‘RDR is the main driving factor behind increase’

PFS sees 30% surge in chartered firms

By Natalie Holt

The number of chartered financial planning firms has grown by almost a third in the last year, according to latest figures from the Personal Finance Society. The professional body published its latest membership statistics as part of a newsletter from president Jon Everill last week. It shows the number of chartered financial firms as at March 30 stood at 403, a 32 per cent increase on the 306 chartered firms at the same time last year.

The number of individual chartered financial planners has grown by 21 per cent from 2,347 to 2,839.

Total PFS membership has risen by 5 per cent from 29,206 to 30,560. Out of the total number of PFS members, 5,600, or 19 per cent, are actively studying beyond diploma status towards chartered.

The proportion of PFS adviser members now holding the chartered insurance institute diploma or above has gone up by 15 per cent over the year from 46 per cent to 61 per cent.

PFS chief executive Jay Goddard says: “Since 2009, we have seen a rise from 41 per cent to 61 per cent of consumers saying they believe chartered status makes a positive difference to them. The growth in chartered firms and chartered financial planners is great news for consumers and increased consumer trust and recognition is good for our profession.”

Informal Choice has been a chartered financial planning firm for over five years. Managing director Martin Bamford says: “The RDR is probably the main driving factor behind this increase in chartered firms as the last thing you want as an adviser is to be qualified to the same level as everyone else.”

Avelo website can help firms prepare for RDR

By Natalie Holt

Financial services technology provider Avelo has launched a website to help advisers prepare their business for the RDR.

Ready4Rdr.com allows advisers to carry out an RDR readiness audit to assess any outstanding transition areas that need to be completed before January 1.

It includes a step-by-step RDR readiness programme, an archive of RDR publications and recommended reading material and RDR-related links to external sites.

There are also details of Avelo RDR training courses, roadshows and conferences that can help advisers move to an RDR-compliant business model.

Advisers can access the resources for free by registering on the website.

Strategy and product development director Paul Yates says: “For any adviser, whatever stage of preparation they may be at, this website will help quell any concerns and provide the necessary resources as they work towards the December 31 deadline.

“The website provides the theory behind the changes and allows discussion about their impact, alongside practical help. Technology will play a key role in the new landscape, so advisers should take this opportunity to ensure they are ready to face 2013 in the best possible shape.”

Thameside Wealth director Tom Kean believes these RDR resources are vital. He says: “The smaller the firm, the more crucial this kind of help is. However, it seems slightly odd that anyone is still mulling over what they should be doing at this late stage.”

ifs offers certificate for support staff

By Steve Tolley

The ifs School of Finance is offering a certificate of professional achievement designed to mirror statements of professional standing for IFA support staff trained to QCF level four who do not provide advice.

The ifs says the CPA is similar to a statement of professional standing and will appeal to individuals in supervisory, training, planning or support functions who are ineligible for SPs but want evidence of their qualification level, ethical stance and commitment to continuing professional development.

Its chief executive Anne Kiernan says: “We believe there is a demand from those who do not provide advice or are not FSA registered to mirror the professionalism standards displayed by registered advisers who complete an annual CPD programme and gain an SPs.

“Our certificate provides this opportunity through a process consistent with the one advisers giving regulated advice do when they apply for their SPs.”

The CPA costs £40 for ifs members and £75 for non-members, which is the same as the institute’s SPs.

ARK Financial Planning chartered financial planner Philip Stevenson says: “CPD is important and we expect our staff to do it but it strikes me as pointless and just a new way for the institute to raise money.”
Private Client Adviser
London, £50,000 basic (OTE 80-90k) + Excellent Benefits

This highly respected Wealth Manager with offices throughout the UK, require an experienced IFA to join their City based operation. The position is perfect for a confident, professional and ambitious individual to take on some of the most affluent clients. You will have a close working relationship with the Investment Managers and will be working from their offices to provide holistic financial advice to clients which range from company directors to millionaires. The successful candidate must have proven experience, product specialists where required. Successful applicants will be fully diploma qualified and/or introducing appropriate products and services and referring to other product specialists where required. Successful applicants will be fully diploma qualified. Ref 18419

