

## Job Description – Wealth Planner

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Job Title	Wealth Planner
Reports to:	Team Leader

### Summary of Role

This is a key client-facing role, having responsibility for client wealth planning and advice, client relationships and for supporting the client in engagement with our investment managers.

The role manages up to 100 clients having investments valued at £250,000 or more, and / or having protection or other transactional requirements generating income of £2,000 or more.

The role acquires new clients, through referrals, and by pro-actively presenting our service to potential clients and to introducers such as lawyers and other professional advisers.

The role also supports our business plans, including the development of our wealth planning services, through input to the KW Wealth business forum.

This is a FCA regulated role (CF30), and the role holder is responsible for their compliance with regulatory and professional standards and for their ongoing technical competence and professional development.

The role is based at one of our offices, with some working from home, and a large part of the time is naturally spent in out of office client meetings.

### Responsibilities:

#### 1. To maintain the highest standards of client care, professional conduct and regulatory compliance.

Ensure that clients for which the role holder is responsible are served and managed to the highest professional standards and in accordance with all relevant regulatory considerations.

In particular:

- Ensure that clients receive an appropriate standard of service and communication.
- Ensure that clients receive a holistic financial planning consultation initially and reviewed at least annually, unless they are purely transactional clients who have chosen not to do so.
- Ensure that client reviews, risk profile reviews and other client servicing activity happen at the right intervals and is conducted to the highest standards.
- Deal with any ad hoc client requirements and ensure that clients maintain the highest levels of satisfaction with our service.
- Follow the company's operating policies and procedures, so that client servicing is conducted consistently and efficiently and operational risks are appropriately managed.

#### 2. To manage client wealth plans to the highest standards.



Ensure that all areas of wealth planning are offered to clients wherever they may be appropriate, liaising with colleagues as necessary to provide appropriate technical expertise. These will include:

- Investment advice
- Retirement planning including cash flow modelling
- Pensions advice including on Defined Benefit transfers
- Tax-efficient investing
- Succession planning including consideration of IHT
- Protection
- For corporate clients, Employee Benefit solutions

### **3. To acquire new clients and grow revenues.**

Grow the number of clients served by recruiting new clients through referrals, personal networking and by making presentations to professional firms such as lawyers.

Respond to new enquiry leads generated by the firm, converting them to become new clients.

Grow revenues by encouraging clients to do more business with the firm, through doing an excellent job and by identifying specific areas of potential need.

Encourage clients to use then firm's in-house investment management services wherever appropriate, introducing Investment Manager colleagues and managing client relationships jointly with them.

### **4. Support team working across the business.**

Provide input to the investment strategy process, by way of insights and suggestions shared with the investment management committee.

Maintain close working relationships with colleagues in operations, compliance and other support areas, to ensure that client servicing is maintained efficiently, consistently and safely.

Identify opportunities for process improvement and share these either directly with the relevant area or through meetings such as the financial planners' forum.

Immediately escalate any potential compliance, operational or reputational risks to a member of the executive committee.

Share knowledge and insight with colleagues and foster a collegiate team culture across the firm.

### **5. Personal Development.**

Maintain and record one's own continuous professional development relevant to the role, including a close ongoing understanding of the investment markets relevant to clients; awareness of developments in the investment industry; and a good understanding of relevant regulatory developments.