spend time
FINANCIAL PLANNING

Job Description and Person Specification

Role Title	Assistant Financial Planner
Reports to	Michael Roberts
Regulated Role	Yes
Salary	£45,000–£67,500 per annum FTE
Location	100% office-based, Wokingham, Berkshire

About Spend Time

At Spend Time, we believe financial planning should be done properly, every time, for every client. We are committed to helping the families we work with make great decisions and live their best lives possible.

Our approach is built around exceptional service, strong client relationships and doing what is right for our clients. We take pride in the quality of our financial planning and in creating an environment where people can do their best work, continue to develop and make a meaningful difference.

We are also committed to continually improving how we work. We invest in excellent technology, innovative processes and the development of our people to ensure we remain at the forefront of the financial planning profession.

The opportunity

We are looking for an enthusiastic, technically capable and client-focused Assistant Financial Planner to join our team in Wokingham.

Working closely with Michael Roberts and our client support team, you will play an important role in delivering high-quality, holistic financial planning to our clients. You will be involved in all stages of the financial planning process, from understanding clients' circumstances and identifying planning opportunities through to researching solutions, preparing recommendations and helping implement agreed plans.

This is an opportunity to develop your technical expertise, build meaningful client relationships and become an integral part of a team that genuinely values the quality of its work.

We have a proven track record of developing talent. We have already successfully mentored and developed an Assistant Financial Planner, demonstrating our commitment to helping people grow in their careers. We want to build on that experience by bringing in someone who shares our values and has the potential to develop further.

For the right person, there may also be an opportunity to progress into a Lead Adviser role in the future, should that be an ambition you wish to pursue. Progression would depend on your development, experience, competence and the needs of the business.

You do not necessarily need to be working in a Financial Planner role already. If your values align with ours, you have the required Level 4 Diploma, a genuine ambition to develop a long-term career in financial planning, with a commitment to progressing towards Chartered Financial Planner status, a strong technical foundation and the right experience from a related financial services role, we would welcome a conversation about how your skills could translate into this opportunity.

What makes Spend Time different?

- A genuine commitment to development: Learn from an experienced financial planner within a business that has already demonstrated its ability to mentor and develop talent.
- A potential long-term career path: Build your expertise with the possibility of progressing towards a Lead Adviser role if that is right for you.
- Independent by choice, committed for the long term: We have no intention of selling out to a consolidator. We're committed to remaining independent and being here for our clients and our team for years to come.
- Excellent financial planning technology: Work with a top-class technology stack, including comprehensive cashflow planning tools and best-in-class AI designed specifically for financial planning.
- Meaningful client relationships: Contribute to long-term financial plans that help clients make informed decisions about their futures.
- High standards, without compromise: Be part of a practice that puts client outcomes, technical quality and great service at the heart of everything it does.
- A collaborative team: Work alongside colleagues who share knowledge, support one another and continually look for ways to improve.

We believe we do our best work as a team; therefore, this is a 100% office-based position at our Wokingham office. It is not a hybrid or remote-working role.

Key responsibilities

Financial planning and client meetings

- Prepare for and attend Forward Planning meetings alongside Michael Roberts.
- Liaise with the client support team to prepare review documentation, Harmony assessments, portfolio analysis and other meeting materials.
- Maintain and update clients' Financial Plans and prepare draft recommendations for review.
- Review investment portfolios, asset allocations and risk profiles, undertaking technical calculations as required.
- Attend client meetings and contribute to the ongoing servicing of existing clients.
- Produce clear, accurate, compliant and concise Financial Plans, meeting notes and supporting documentation within agreed timescales.

Research and preparation of recommendations

- Gather and analyse the information required to prepare Financial Plans and suitability reports.
- Identify financial planning opportunities and consider clients' current and future needs.
- Research appropriate solutions and undertake due diligence on products, investments, providers and platforms.
- Prepare technical calculations, comparisons and supporting analysis for consideration and discussion with the planner.
- Liaise with outsourced paraplanners and the client support team to prepare and finalise suitability reports for review and sign-off.
- Ensure recommendations are appropriate to clients' individual needs and circumstances and meet applicable legal, regulatory and compliance requirements.

Client relationships and implementation

- Build and maintain strong, professional relationships with clients.
- Provide a friendly and knowledgeable point of contact for client enquiries by telephone, email and in person.
- Respond to technical enquiries within the scope of your role and liaise with clients' legal and tax advisers where appropriate.
- Recognise and respond appropriately to vulnerable clients and those with additional needs.
- Support clients in making informed decisions about their financial futures.
- Liaise with the client support team to implement agreed recommendations and ensure actions are recorded, monitored and completed.
- Help maintain complete, accurate and up-to-date client files, risk profiles and compliance records.