Associate Director / IFA
Dorchester, £80,000 + Bonus + Benefits

An excellent opportunity has now arisen for an experienced Financial Planner to join a well established, multi-national and highly respected Wealth Management organisation. The role on offer will be for a confident, professional and ambitious individual to take on some of the most affluent clients. You will have a close working relationship with the Investment Managers and will be working alongside some of the industry’s leading Financial Advisers to provide holistic advice to clients. Although there may be a small element of hunting required, the vast majority of deals will be provided therefore a transferable client bank is unnecessary. The successful candidate will be able to support and mentor Junior colleagues to the Chartered level although candidates within two exams would be considered. This is an exciting opportunity to work for a genuine market leader. Ref 18303

Technical Paraplanner
London, £44,000 + Bonus + Benefits

The opportunity has now arisen for an experienced and technically trained Paraplanner to join our client, a market leading and extremely well respected Wealth Management organisation based in London. This role will be supporting the top Consultant within the business, therefore an in depth knowledge of the role and all financial services products is required. You will be providing technical support on a day to day basis as well as report writing, conducting in depth research and attending client meetings. The successful candidate should have at least four years experience within a similar role and will help the Director in holistic financial planning at a minimum. An extremely good opportunity for the right candidate and progression into either the advisory or technical management role will be on offer in the future. Ref 18407

Employed IFA
Manchester, £55,000 + Bonus + Benefits

A leading and highly professional IFA based in prestigious Manchester offices is now seeking to recruit an equally professional individual to augment their team of Independent Financial Advisors. Any individual joining the team will be given exceptional resources to develop their own sales and abilities as well as being given access to an active client bank. In order to be considered for this role you must be Diploma qualified, have experience dealing with HNW clients and be a fully authorised IFA with a proven ability to source your own clients. Experience of Tax Software would be advantageous and you should ideally have a small transferable client bank. A very attractive salary plus benefits is on offer for the right candidate. Ref 18414

Independent Financial Adviser
London, £75,000 + Bonus + Benefits

We are currently recruiting for an experienced Financial Adviser to join National IFA who work alongside a lead in the sector. To be successful you will need at least 3 years working in a Financial Services paraplanning role, with at least 1 year working specifically as a paraplanner. With at least 3 years working in a Financial Services paraplanning role, you will have a good working knowledge of 1st Software along with good administration skills. Possess excellent communication skills and a creative flair – while being methodical and organized. The main purpose of the role is to support 3 of the leading Consultants with the preparation of financial reports and advice. You should have produced strong production figures in the past and be DipPFS qualified as a minimum requirement. The ideal candidate will have previously worked for an IFA and provided holistic advice to HNW clients. Ref 18419

Client Services Operational Manager
Bath, £50,000 + Bonus + Benefits

A leading Investment Platform with head offices in Bath are looking for a candidate from an Operations background to join as a Client Services Manager. You will be expected to lead a team in building and maintaining relationships between the company and their major clients. You should have a good knowledge of InvestSaver, Investment, Life and Wrapping Proprietary and experience within a Financial Services organisation. You should be able to prove excellent leadership and communication skills and the ability to work to targets and deadlines. Ref 18475

Associate Director / IFA
Manchester, £45,000 + Bonus + Benefits

A leading and highly professional IFA based in prestigious Manchester offices is now seeking an equally professional individual to augment their team of Independent Financial Advisors. Any individual joining the team will be given exceptional resources to develop their own sales and abilities as well as being given access to an active client bank. In order to be considered for this role you must be Diploma qualified, have experience dealing with HNW clients and be a fully authorised IFA with a proven ability to source your own clients. Experience of Tax Software would be advantageous and you should ideally have a small transferable client bank. A very attractive salary plus benefits is on offer for the right candidate. Ref 18414

Our client is an established and reputable Wealth Management firm with offices based in the South East. They now require an experienced Chartered Financial Planning Manager for its specialist Wealth Management division. Successful applicants will be required to give advice on all aspects of financial planning from pensions, Investments and annuities to inheritance tax planning and trusts to their own portfolio of clients and those of the business. Qualified to Diploma level, the successful applicant will be given on-going support and development to ensure they are giving their Clients the best advice, and to grow their client base through other professional connections. You will have experience of working within a Fee based environment on a time/cost basis with HNW Clients. Ref: 2150

