Future Financial Adviser

What does a financial adviser do?

Overview of the Role:

You will work with people to identify their financial objectives and map out a financial plan to achieve them. Through the provision of a holistic suite of advice and services, you will help individuals, businesses and charities to plan and prepare for a financially stable future. You will provide useful and timely advice, helping clients to determine their goals and make the right decisions in areas such as:

- Financial planning
- Investment, Retirement, Estate and Trust planning
- Intergenerational wealth management
- Risk and Protection
- Mortgage and Banking provision
- Cash flow forecasting

You may also choose to specialise in particular type(s) of advice or products depending upon your clients. At times, you will be required to act as the central point of contact, co-ordinating communications between a client's additional professionals, such as bankers, lawyers, accountants and insurance agents.

To give financial advice, you must have professional qualifications and follow regulatory procedures and guidelines. As a minimum, the professional qualification is the Diploma in Financial Planning and be licensed by the Financial Conduct Authority.

Required Skills:

You will need to show evidence of the following:

- Excellent communication, interpersonal and listening skills
- Entrepreneurial and commercial thinking
- The capability to explain potentially complex information simply and clearly
- Persuasion and influencing ability
- The ability to network and establish relationships with clients
- Research and analytical skills
- Negotiation and influencing skills
- Determination and tenacity
- Self-motivated and dedicated to gaining the knowledge and skills required to deliver excellent service to clients
- Committed to continuous technical and professional development, ensuring that your knowledge remain current
- The ability to work in a team
- Managing time and resources effectively
- Highly organised - maintaining client records, technical and compliance requirements
- A good level of numeracy and IT skills
- Ability to focus on outcomes
- Decision-making and action focused
- A professional approach to work coupled with an understanding for complete discretion
- Be competent in undertaking prospecting activities
- Will have or be able to develop a group of clients, building long-lasting and trusting relationships with them.

Key Responsibilities:

- Contacting potential clients to offer financial planning services
- Conducting in-depth reviews of clients' financial circumstances, current provision and future aims
- Analysing information, designing financial strategies and preparing proposals
- Completing a client's attitude to risk analysis
- Reviewing and responding to clients changing needs and financialcircumstances
- Communicating with other relevant professionals in relation to a client's circumstances
- Keeping up-to-date with legal, taxation and regulatory legislation
- Liaising with clients in relation to changes to legislation that may affect their savings, investments or plans
- Meeting the regulatory aspects of the role.

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