

strategic investment planner.

Job summary

To provide strategic asset allocation advice to private individuals in relation to the fee-based Discretionary Managed Portfolio Services of WEALTH at work. Provide a first class service to generate new client mandates and servicing the existing client base to maintain/increase assets under management.

Core responsibilities

- Carry out a comprehensive fact-find via completion of an Investment Planning Questionnaire and through appropriate questioning, gain a full understanding of the aspirations, needs and investment objectives of the individual.
- Risk profile the investor in accordance with the WEALTH at work Risk Profile Questionnaire.
- Produce a comprehensive Investment Planning Report detailing relevant fact-find information, the advantages and disadvantages of present investment arrangements, provide a recommended investment strategy using the WEALTH at work investment system, set out the rationale behind any recommendation to sell designated investments, explain cash-ceding of portfolios and the processes necessary to encash existing investments tax efficiently, detail all fees and charges.
- Provide guidance on Company Share Schemes including tax efficient exit strategies.
- Provide pension planning advice and consider the appropriateness of utilising a self-invested personal pension (SIPP) for new pension contributions and for consolidation (transfer) of legacy arrangements.
- Provide comprehensive Retirement Income Options advice including annuities, income drawdown (capped & flexible) and phased retirement strategies.

Essential skills/experience

- Understand and be able to explain in generic terms the merits and detractors of all investment types.
- Be able to explain effectively the benefits of discretionary portfolio management against other investment options available.
- Good knowledge of personal taxation in particular, income tax, capital gains tax and inheritance tax.
- Understand and be able to demonstrate the benefits of utilising available tax reliefs, where appropriate.
- Knowledge of the regulatory environment, role of the Financial Services Authority, money laundering regulations and data protection.
- Excellent communication skills both written and verbal
- Accurate and numerate

- Drive and initiative to work on own or as part of a team
- Working knowledge of computer based applications such as Word, Excel and PowerPoint

Desirable skills/experience

- Understand the implications of current pensions simplification.
- Understand and be able to calculate allowable pension contributions taking into consideration existing pension arrangements.
- Understand and be able to calculate the effects of pension contribution tax relief on an individual's tax computation.
- Understand and be able to explain clearly the effects of pension changes for high earners in respects of AA and LTA rules
- Explain and understand the differences between all the various pension schemes available and provide guidance on suitability.
- Be able to explain the benefits, merits and detractions of a self-invested personal pension.
- Understand available retirement options and associated death benefits including annuities, phased retirement, and income drawdown options

Qualifications

- Competent Advisers Status
- Registered FSA Controlled Function 30 (Investment Adviser)
- Appropriate Level 4 qualification – minimum
- AF3 or G60 - preferable

Personal attributes

- Results focused
- Energetic
- Motivated to deliver
- Enthusiastic
- Flexible
- Determined
- Can do attitude
- Persuasive
- Client focused