

| JOB SPECIFICATION  | INVESTMENT ADVISER / SENIOR INVESTMENT ADVISOR (IFA)   |
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| THE COMPANY  | Serving clients over the Midlands and beyond, our team provides independent financial advice on pensions, transfers and regulated investments to individuals and families with over £500,000 to invest.  |
| THE LOCATION   | Offices in Sutton Coldfield with flexible working hours, 37.5 hours per week with some flexibility for part time working if required. Client meetings are held either in our offices or via Zoom. You'll need to live within an hour of the office.  |
| THE ROLE   | To assist the Managing Director (MD) and Senior Investment Advisor in giving sound independent financial advice to clients on pensions and other regulated investments. It will not involve protection, mortgage or company pensions.  |
| RESPONSIBLE TO:  | Managing Director and Senior Investment Advisor  |
| RESPONSIBLE FOR:   | Working collaboratively with other investment advisers, paraplanners and administrators within client services and business support teams.   |
| ADVISOR ROLE SUMMARY:  | <p>Client retention is the primary objective of this role, reviewing the investment portfolios of existing clients twice a year. You will make full use of the firm's software system (iO) and cashflow planning tool (Voyant).</p> <p>While you need to be able to close potential client leads that are passed to you, there is no need to generate new business yourself or bring clients of your own. We look for a good fit with our service for prospects rather than expecting all such meetings resulting in a new client.</p> |
| <b>ADVISER JOB DESCRIPTION</b>   |  |
| <p>What you will need to do:</p> <ol style="list-style-type: none"> <li>1. Review existing client investment portfolios, generally on a six-monthly basis.</li> <li>2. Follow up potential client enquiries and meetings in a timely and appropriate manner.</li> <li>3. Discuss the financial advice service to potential clients or referrers by telephone or face-to-face.</li> <li>4. Take responsibility for the client journey from initial enquiry through portfolio construction, transfer of funds and on-going review.</li> <li>5. Prepare and update client files, with accurate file notes and documents.</li> </ol> |  |

6. Undertake continuing professional development, and maintain a training log.
7. Participate in the continuous improvement of our processes and systems.
8. Continuously seek ways to improve our client service.
9. Achieve the ISO 55555 as soon as is possible and where necessary study for appropriate advanced qualifications to enhance specialist pensions/investment knowledge.

## SKILLS, EXPERIENCE & QUALIFICATIONS

You must have:

- An appropriate Level 4 Financial Adviser qualification (e.g. CII or London Institute of Banking & Finance) as a minimum. You must be prepared to study for advanced qualifications to meet any specific requirements of our business, such as pension transfers.
- If you are not already qualified as a Pension Transfer Specialist we shall require you to study for this qualification at our expense.
- An in-depth working knowledge of pensions and investment solutions, terminology and processes.
- The ability to quickly analyse and interpret complex financial information and client situations in order to arrive at possible financial advice solutions.
- Registration with the Financial Conduct Authority as a Financial Adviser.
- An excellent standard of written and spoken English and be highly numerate.
- A high level of computer literacy to be able to operate all the company's systems software efficiently.
- At least 5 years relevant experience within a financial advice environment and 10 years for the senior position – with at least half of this directly looking after clients and providing pension and investment advice as a regulated individual.
- A desire to study and learn new skills and qualifications to enhance your role as an Investment Adviser.

## SKILLS, EXPERIENCE & QUALIFICATIONS

There are some essential characteristics you need to meet, for this role to be a good fit for you:

**Sense of Humour:** Things don't always go to plan. And we spend a lot of time at work, so you need to contribute to a cheerful working space. Mood swings don't go down well with anyone here. Laughter does.

**Resilience:** Clients can be demanding and there will be days where you'll be carrying out seemingly endless reviews. Potential clients will challenge how you can best help them. You'll need to have the gumption to keep going and still give an outstanding service to clients.

**Organisational ability:** You'll need both a calm head and sense of urgency to complete tasks and effectively prioritise all live cases, keeping a sensible balance between planned review work and new business.

**Team player:** Yes, you need to have bags of initiative to act alone when you're with clients or professionals and don't have others to consult with. But, just as importantly, you need to help nurture the team spirit whether that's helping to train others or working flexibly with the client services team.

**Ability to listen and learn:** None of us know everything or have all the answers. To understand clients and your colleagues you need to listen attentively and be open to different views. You need to want to carry on learning.

**Conversational skills:** Clients need to trust you before they'll do business with you, however technically proficient and experienced you think you are. You'll need to listen to the things that are important in their lives and be able to articulate what's important in yours, so they get a measure of you as a person too.

**Desire to serve:** You'll need to truly want to serve our clients and genuinely get a kick out of it. We already have a proven investment process and the critical success factor of this role will be you building a rapport with existing and new clients. Then applying our investment principles in way that helps people feel comfortable that you and Oaklands Wealth Management have their best interests at heart.