Paraplanner/Trainee Financial Adviser Job Description

Job Title: Paraplanner, progressing to Trainee Adviser

Location: Sheffield – Office Based
Reports to: Business Owner and Principle Adviser
Contract Type: Full-time, Permanent

About the Role

As Paraplanner (planning to move into a trainee adviser role), you'll support our principal adviser with administrative and paraplanning duties before progressing to shadowing and eventually leading client-facing activities. This role is your first step toward becoming a fully qualified adviser. As the primary Paraplanner, you will embark on a dynamic role at the heart of financial planning, working closely with the adviser to deliver tailored solutions. This collaborative position requires a keen ability to listen to client needs, engage in insightful discussions with the adviser to understand objectives and proactively pull together comprehensive financial solutions. You will also have the confidence to constructively challenge ideas and propose alternative perspectives. You will have a clear three year plan that will see you progress and develop into a trainee adviser position.

Key Responsibilities

Financial Planning Support
Assist adviser in preparing holistic financial plans and recommendation reports, tailored to client objectives. Contribute to strategy discussions, particularly on complex planning cases.

Cashflow Modelling
Develop cashflow models to evidence income sustainability or future financial needs.

Report Writing
Draft clear and compliant suitability reports, letters, and client documentation that align with FCA regulations and internal compliance policies.

Research & Analysis
Undertake detailed research on financial products, legislation, and investment strategies. Present findings clearly and contribute to advice formulation.
Play a key role in reviewing and implementing the firms Centralised Investment and Retirement Proposition.

Regulatory Compliance
Ensure all documentation meets current FCA standards including COBS and T&C requirements. Support the business in remaining audit-ready at all times.

Technical Support
Assist advisers with complex planning matters including pensions, tax calculations (e.g., CGT, IHT), and estate planning. Act as a knowledge base within the team.

Attend Client Meetings
Attending client meetings and keeping a record of notes and agreed action points to assist with the efficient delivery of annual suitability reports and other advice stemming from annual planning meetings.

Client Queries

Become a point of contact for client queries by building relationships.

Systems & File Management

Maintain accurate records in CRM/back-office systems (Intelliflo[iO]). Ensure audit trails for all client documentation.

Peer Review & Mentoring

Conduct peer reviews of technical outputs. Mentor trainee paraplanners or admin staff, sharing technical expertise and helping to train and develop your own successor as you move into the trainee adviser role.

Project & Development Work

Engage in internal projects aimed at improving processes or client experience. Participate in strategic initiatives and business development tasks as needed.

Business Effectiveness

Developing and maintain internal relationships to help maintain business flow and meet agreed targets.

Skills & Qualifications

- Minimum Level 4 Diploma in Regulated Financial Planning (CII or equivalent)
- Experience in a paraplanning role within a regulated UK financial advisory environment.
- Experience of iO, Intelliflo Cashflow, FE Analytics, Cashcalc, Fintegrate and ideally Saturn AI and MS Teams
- Proficient in writing suitability reports and using financial planning tools.
- Strong understanding and technical knowledge of UK pensions, ISAs, protection products, IHT planning, CGT, and investment structures.
- Familiarity with FCA compliance principles, SM&CR, MiFID II, and GDPR.
- Strong critical thinking and analytical skills, with an ability to communicate complex concepts simply.
- Excellent interpersonal and written communication skills.
- Confident in challenging and collaborating with advisers to achieve optimal client outcomes.
- A commitment to want to continually learn and develop.

What We Offer

- Being part of growing team where the client experience is paramount.
- Fully funded training with access to the ASHL Academy and other training resources.
- One-on-one mentoring from our Principal Adviser.
- Clear progression path to fully qualified adviser status, within a 3-year period.
- Competitive salary, annual performance bonus, and benefits (pension, healthcare).
- Flexible/hybrid working options with some client-facing availability.

Person Specification

- Studying or prepared to be studying towards Chartered status.
- Excellent organisational and attention-to-detail skills.
- Strong communication—both written and verbal.
- Ethical, client-focused with a professional demeanour – able to fully align with our Vision, Mission and Values.
- Comfortable working in a small team and receiving coaching and feedback.
- Has a flexible "can do" attitude to tasks and willingness to take responsibility for things that need to get done for the benefit of the team, the business as a whole and our clients.

Next Steps

- Email markgilder@awffs.co.uk with your CV