HFMC WEALTH

ROLE SPECIFICATION – SENIOR TECHNICAL CONSULTANT

Purpose of role

Reporting to the Private Client Director, this is a fantastic client-facing opportunity to support a busy and successful team, assisting in delivering an outstanding holistic financial planning service to new and existing HNW clients of HFMC Wealth. Our clients typically have complex planning needs and so the role will help to provide clarity to clients and to deliver the exceptional quality service that clients of HFMC Wealth have come to expect. The successful candidate will have at least 5 years' experience in a relevant IFA role.

About us

HFMC Wealth is a boutique wealth planner, asset manager and employee benefits specialist. As we are independent, this allows us to provide objective advice that is aligned to a client's best interests, delivered by teams steeped in financial services knowledge and experience. We have built our Company on integrity and trust, because doing what is right for our clients is best for our business.

HFMC Wealth has been awarded Corporate Chartered status by the Chartered Insurance Institute – the industry gold standard for financial planners evidencing ethical practice, professional, competent and knowledgeable advice, and a commitment to providing service and support of the highest quality.

We are passionate about equal opportunities and diversity within the industry and have worked hard to develop a fantastic people-led culture from which we are proud winners of the 2019 and 2021 awards for the Best Financial Advisers to Work for.

Accountabilities

The role comprises, but is not restricted to:

- Preparing for and attending client meetings, taking detailed written notes and following up on any technical points after the meeting.
- Gathering and analysing comprehensive, detailed information from clients, their professional advisers and others.
- Producing comprehensive and clear suitability letters for clients.
- Preparing lifetime cashflow models relevant to each client's circumstances, objectives and possible financial outcomes.
- Communicating these models to each client in person and in writing. Dealing with queries and modified scenarios as required.
- Constructing and producing a financial plan to address each client's lifetime objectives in the context of these cashflow models, generally comprising (but not limited to) contingency planning, legacy/succession planning, asset allocation/wealth management and tax planning.
- Carrying out regular reviews of clients' financial plans, circumstances and objectives.
- Dealing with complex and technical client queries as and when they arise.
- Interpreting new technical information, legislative and regulatory changes from various in-house and external sources and ensuring the team remains compliant with FCA and internal compliance procedures.
- Engaging with intelligent, demanding clients (many of whom are investment professionals themselves) consistent with developing and maintaining outstanding, long-term relationships.
- Liaising with other technical staff within HFMC Wealth in order to ensure a consistent client experience across the Group.

- Being willing and able to work to pressing deadlines, sometimes involving a level of time commitment beyond standard working hours.

Experience and Qualifications

The successful candidate will:

- Have 5+ years' experience within the independent sector of the financial services industry in a paraplanning role involving direct contact with sophisticated HNW clients
- Hold Chartered Financial Planner status with the CII
- Understand the principles of asset allocation and portfolio construction
- Have excellent knowledge of investment, life and pensions products and current legislation
- Have broad knowledge of esoteric products, including VCT and EIS investments and structured products
- Have a comprehensive understanding of Income Tax, CGT, IHT, Trusts and both DC and DB pension transfers
- Understand the importance and benefits of lifetime cashflow modelling, ideally with experience of Voyant as a cashflow modelling tool
- Previous experience of using Intelliflo will be an advantage

Competencies

We need someone who can:

- Be a resourceful and creative problem solver, capable of embracing the role quickly and progressing to working largely unsupervised
- Analyse and evaluate information in detail, and reach suitable conclusions as needed
- Demonstrate excellent written and verbal communication skills, with the ability to effectively communicate complex strategies with clarity
- Build a strong proactive working relationship with the advisers, clients and providers
- Has the aptitude to assist the adviser and their clients in an enthusiastic and proactive forward-thinking manner. A high level of organisation and attention to detail is important.
- Is driven to learn, able to think laterally and apply intuitive new ideas and skills to their role
- Adapt quickly to changing priorities and needs and new challenges
- Remain focused and motivated to deliver an exceptional level of customer service at all times to clients, third parties and colleagues.

Location: Clerkenwell, London with flexible and home-based

Hours of work: 37.5 hours per week, office hours 9am to 5.30pm (some degree of flexibility may be possible, subject to approval). It may be necessary to occasionally work outside of normal office hours in order to meet the demands of client meetings and pressing deadlines.

Salary: dependent on experience. Full benefits are also available, together with a discretionary bonus scheme.

We will try to accommodate any reasonable adjustments needed for our recruitment processes, please do let us know if this applies to you and how we can adequately support you.