FEE BASED FINANCIAL PLANNING MANAGER
East Sussex £60,000 plus benefits

Our client is a national firm of Chartered Accountants and Business advisers based in the South East. They now require an experienced Chartered Financial Planning Manager for its specialist Wealth Management division. Successful applicants will be required to give advice on all aspects of financial planning from pensions, Investments and annuities to inheritance tax planning and trusts to their own portfolio of clients. Qualified to Diploma status you will be given your own portfolio of clients ranging from private individuals to Charities and trusts and professional connections. The successful applicant will have a working knowledge within a Fee based environment on a time/cost basis with HNW Clients. Ref: 1999

Wealth Management Advisers
London, Essex, Home Counties & South East £40,000 plus excellent bonus and benefits O.T.E £75,000

Our client needs a number of experienced Wealth Advisers to offer a comprehensive service to a portfolio of HNW clients in the South East of England. The job role forms part of the wider Wealth Management Sales Team therefore working in close partnership with the introducers and peers in this team will be part of any successful applicant’s day-to-day activity. You will be responsible for achieving targets in meeting the demands of the business by converting introductions into new business, conduct interviews with new and existing clients to review and meet their immediate and on-going financial needs, actively selling and/or introducing appropriate products and services and referring to other product specialists where required. Successful applicants will be fully diploma qualified. Ref: 2016

Senior Fee Based Financial Planner
Birmingham, Essex, Gloucestershire, Leeds, London, Manchester, Southampton, Sussex £70,000 plus bonus and benefits

Our client is a well respected, fee based Wealth Management firm with national presence. Due to ambitious growth plans they require a number of experienced and well qualified Financial Planners, to be recruited in key strategic locations across the UK. Successful applicants will be required to give advice on all aspects of financial planning from pensions, Investments and annuities to inheritance tax planning and trusts to their own portfolio of clients and those of the business. Qualified to Diploma level, the successful applicant will be given on-going support and development to ensure they are giving their Clients the best advice, and to grow their client base through other professional connections. You will have experience of working within a Fee based environment on a time/cost basis with HNW Clients. Ref: 2150

Compliance Officer
Milton Keynes, Bucks £60,000 plus benefits

Our client is a national firm of Chartered Accountants, with a reputation for providing a first class service in all areas of Private Client and wealth management services. They are looking for a well qualified Compliance Professional to work within their Financial Planning Division, providing support to the Compliance Director, ensuring FSA requirements are adhered to throughout all areas of the Financial Planning division. You must have three years practical experience within the financial services sector preferably with an independent Financial Adviser or three years experience in compliance environment. You should be diploma qualified and have a knowledge and understanding of all products / services associated with the financial services market including life, pensions, protection, wealth management and group risk products. Ref: 2015

Training & Competence Supervisor
East Sussex £40,000 plus discretionary bonus and benefits

Our client is a top 10 National Accountancy firm, employing nearly 2000 people in over 50 offices. An opportunity for an experienced and well qualified professional has arisen in their East Midlands region where you will be responsible for the training and compliance requirements and for the supervision of all regulated staff across the financial services division in this region. You will be responsible for performance coaching and delivering training, in line with company policy and FSA regulations. The successful applicant will require experience of delivering Training & Competency supervision in a Private Client environment, and be qualified to Diploma Level 3. You will be rewarded with a competitive salary package and an excellent opportunity to progress your career in Financial Services. Ref: 2185

Paraplanner
S1 Albion, Seafar, Surry £30,000 - £40,000 plus benefits

Our client is an established and reputable Wealth Management firm with offices throughout the UK. They require a well qualified and capable individual for their Private Client team in London. Working with a number of consultants on a day to day basis you will be working in a similar role and have a proven experience of the financial services sector. Excellent communication skills, ability to work on own initiative as well as part of a team through to the smallest detail and an ability to manage one’s own workload and priorities. With at least 3 years working in a Financial Services paraplanning role, you will have a good working knowledge in all areas of financial planning and be Diploma qualified. Ref: 2010

For further vacancies please visit: www.shortlistme.co.uk

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AC sets up free investment talks to aid advisers

By Joanne Ellul

The Association of Investment Companies is running a series of free educational investment seminars for financial advisers across the UK. The seminars aim to help advisers understand more about investment companies through presentations from some of the investment trust industry’s analysts, managers and commentators.

