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# PARAPLANNER

A refreshing alternative to the vertically integrated firms which are now prevalent in the marketplace – the firm is independent with regard to ownership, provider selection and investment solutions.

Prime Wealth Planning is the financial planning arm of Prime Accountants Group, a mid-sized regional accountancy offices in Solihull, Coventry and Birmingham (the role is initially based in Solihull though the wealth team will be moving to a modern office working environment off St Paul's Sq once the renovations are complete – likely November / December 2021).

The move to Birmingham will create further opportunities in developing existing and establishing new professional relationships and client introductions to further the business's expansion plans.

The wealth planning firm is nearly 6 years old and has enjoyed considerable year on year growth. The team is made up of 4 people, plus 2 roles currently being recruited:

- 1 Lead Adviser / Director
- 1 Associate Planner / Technical Paraplanner
- 1 Paraplanner
- 1 Administrator

The firm has ambitious expansion plans but not at the detriment of the client experience / service offering. The firm offers truly independent, holistic financial planning advice to company owners, HNWs and mass affluent clients.

## The role

A key employee who supports the advice process in every element. The candidate will need to be able to design and write reports in a coherent and logical fashion, using multiple resources to evidence the suitability of the recommendations. Working closely with the advisers.

The candidate will be responsible for researching for pensions, investments and protection for high net worth clients, including full analysis of the client's existing affairs, goals and ambitions and then writing comprehensive proposals to meet those goals.

Assisting with the continuous improvement of the financial planning process by implementing processes and systems to augment the client experience and business efficiencies. This will include the use of casflow modelling, risk profiling and other financial planning tools.

The use of a digital client portal and the embracing of technology to improve client experience, data security and business efficiency is a fundamental feature of the service provided and this impacts all roles in the organisation.

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The candidate will have a number of years' experience in a genuinely independent IFA practice and will be either chartered or on the way to it.

## The successful applicant will have the following skills and qualities:

- The candidate will ideally be diploma qualified or well on the way to becoming chartered
- Will have a number of years' experience within a genuinely independent firm
- Will embrace technology and be flexible in their approach to using varied systems to support the client experience and financial planning process
- Will have experience of the full range of financial products including and used to dealing with multiple providers (products, platforms, pensions)
- Will be conversant with financial planning tools such as FE Analytics, Cashflow Modelling, Product Research etc
- Will have a focus on business efficiency, being able to simplify process wherever possible

## Key tasks and responsibilities:

- Produce suitability reports and participate in the process of producing templates to ensure compliance and efficiency
- Produce and distribute annual reviews and regular client communications
- Monitor risk exposure, fees and performance.
- Use of FE Analytics to carry out investment comparisons
- Use of the Dynamic Planner Risk Profiling System
- Cashflow modelling 'what if' analysis
- Research and recommend tax lead investment products e.g. E.I.S., V.C.T. & B.P.R Solutions.
- Deliver advice proposition via multiple platforms and products inc ISA/SIPP/Offshore Bonds and collectives
- Research and recommend personal pension products focusing on self invested personal pensions.
- Using industry calculators and models to bring the goal setting and financial modelling to life, including advanced use of Microsoft Excel.
- Research and recommend IHT efficient solutions such as D.G.T's, reversionary trusts and B.P.R investments.
- Research and recommend all non investment lead insurance products.
- Develop and maintain internal relationships with accountancy practice colleagues.

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## Additional responsibilities:

- Have direct client contact where appropriate.
- Work closely with the administration function to ensure standardisation of system, process and working practices.
- Meet with industry providers to maintain a wide understanding of services that can be offered to clients.

## Measurable outputs:

All client deadlines are to be met or exceeded.
High standard or proposal and suitability report writing using a wide range of information sources.

## Practical requirements:

On occasions it may be necessary to work additional hours in order to meet client expectations and deadlines.  A flexi-time system is in place accordingly.

*The above job description is a guide to the work you may be required to undertake but does not form part of your contract of employment and may change from time to time to reflect changing circumstances.*

## Benefits package:

- Annual salary – Competitive and based on experience
- 37 hours per week
- Auto Enrolment pension scheme
- Death in Service scheme (subject to entry criteria)
- 28 days annual and statutory leave per holiday year
- The option to 'purchase' a further 10 days' annual leave in a full holiday year.