Business improvement and professional development

- Contribute ideas that improve business processes, client experiences and the quality of our financial planning service.

- Embrace our technology and look for opportunities to use it effectively to improve the planning process.
- Keep up to date with financial services developments, technical issues, markets, economic trends and regulatory changes.
- Maintain your continuing professional development (CPD) records and work towards agreed development objectives.
- Support colleagues with technical enquiries and contribute to a positive, collaborative working environment.
- Manage your own workload, prioritise tasks and deliver work accurately and on time.
- Maintain the highest standards of integrity, professionalism and client care in everything you do.

Other reasonable duties may be required to meet the needs of the business.

What we are looking for

We are looking for someone who combines technical ability with a genuine interest in people and a commitment to doing things properly.

You will be analytical, organised and methodical, with the confidence to ask questions, take responsibility and work collaboratively. You will understand the importance of accurate, compliant financial planning and be motivated to keep developing your knowledge and skills.

Above all though, you should identify with our core values:

- Integrity
- Compassion
- Diligence

As a minimum, we would require you to work three days a week (Tuesday, Wednesday and Thursday), and then either a Monday or a Friday, however we are open to discussing this with the right candidate.

Essential qualifications and experience

- A Level 4 Diploma in Financial Planning is essential as a minimum, together with a commitment to achieving the Level 6 Advanced Diploma in Financial Planning.
- A strong technical understanding of financial planning and financial services products.
- Relevant financial services experience, with the ability to demonstrate the knowledge and skills needed to undertake the responsibilities of the role.
- An understanding of financial planning tools and financial modelling, ideally including cashflow planning.
- A sound understanding of regulatory and compliance requirements.
- Experience of working with the Microsoft suite, the Apple operating system and electronic diary systems.

We are open to candidates from relevant financial services backgrounds who meet the qualification requirement and demonstrate the necessary technical ability, even if their current job title is not Financial Planner.

Essential skills and personal qualities

- A commitment to working within defined processes and maintaining high ethical and compliance standards.
- Excellent written and verbal communication skills.
- Strong interpersonal skills and the ability to establish trust and confidence with clients.
- Excellent listening and questioning skills, particularly when exploring clients' objectives and circumstances.
- Strong analytical, numerical and problem-solving abilities.
- A highly organised, methodical and disciplined approach to work.
- Excellent attention to detail and a commitment to producing accurate work.
- The ability to explain technical information clearly and understandably.
- Initiative, personal responsibility and the ability to manage competing priorities.
- The ability to work independently while collaborating effectively with colleagues.
- A willingness to learn, ask questions and seek support when needed.
- A positive, professional and approachable manner.

Desirable qualifications and experience

The following would be advantageous but are not essential:

- Advanced Diploma in Financial Planning although we expect you to commit to achieving the Level 6 Advanced Diploma.
- Chartered or Certified Financial Planner status.
- Previous experience as a Financial Planner, Assistant Financial Planner or Paraplanner.
- Experience of cashflow planning and financial modelling software, ideally Truth.
- Advanced Excel skills.
- Further specialist qualifications, such as JO1 – Taxation, JO2 – Trusts or Pension Transfer Specialist qualifications.
- A degree in Economics, Mathematics, Business or a related discipline.

Your future at Spend Time

We want to attract someone who is keen to develop their career, contribute to a high-performing team and take pride in the quality of their work.

You will have the opportunity to build on your existing knowledge, learn from experienced colleagues and develop a deeper understanding of holistic financial planning. For someone who wants to progress further, a future Lead Adviser role may be possible as skills, experience and competence develop.

Above all, we are looking for someone who shares our belief that great financial planning is about much more than products and numbers. It is about understanding people, helping them make informed decisions and delivering an exceptional service, every time.

Competencies of the Role

This role has been identified as being a role which includes competencies falling under the ESMA Guidelines for the assessment of knowledge and competence, effective from 3rd January 2018.

As such, we as a firm will ensure that staff giving information about investment products, investment services or ancillary services that are available through the firm have the necessary knowledge and competence to:

- Understand the characteristics and scope of investment services or ancillary services.
- Understand how financial markets function and how they affect the value and pricing of investment products on which they provide information to clients.
- Understand the impact of economic figures, national/regional/global events on markets and on the value of investment products on which they provide information.
- Understand the difference between past performance and future performance scenarios as well as the limits of predictive forecasting.
- Understand issues relating to market abuse and anti-money laundering.
- Have a basic knowledge of valuation principles for the type of investment products in relation to which the information is provided.
- Understand what a conflict of interest is, how this may arise and how to manage it.
- Understand the company gift and inducement policy rules.
- Keep up to date with changes in company policies and procedures.
- Recognise the difference between information and advice.