The agenda for the sessions includes how to research investment companies, an overview of the sector, current opportunities, a platform update and a Q&A panel.

Starting in London on June 14, the AC will visit 10 other regions around the UK during 2012. At the first event, speakers include Winterflood Investment Trusts head of research Simon Elliott and Morningstar client solutions consultant Caroline Gutman.

AC investment manager Jacqueline Locke says: “Following on from our series of online training sessions, which were very well received, these seminars are an opportunity for advisers to find out how investment companies might help them to meet their clients’ needs.”

“At these seminars, advisers will have the opportunity to ask questions about investment companies and explore any concerns they might have.”

CPD points for attendance at the sessions will be available from the Chartered Insurance Institute, the Chartered Institute for Securities & Investment and the Institute of Financial Planning.

Places at the seminars are limited and will be allocated on a first-come, first-served basis.

Values to Vision Financial Planning director Nick Lincoln says: “I think these seminars are a good idea as to be while the market post-RDR you have to be able to show that you have considered all the investment options.”

PFS holds conference on how platforms are changing businesses

By Natalie Holt

The Personal Finance Society is hosting a one-day conference about how platforms are changing advisory businesses, with speakers from the FSA, The Platform and Skandia.

The free event will be held at The Chartered Insurance Institute’s office in London on May 23 and is open to PFS members.

The conference will cover current developments in the platform market, including how the big platforms are adapting and the future of the non-advised sector.

It will also look at advisers’ criteria for selecting platforms, the role of model portfolios and discretionary fund managers, integrating wraps into adviser businesses and the emerging corporate platform market.

FSA technical specialist in the regulator’s investment intermediaries department Roger Percival will give a presentation on platforms and centralised investment propositions and advisers’ role as investment managers. He will also give examples of good and poor practice in firms’ use of CPD and replacement business or investment switching.

It follows a guidance consultation on the subject published by the FSA last month.

Speakers include The Platform managing director Holly Mackay, Resources CompliXity managing director Simon Collins and Skandia head of proposition marketing Graham Bentley.

Philip Milton & Company managing director Philip Milton says: “The question to ask the FSA would be what will happen to fund managers as this is the issue that the regulator is beating about the bush on.”

The FSA is expected to announce final details on banning cash rebates and payments to platforms shortly.

Openwork sets up RDR toolkit

By Paul Thomas

Openwork has launched an online RDR toolkit to support advisers as they transition to fee-charging business models.

The toolkit, which is available to Openwork members only, allows advisers to review their current business model and design their future proposition. It also allows advisers to determine how best to segment their client bank and to implement appropriate pricing and documentation for their new model.

It guides advisers through stages seven to eight, with the optional support of an Openwork sales manager or RDR transition consultant.

The first three stages allow advisers to analyse client data and model their post-RDR cashflow and provides access to a range of supporting materials. The fourth and fifth stages help investment advisers migrate to a platform-based proposition and transact business after the RDR.

The final steps provide online seminars and support materials to follow the workshop.

Record 350 apply for Blemain training scheme

By Paul Thomas

Blemain Group has had a record 350 applications for its 2012 graduate training scheme.

The specialist lender offers four roles under the scheme and usually gets around 150 applications.

It has selected 36 candidates to attend assessment days and interviews with senior management. Four successful applicants will start in September.

The scheme has been restructured this year to allow successful candidates to experience different areas of the business over the course of two years. Candidates will gain experience in secured loans, buy-to-let mortgages, commercial mortgages and bridging finance.

Blemain Group human resources director Kevin Fisher says: “While some businesses are reducing their graduate intake, we have invested heavily into the new scheme, making it centrally funded so more of our business units can benefit from the experience of having a graduate.”

Emba group sales and marketing director Mike Fitzgerald says: “It is good to see Blemain is hiring despite the problems in the economy.”

