PROPOSITO
FINANCIAL PLANNING

Job title: **Paraplanner**

Location: **Cirencester/Hybrid**

Contract type: **Full time, Permanent**

Reports to: **Practice Manager**

Purpose of job: To work alongside Financial Planners, taking full responsibility for the preparation and maintenance of client files, the preparation and implementation of recommendations and financial plans (including cash flow forecasts), and the ongoing review of clients' affairs. To keep up to date with technical issues and undertake necessary research.

Key responsibilities

Client servicing

- Build and maintain strong client relationships, attending client meetings as required
- Act as a friendly, professional first point of contact for client queries by phone, email and in person
- Respond to technical client queries promptly and accurately
- Prepare and maintain client files
- Ensure client files are complete, including accurate information gathering
- Confirm each client's risk profile is defined, current, and regularly reviewed
- Check that all required compliance documentation is present and correctly completed
- Liaise with the administration team to keep client records accurate across back-office systems, platforms and other IT tools, including cash flow and risk profiling systems

Preparation of recommendations

- Gather and validate the information needed to produce client recommendations and cash flow forecasts
- Prepare draft net worth statements, income and expenditure statements and cash flow forecasts for the financial planner to review
- Identify potential planning opportunities and areas for further advice
- Complete technical calculations to support recommendations
- Undertake due diligence on products, investments, and providers, carrying out research to identify suitable solutions aligned to client needs and planning objectives
- Produce product and strategy comparisons for analysis by the financial planner
- Liaise with clients' legal and tax advisers, where appropriate
- Review current and future asset allocation, ensuring the investment strategy aligns with the client's risk profile and lifetime cash flows
- Draft clear, technically accurate, compliant financial plans and suitability reports in line with business processes
- Ensure all recommendations and reports meet relevant legal and regulatory requirements

Implementation of recommendations

- Implement agreed client recommendations, including making changes to client investments where required
- Ensure agreed action points are diarised, actioned, and completed in line with business processes
- Liaise with the administration team to process recommendations in accordance with business processes, and provide support where needed

Preparation of reviews

- Prepare and coordinate annual review documentation, including financial planning and portfolio review materials
- Review investment portfolios, including asset allocation and risk profile alignment

- Carry out technical calculations to support recommendations and reviews
- Attend client meetings when required

Other responsibilities

- Carry out general research across all areas of financial planning, including product and platform research
- Stay up to date with compliance and regulatory changes, updating templates and documentation as needed
- Prepare and collate documentation required for investment committee meetings
- Ensure CPD requirements are met and keep training records accurate and up to date
- Support colleagues with technical queries and provide help where needed
- Complete other duties as directed by management

Person Specification

D = Desirable **E** = Essential

Knowledge	
Microsoft 365 including Outlook, Word, Excel and SharePoint	**E**
Advanced Excel	**D**
Excellent technical knowledge across the financial landscape	**E**
Knowledge of financial planning, technical financial planning tools and modelling software e.g. Voyant	**E**
Experience with CURO/Power Platform	**D**
Skills	
Highly organised, methodical, analytical and disciplined	**E**
Excellent communicator both verbal and written	**E**
Able to translate technical information into clear, client-friendly language	**E**
Highly numerate	**E**
Proactive, with strong personal accountability for completing tasks	**E**
Comfortable working within defined business processes	**E**
Positive and helpful, especially during busy periods	**E**
Able to work under pressure to meet deadlines when required	**E**
Excellent attention to detail	**E**
Able to achieve agreed outcomes without supervision	**E**
Strong ability to prioritise and plan workload effectively	**E**
Experience	
Minimum of two years' experience working as a paraplanner	**E**
Minimum of three years' experience working within a financial planning environment	**E**
Strong knowledge of retirement & estate planning	**D**
Qualifications	
Diploma in Financial Planning (Level 4)	**E**
Exams – AF1 Taxation & Trusts	**D**
Chartered and/or Certified Financial Planner	**D**
Bachelor's degree in business or science related discipline	**D**

All applicants must be eligible to work in the UK upon application.

What we offer

- Hybrid working for the right candidate
- Non-contributory pension
- 24 days holiday plus bank holidays
- Paid Christmas office shutdown
- Free Parking
- Private Medical Insurance, including Employee Assistance Programme, Remote GP Services and Cash Benefits
- Reimbursement for professional membership
- Professional Development/Qualifications Support

Salary

£40-£55K based on experience

Application process

If we receive a high number of applications for this vacancy, we may be unable to provide an individual response to every candidate, therefore if you haven't heard back from us within 4 weeks of your application, please consider your application unsuccessful on this occasion.

How to apply:
Please apply by submitting your CV to jointheteam@proposito.co.uk along with a cover note covering the following:

(a) What is it about working for Proposito Financial Planning that interests you.

(b) Describe your expertise in retirement and estate planning.