

**Job Profile:**

Financial Adviser

**Salary**

The salary for this role will be negotiated at recruitment and reviewed annually in line with Company policies. Additional commission-based income can be earned with full criteria set upon commencement of the role. Any changes to this criterion will be made with a commencement date of 1<sup>st</sup> January annually, or with a minimum 90 days' notice.

**Role Overview**

The Financial Adviser is responsible for providing holistic, compliant, and client-focused financial advice to individuals and families, helping them to achieve their short, medium, and long-term financial objectives. There is a requirement for the Financial Adviser to develop long-lasting relationships, ensuring that the ability to maximise intergenerational financial planning needs are met. The role requires a strong understanding of UK financial planning, regulatory standards, and the ability to build long-term, trusted client relationships.

Part of this role will require the delivery of financial guidance to extremely vulnerable clients, therefore an ability to identify and work with those with vulnerabilities is key to the role of Financial Adviser.

The Adviser will operate in line with FCA requirements, Consumer Duty principles, and the Company's advice framework, delivering high-quality outcomes and sustainable business growth.

Note – leads will be provided, however it is expected that the Financial Adviser will also work to attract new leads.

**Key Responsibilities**

- Provision of Financial Guidance/Cashflow Modelling to Vulnerable Clients
- Client Advice & Relationship Management
- Deliver regulated financial advice across pensions, investments, protection, retirement, and mortgage planning (and other permissions held).
- Conduct thorough fact-finds, needs analysis, and suitability assessments.
- Manage and conduct periodic servicing/review of Client investments
- Produce clear, compliant suitability reports and ongoing service reviews – Paraplanning and Administration support will be provided.
- Input and maintain accurate record keeping – Paraplanning and Administration support will be provided.
- Build and maintain long-term client relationships based on trust and transparency.
- Provide ongoing advice aligned to clients' changing circumstances and objectives.
- Provide guidance and support to other Advisers – both Junior and Experienced.

**Regulatory & Compliance**

- Operate fully in line with FCA rules, Consumer Duty, and Company compliance policies.
- Maintain accurate and complete client records, including advice rationale and documentation.
- Engage positively with file reviews, audits, and compliance feedback.
- Maintain up-to-date knowledge of regulatory change and market developments.

## **Business Development**

- Develop and manage a pipeline of new and existing clients – Marketing support will be provided.
- Generate new business through referrals, professional connections, and firm-led initiatives.
- Represent the firm professionally with introducers, professional connections, and at events where required.
- Contribute to the growth of assets under advice and ongoing fee income.

## **Professional Development**

- Obtain and maintain network Competent Adviser Status (CAS).
- Complete required CPD and ongoing technical development – CPD/Development Programme will be provided.
- Keep technical knowledge current across products, tax, legislation, and planning strategies.
- Contribute to team knowledge sharing and best practice.

## **Skills & Experience**

### Essential

- Proven experience as a UK financial adviser within a regulated advice environment.
- Level 4 Diploma in Regulated Financial Planning (or equivalent).
- Strong technical knowledge of pensions, investments, and retirement planning.
- Experience delivering ongoing advice and servicing long-term client relationships.
- Good understanding of FCA regulation, Consumer Duty, and suitability requirements.
- Strong communication skills, both written and verbal.
- Ability to manage workload, priorities, and client expectations effectively.

### Desirable

- Chartered or working towards Chartered status.
- Experience with high-net-worth or complex client cases.
- Existing client bank or demonstrable business development capability.
- Knowledge of discretionary investment solutions and platform-based advice.
- Experience working within a network, IFA firm, or wealth management business.
- Experience of providing Mortgage advice.

### Personal Attributes

- Client-centric, ethical, and professional in approach.
- Commercially aware with a focus on sustainable outcomes.
- Confident decision-maker with strong attention to detail.
- Organised, self-motivated, and accountable.
- Comfortable working independently while contributing to a wider team culture.

### Measures of Success

- Quality and consistency of advice delivered.
- Positive client outcomes and retention.
- Compliance standards and audit results.
- Growth of client bank and recurring income.
- Engagement with CPD, regulatory change, and firm initiatives.