The FSA is upping the ante when it comes to its supervisory regime, which is having a big impact on adviser firms when combined with RDR and a tough economy

How would you describe your current role? Essentially, I have a leadership role across both the Sesame network and Bankhall support services businesses, with responsibility for business growth, development and strategy.

At SBG’s perspective, we are evolving our business to generate growth in new markets while delivering even greater value to our existing customers.

Where do you see yourself in five years’ time? I have made a personal commitment to SBG and I am here for the long haul. It is growing in scale and influence and I want to enjoy the ride.

What would be the one piece of advice you would give to anyone considering a career in financial services? Here is, and always will be, a huge demand for financial services and it is important we do not lose sight of the difference professional advice can make to people’s lives. This is an incredibly dynamic environment and new opportunities are constantly arising. So embrace change, as in my experience, it is the only way to achieve your goals.

Nick Kelly is managing director of Sesame Bankhall Group
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This award winning boutique wealth management firm advise ultra high net worth clients who are expanding their teams and are seen to speak to level 4 qualified IFAs who have an immediately transferrable client bank. Ideal candidates should be able to demonstrate issued business figures of over £100,000 per annum. The firm is able to provide support to advisors in further developing a client base and also offers a highly attractive salary package.

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Senior Financial Planner - Investment Management firm, The City

Basic to £80,000 plus benefits and bonuses

Our client, a highly respected Investment Manager with a very established wealth planning division are currently looking to appoint a new Financial Planner to their London office. Working closely with the discretionary team, you will be responsible for offering independent, holistic advice to the firms existing client base, mainly consisting of private clients with between £2-5 million. The ideal candidate will have exceptional interpersonal skills, HMW client experience and be qualified to Chartered Status.

Please contact James at: james.wood@bwds-search.co.uk or on 01727 884 662

Sales Proposition Trainer - London Based/UK Travel

Highly competitive package

Are you an experienced Financial Services Sales Trainer? BWD Search & Selection are working with one of the UK’s leading Financial Service providers to recruit a Sales Proposition Trainer in the South East. Candidates must be in easy reach of Central London and be able to demonstrate significant experience in delivering training to support the Proposition and Sales Development team. A highly competitive package is on offer, along with the opportunity to join a market leading Financial Services organisation.

Please contact Adam at: adam@bwds-search.co.uk or on 0113 274 3000

Employed Financial Planner - North West

Basic to £50,000 plus car allowance, flexi benefits and bonus

This established, reputable and profitable IFA firm is looking to recruit a QCF level 4 financial planner as it looks to continue expansion plans into 2012. The business model is RDR ready and also provides full support in terms of admin and paraplanning. There will be additional client allocation and lead provided as and when, as well as the opportunity to link in with other areas of the business and account manage and take and develop key pressure from there. A great opportunity to develop yourself, your client base and consequently your earnings further.

Please contact James at: james.mobberley@bwds-search.co.uk or on 0113 274 3000

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Senior Financial Planner - Gloucestershire

Basic to £70,000 plus benefits and bonuses

This is a fantastic opportunity for a highly skilled and experienced Financial Planner to work within a rapidly expanding wealth management firm. No requirement for a transferrable client base as you will be capitalising on internal business sources as well as developing a presence in the local area. This opportunity would suit a proactive and dynamic individual preferably at Chartered Status. You must feel comfortable dealing with wealthy individuals and have experience in meeting their varying demands.

Please contact Danielle at: danielle@bwds-search.co.uk or on 01727 884 662

Head of Corporate - Midlands

Excellent package including bonus

An employee benefit consultancy is seeking an experienced hire to grow the Midlands. You must have an IBC background with knowledge across Trusts and Cohabitation based pensions (DB and DC) and ideally a knowledge of Group Scheme business. You will be expected to be in the office everyday but may need to travel to Edinburgh to manage the group scheme. A basic of £50,000 plus you will be supported by leading back office technology, support staff and access to clients and professional introducers. This is a fresh challenge opportunity and one not to be missed.

