsibilities
<ul style="list-style-type: none"> • Contacting clients and setting up meetings, either within an office environment or in clients' homes or business premises. • Conducting in-depth reviews of clients' financial circumstances, current provision and future aims. • Analysing information and preparing plans best suited to individual clients' requirements; • Completing risk analysis; • Providing clients with information on new and existing products and services; • Designing financial strategies; • Assisting clients to make informed decisions; • Researching information from various sources, including providers of financial products for panel business; • Reviewing and responding to clients changing needs and financial circumstances; • Liaising with head office and financial services providers and other professionals, such as solicitors; • Keeping up to date with financial products and legislation and as well as maintaining their professional & technical knowledge through professional exams and CPD record; • Meeting the regulatory aspects of the role, e.g. requirements for disclosure, costs of the services provided and also the advised products. • Participate in monthly marketing meetings and strategies for business development. 	
Person Specification	
<ul style="list-style-type: none"> • Excellent communication, interpersonal and listening skills • The ability to explain complex information simply and clearly • The ability to network and establish relationships with clients and professional introducers • Research and analytical skills • The ability to work in a team • Time management skills • Customer service skills • Self-motivation and organisation • A good level of numeracy and IT skills • A flexible approach to work • Decision-making skills • Discretion and an understanding of the need for client confidentiality • An ethical and professional approach to work 	
Technical Knowledge requirements	
<ul style="list-style-type: none"> • Level 4 qualified essential • Competent Adviser Status (CAS) attained in previous role • Previous advice experience required • Use of Financial Analytics, Voyant, Opal (or other similar software) preferable 	

- Chartered or working towards Chartered. If Adviser is not working towards Chartered Status, we would like a roadmap to when this will be attained.

Additional information

This role is ideally suited to an individual who wishes to work on a self-employed basis.

- **Self-employed status:** Subject to the needs and profile of the candidate, there is an option to receive an initial interim monthly payment for up to 6 months in role. 70/30 IAF/OAF on new business generated from new opportunities; **Self-Employed Annual Salary OTE £60,000 plus** (example based on £100K generated new fees equally weighted from new business and practice generated opportunities).
- **Employed status:** There is an option for the right candidate to be employed on a salary of up to £40K per annum. Bonuses shall be payable at a rate of 40% once salary has been covered by 1.25x annual advisory fees on new business (IAF) - **Employed Annual Salary OTE £60,000** (example based on £100K generated new fees)

Self-employed will benefit from building their own funds under management and therefore recurring annual fees.

- **Technology support** - iPhones and a wide array of technology to support with all aspects of running a client portfolio and developing FUM shall be provided.
- **Hours of work** - Full time 8.30am to 5.30pm Monday to Friday. Some clients may wish to meet outside these hours, and this will need to be accommodated. Also, a team meeting at 8.00am once a week is required to attend.
- **Location:** Office based where necessary (office is in Silsoe, Bedfordshire MK45) but this is a role where you will need to travel to see clients so you will be expected to manage your own working schedule.

This is genuinely a fantastic opportunity to join a successful and professional team in a Financial Adviser capacity. If you are an existing Financial Adviser looking for a new challenge, we look forward to hearing from you. To apply for this role or for further information, please apply online.