

## Job Description

**Job title:** Financial Planning Analyst (Paraplanner)  
**Reporting to:** Client Research Manager  
**Date of issue:** May 2023

### Role Objective

Working in collaboration with Financial Planners and other colleagues, you will provide a research, analysis, technical and report writing service to enable good client outcomes in line with company policy and values.

### Duties and Responsibilities

- Review the client file to ensure understanding of the client's personal and financial circumstances including their goals and investment risk profile.
- Identify gaps in the file documentation such as Know Your Client data, policy and plan information and work collaboratively with financial planners and other parties to obtain this.
- Analyse client's existing arrangements to determine their ongoing financial planning to meeting clients' goals and how they compare with the Ellis Bates Product panel, where relevant.
- Undertake research, producing quotes and illustrations on potential solutions to meet client goals.
- Undertake and review tax calculations.
- Be able to build, review and update cash flow models across all planning areas and provide constructive feedback to Financial Planners to support their development with the tool.
- Produce clear and concise financial planning reports and written communications in line with company policy to enable the client to make an informed decision.
- Ensure that all relevant systems are updated and that the file provides a full audit trail of the advice process.
- To manage own workload effectively and meet productivity KPIs whilst maintaining high quality.
- To continually develop product and technical knowledge across all areas; keeping up to date with any changes which may affect the advisory market.

### Desirable on the job experience

- Deal with complex planning areas and act as a subject matter expert.
- To assist the Paraplanning Team Leader/Manager by providing training and technical support to trainee paraplanners, developing their knowledge, skills, competency and confidence in the role.
- Undertake internal checking of work, providing constructive feedback and coaching to support development within the team.
- Maintain and develop the templates and resources used by the team to embed a culture of continuous improvement, and support good client outcomes.
- Perform ad-hoc tasks and get involved with projects as needed to support the team and wider business.

### Treating Customers Fairly

All employees are required to engage with the company's "Treating Customers Fairly" policy and will be appraised of their understanding of the culture on a regular basis.

### Compliance and Security

- Ensure all relevant business procedures comply with FCA regulation.

- In conjunction with guidance from HR ensure compliance with other applicable legislation – e.g. employment, Health & Safety etc.
- Promote and embed a TCF culture in all respective business areas.
- Conduct personal learning, training and assessment exercises in accordance with your individual T&C plans, demonstrating competence in relevant FCA compliance areas.
- Report any potential breaches, including weaknesses in current systems to our Compliance Officer/Managing Director.
- Ensure personal data (client and employee) is securely held and properly utilised in accordance with the principles of Data Protection Act.
- Handle any complaints in accordance with company procedures and regulatory requirements and ensure compliance with the General Data Protection Act, Employee Handbook and any other guidance which forms part of the day to day role.
- Report to your Manager any wrongdoing by the company or our employees which fall short of the whistle blowing business principles.

## **Other**

Undertake all other duties as reasonably required and directed.

## **Person Specification**

### **Education, Qualifications & Training**

To hold or be working towards the CII Level 4 Diploma/EB Academy Accreditation.

### **Knowledge & Experience**

- Pensions, Investments, Protection, Tax, Mortgage and Equity Release; Ellis Bates Product Panel.
- CPD - 35 Hours (21 structured) CII members. Minimum 20 (10 structured) non members.
- Attend compliance and regulatory based workshops, training sessions and Evolve modules as required.
- Competence in working with internal and external industry software such as SelectaPension, Voyant, The Exchange, Backoffice systems.
- Ability to use Microsoft Applications effectively to produce accurate and professional documents and communications: Word, Excel, Outlook.
- Ensure full awareness and understanding of all internal processes and manage these effectively, working with all teams to deliver an exceptional service to clients at all times.

**This Job Description may be reviewed and subsequently amended to better reflect any changes required in the role**