Please contact Zoe at: zoe@bwds-search.co.uk or on 0113 274 3000

IF4 - Scotland

Basic to £50,000 plus benefits and bonus

This well established, reputable and profitable IFA firm is looking for a Chartered 4 to join them. A rare opportunity has arisen whereby my client is in a position to offer a RDR client ready position and also a £50K Group Scheme. You will be expected to be in the office everyday but may need to travel to Edinburgh to manage the group scheme. A basic of £50,000 plus you will be supported by leading back office technology, support staff and access to clients and professional introducers and you are a fresh opportunity and one not to be missed.

Please contact Trisha at: trisha@bwds-search.co.uk or on 0113 274 3000

Suit 4, Ground Floor, Breakspear Park, Hemel Hempstead, HP2 4TZ Telephone: 01727 884 662 Fax: 0113 274 3031
Everywhere I look these days, the key topic is social media. Whether through articles, invitations to management roundtables on the impact of social media or training on how to best utilise it to benefit your business, it certainly seems that this is fast becoming the way we communicate in our professional lives. Unsurprisingly, I am also spending more and more time using social media—personal use and for business. I have been delivering some leadership development training in Delhi and while there are very obvious cultural differences between the UK and India, guess what... social media is very much part of how people connect with the world and do business in Delhi too.

Every week is different. In fact, the past 12 months have been a whirlwind. The UK banking market has seen a surge of activity in recruitment since the start of the year. The top end of the market remains buoyant, with many of our clients looking for new people every day, we have never been more connected.

Social networks are now a keen hunting ground for recruiters. Social media can be a very useful tool in your job search, look no further than social networks to gain valuable information about yourself that will display the right level of information to prospective employers, creating a professional brand and strategy online presence.

As such, be sure that you display the right level of information about yourself that you wish to be available to prospective employers, creating a professional brand and strategy online presence. Here are some useful tips to make the most of social media:

- Advertise your skills and aim to impress
- Obtain testimonials and recommendations
- Raise your profile by getting involved in forums
- Treat online networking as an extension to face to face
- Brand your profile

Lisa Winnard is director of HR and development at Sesame Bankhall Group.
Realist or in denial?

Ours is a lonely profession. With many IFA businesses operating as one-man bands, it can be hard to bounce ideas or best practice off your peer group precisely because our profession is used to working in isolation.

Most of the time, this has not been a cause for concern but as we move closer to January 2013 and implementation of the RDR, we are seeing almost a fracturing of distribution taking place within UK distribution. While regulatory change can present an opportunity to many, for others, it is an obvious threat. My experience in working with IFA businesses is that we have three types of advisory businesses emerging:

- The RDR-enthused, ready and embracing the business model
- The RDR realists have made the leap in mindset and are fine-tuning their business in the run-up to next year
- The RDR deniers, head in the sand, something will turn up.

For those in the second and third groups, many will turn to external consultants professing to hold the key to an RDR-ready proposition. In practice, what we are seeing much of the time are consultants employed by product providers who recognise that after the RDR, their profits will dramatically decrease. Therefore, the key to protecting their book is by “educating” advisers as to how to transition their business for the future.

As always, however, our mantra must be buyer beware. A step back can put everything into perspective. If a definition of the post-RDR new model is one where revenues are paid directly by a client for the delivery of an ongoing service, then it is hard to see where the life offices fit in to the extent that they have done previously.

The advent of open-architecture platforms has obliterated the need to directly hold funds or buy tax wrappers through insurance companies. They have also radically altered the distribution network of fund managers.

Therefore, if anyone is offering to help you and it is cheap or even free, ask yourself why? The more enlightened IFAs also see that platforms in themselves are not the answer to sustained, increased revenue streams. The answer is in providing an excellent ongoing client service, platforms just represent the mechanism in which assets are ideally held in order to provide that service.

So, from that wider perspective, I think it is clear who the long-term winners will be. It will be those advisory businesses who build and deliver a consistently outstanding service to their clients and are consequently paid appropriately for it. Less and less of the “commodities” (for that is what they are) need to be provided by traditional life offices or old-style fund management groups.

An impact of this or maybe a driver for it is that those commodity providers will take up less of the value chain and more of it will fall into the books of advisory businesses. Power at last will shift from manufacturer to adviser which is exactly where it should be.

