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JOB TITLE: TRAINEE WEALTH PLANNER

REPORTS TO: MANAGING DIRECTOR – WEALTH PLANNING

Kingswood Holdings Limited (trading as Kingswood) is an AIM-listed integrated wealth management group, with more than 16,000 active clients and c. £4.8 billion of Assets under Management. It has a growing network of offices across the UK as well as offices in New York and Johannesburg. Clients range from private individuals to some of the UK’s largest universities. The Group’s vision is to become a leading global provider of trusted wealth planning and investment management solutions to clients, underpinned by investment in people and innovation in technology to support our advisers and clients.

## SUMMARY OF ROLE

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

The initial and main focus of the role will be to work with the existing Wealth Planners in delivering a service to an existing bank of clients. The Wealth Planners in this office will mentor, train and give guidance whilst an existing bank of clients is available to inherit and advise. It is expected that outside of these specific clients the trainee will work on other client cases with the other Wealth Planners to build up a wide array of experience and further their development. This office has personal clients with £50,000 to £5m under management as well as corporates with multi-million £ turnover.

The role, as it progresses, will then lead to acquiring new clients, through referrals, and by pro-actively presenting our service to potential clients and to introducers such as lawyers and other professional advisers.

Wealth Planners lead all client relationships and act as the principle point of contact and are responsible for delivering advice from our wide range of services. Wealth Planners also have the primary responsibility for the growth of our business with a focus on new asset generation and revenue growth.

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

**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 in accordance with our suitability process
* Ensure that client reviews, risk profile reviews and other client servicing activity happen at the right intervals and are 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 the wealth of our clients to the highest standards.**

Ensure that all aspects of financial planning and investment management re offered to clients wherever they may be appropriate, liaising with colleagues as necessary to provide appropriate technical expertise.

These will include:

* Retirement planning including cash flow modelling
* Succession planning including consideration of IHT
* Pension management including Defined Benefit transfers
* For corporate clients, Employee Benefit solutions
* Protection
* Recommended appropriate investment solutions, taking into account factors such as attitude to risk, time horizon, individual objectives and client knowledge and experience

1. **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.

Working alongside the Kingswood Business Development team and through self-generated activity, respond to new enquiry leads, 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. Discuss with clients the full range of services provided by Kingswood directly or through our affiliate network which may be of benefit to them

Explain to clients the different Kingswood investment management services, advising on its appropriate use and monitoring outcomes on an ongoing basis. Working closely with Kingswood Investment Manager colleagues’ and managing client relationships jointly with them.

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

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.

1. **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.

**Person specification**

* At least 5 years’ experience in the financial advice industry, looking to make the move to a face to face client relationship role.
* Ability to work under a trainee programme, be mentored but manage own work load independently.
* Experience across a range of products and asset classes.
* Ability to work with clients across all wealth bands and communicate effectively from the most financially astute client to those with no financial knowledge.
* Studying towards CII exams with a drive to work towards obtaining SPS. Ambition to move towards Chartered Status if not already held.
* Strong sales and presentation skills.
* Ability to work as part of a defined client team, delegating work to colleagues and interacting with different offices to deliver an efficient, compliant and engaging service to clients.