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JOB TITLE: Mortgage and Protection Adviser REPORTS TO: Head of 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. £5.6 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

We are looking for an experienced Mortgage and Protection Adviser to join our Wealth Planning department in our Sheffield or Hessle office. The successful candidate will be responsible for providing expert advice and guidance to a very impressive bank of clients. A particular focus will be on customer service and a good ethical approach. **This role can be offered in either an employed or self-employed capacity.**

**RESPONSIBILITIES**

* Meet with clients in person, or over the phone
* Find out about the client's financial situation, including what their monthly expenditure is
* Explain the different types of mortgage and offer products for the client to choose from
* Assess which type of mortgage is most suitable for each client
* Make sure customers can afford what they are borrowing, not only now but in the future, in the event that interest rates go up, or their circumstances change
* Explain repayments and mortgage protection
* Advise on and sell related financial products, such as buildings or life insurance
* Help clients complete the mortgage application
* Offer some general advice on the home-buying process
* Meet sales targets
* Deal with mortgage lenders, estate agents, and valuers
* Keep up to date with new mortgage products and changes in mortgage regulation
* Respect the client's right to confidentiality
* Follow strict industry rules and guidelines and ensure impartial and appropriate financial advice is given
* Understand the [Financial Conduct Authority (FCA)](https://www.fca.org.uk/) regulatory requirements and ensure they are met
* Fully cooperate with any enquiry or investigation from the financial ombudsman should things go wrong and a client uses their right to protection.

**SKILLS AND EXPERIENCE**

* A minimum of 12 months in a mortgage advisory role
* CeMAP qualified or equivalent
* Life Insurance experience would be an advantage
* Experience of managing the relevant end-to-end systems throughout a mortgage application
* Experience of working with third parties including solicitors and lenders
* Above all, a passionate character who wants to provide exceptional customer service and work within a friendly, motivated & successful business

If you wish to apply, please send your CV to Linda.Tottem@Kingswood-group.com