

## Job description

<b>Job title:</b> Financial Adviser	
<p><b>Main purpose of job:</b> The Adviser will be the third Financial Adviser in the Team (the other two being the company owners) with the aim of assisting with the servicing of an existing 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 and paraplanner, 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>	
<b>Department:</b> Finance	<b>Location/Branch:</b> Bedfordshire MK45
<b>Position reports to:</b> Directors	<b>Position is responsible for:</b> No-one
<b>Length of contract:</b> Both Permanent / Self-employed are available depending on the candidate	<ul style="list-style-type: none"> <li> <b>Salary: Self-employed status:</b> 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; <b>Self-Employed Annual Salary OTE £60,000 plus</b> (example based on £100K generated new fees equally weighted from new business and practice generated opportunities). </li> <li> <b>Employed status:</b> There is an option for the right candidate to be employed on a salary of up to £45K 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) - <b>Employed Annual Salary OTE £60,000</b> (example based on £100K generated new fees) </li> </ul>

Main duties
<div data-bbox="1145 387 1391 421" data-label="Section-Header"> <h3>Key Responsibilities</h3> </div> <ul style="list-style-type: none"> <li>• Being a point of contact for a bank of clients.</li> <li>• Conducting in-depth reviews of clients' financial circumstances, current provision and future aims.</li> <li>• Analysing information and preparing plans best suited to individual clients' requirements;</li> <li>• Completing risk analysis;</li> <li>• Providing clients with information on new and existing products and services;</li> <li>• Designing financial strategies;</li> <li>• Assisting clients to make informed decisions;</li> <li>• Researching information from various sources, including providers of financial products for panel business;</li> <li>• Reviewing and responding to clients changing needs and financial circumstances;</li> <li>• Liaising with head office and financial services providers and other professionals, such as solicitors;</li> <li>• Keeping up to date with financial products and legislation and as well as maintaining their professional &amp; technical knowledge through professional exams and CPD record;</li> <li>• Meeting the regulatory aspects of the role, e.g. requirements for disclosure, costs of the services provided and also the advised products.</li> <li>• Participate in monthly marketing meetings and strategies for business development.</li> <li>• Meet productivity expectations.</li> </ul> <div data-bbox="205 1173 458 1207" data-label="Section-Header"> <h3>Person Specification</h3> </div> <ul style="list-style-type: none"> <li>• Excellent communication, interpersonal and listening skills</li> <li>• The ability to explain complex information simply and clearly</li> <li>• The ability to network and establish relationships with clients and professional introducers</li> <li>• Research and analytical skills</li> <li>• The ability to work in a team</li> <li>• Time management skills</li> <li>• Customer service skills</li> <li>• Self-motivation and organisation</li> <li>• A good level of numeracy and IT skills</li> <li>• A flexible approach to work</li> <li>• Decision-making skills</li> <li>• Discretion and an understanding of the need for client confidentiality</li> <li>• An ethical and professional approach to work</li> </ul> <div data-bbox="205 1805 641 1839" data-label="Section-Header"> <h3>Technical Knowledge requirements</h3> </div> <ul style="list-style-type: none"> <li>• Level 4 qualified essential</li> <li>• Competent Adviser Status (CAS) attained in previous role desired but not essential</li> <li>• Previous advice experience desired</li> <li>• Use of Financial Analytics, Voyant, Opal (or other similar software) preferable</li> </ul>

- 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 9.30am 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.
- **The initial weeks will have an expectation to be in the office at least 3 days per week.**

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 or mortgage broker looking for a new challenge we look forward to hearing from you. To apply for this role or for further information, please apply online.