ROLE SPECIFICATION – TECHNICAL CONSULTANT

Purpose of role

The Technical Consultant role will provide financial planning support to an adviser in a successful team, assisting them in delivering an outstanding holistic financial planning service to new and existing clients of HFMC Wealth, with clarity and in the context of the degree of complexity advising these clients necessarily involves.

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.

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 a series of lifetime cashflow models relevant to each client's circumstances, objectives and possible financial outcomes, communicating these models to the client in person and/or in writing as requested by the Private Client Director/s, and 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, developing and maintaining outstanding, long-term relationships
- Liaising with other technical staff within HFMC Wealth in order to ensure a consistent client experience
- Being willing and able to work to pressing deadlines, sometimes involving a level of time commitment beyond standard working hours.

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, and with exceptional attention to detail
- Build strong proactive working relationships with the advisers, for whom they will provide technical support, and the clients and providers
- Assist the adviser and their clients in an enthusiastic and proactive forward-thinking manner using organisational, managing, and prioritising skills. A high level of organisation is important.
- Think laterally and apply 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 client service at all times
- Is professional in the workplace and always supportive and respectful to colleagues.

Experience and Qualifications

The successful candidate will:

- Be working in a paraplanning role involving direct contact with high net worth clients
- Have 3+ years' experience within the independent sector of the financial services industry
- Be Diploma qualified
- Have excellent knowledge of investment, life and pensions products and current legislation
- 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 have experience of Voyant cashflow modelling software
- Be proficient in the use of Microsoft Office packages (computer literacy is a pre-requisite for this role)
- Previous experience of using Intelliflo will be an advantage

Location: A hybrid mixture of London and home-based.

Hours of work: 37.5 hours per week working Monday to Friday inclusive, 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: dependant on experience. Full benefits are also available, together with a discretionary bonus scheme.