Twenty years ago, supermarket shopping was a very different experience. Power lay with the manufacturers, Heinz, Birds eye or any other producer would tell the supermarket chains what they could sell and what they could charge. The supermarkets, however, changed all this. They began to tell the manufacturers how much they could charge. The supermarkets, however, changed all this. They began to tell the manufacturers how much they could charge. They have thus radically altered the distribution network of the producers to deliver centrally, how much to deliver and at what price they would buy it.

The balance shifted and now where does the power lie? Look at the growth of Tesco, Morrison and others compared with the producers. That is what lies ahead for advisers who grasp the opportunity of a generation, the rewards could be huge.

The theory failed to be underpinned with experience or expertise in running an advisory business.

Succession Advisory Services national relationship director Tim Parsons on the three very different types of RDR businesses emerging
and representing customer relations in meetings with extensive with senior stakeholders within private banking, operational and technical solutions. You will also be liaising with senior managers to lead their dedicated private banking complaint team. Premier wealth managers require a senior customer relations manager to support their HNW clients.

London To £75,000 plus benefits

SENIOR CUSTOMER RELATIONS MANAGER

Our clients are one of the UK’s leading financial services providers. Services offered to clients include Investment Management, IFA and private banking. Due to expansion they are looking for a number of IFA's to join the existing business. The role will be to provide holistic fee based financial planning to the company’s HNW private clients and develop and increase new business opportunities. Candidates must have experience as an IFA or financial adviser and be progressing towards diploma status with a good record of fee/commission production. This is a fantastic opportunity to join high profile professional business with full paraplanning and sales support. The role offers excellent earnings potential with a bonus system that requires no validation of basic financial planning.

North London Basic to circa £75,000 plus bonus and benefits

ACCOUNTANCY BASED IFA

Our clients are a large local accountancy practise with in excess of 80 staff in the practice. A vacancy has arisen in the practice for an IFA to join the existing team. The role will be to provide independent holistic financial planning advice to existing HNW clients. You will also be expected to develop relationships within the practice, primarily within the Tax and finance division, in order to develop new business opportunities. Candidates must have full CFP and be Level 4 / Diploma qualified. This would ideally suit a qualified individual with experience of working with professional introducers and a strong sales record.

London To £75,000 plus benefits

SENIOR IFA

Our clients are one of the UK’s leading financial services providers. Services offered to clients include Investment Management, IFA and private banking. Due to expansion they are looking for a number of IFA's to join the existing business. The role will be to provide holistic fee based financial planning to the company’s HNW private clients and develop and increase new business opportunities. Candidates must have experience as an IFA or financial adviser and be progressing towards diploma status with a good record of fee/commission production. This is a fantastic opportunity to join high profile professional business with full paraplanning and sales support. The role offers excellent earnings potential with a bonus system that requires no validation of basic financial planning.

London To £75,000 plus benefits

PN

SENIOR PARAPLANNER

A number of well established financial services organisations are currently recruiting for Paraplanners / Senior Paraplanners in the City of London. Main responsibilities will involve researching products and funds, as well as preparing letters and technical reports for high performing advisers. There are a number of levels of candidate that we require at the moment, but it is essential that you have a proven track record providing paraplanning support to an IFA. You will also need to have at least your Certificate in Financial Planning, preferably Diploma qualified, and for the highest salary you will need to be close to Charter. These opportunities offer excellent long term career progression.

London To £50,000 - £75,000 + benefits

HEAD OF INTERNAL AUDIT

A number of well established financial services organisations are currently recruiting for Paraplanners / Senior Paraplanners in the City of London. Main responsibilities will involve researching products and funds, as well as preparing letters and technical reports for high performing advisers. There are a number of levels of candidate that we require at the moment, but it is essential that you have a proven track record providing paraplanning support to an IFA. You will also need to have at least your Certificate in Financial Planning, preferably Diploma qualified, and for the highest salary you will need to be close to Charter. These opportunities offer excellent long term career progression.

London To £50,000 - £75,000 + benefits

PARAPLANNER / SENIOR PARAPLANNER

A number of well established financial services organisations are currently recruiting for Paraplanners / Senior Paraplanners in the City of London. Main responsibilities will involve researching products and funds, as well as preparing letters and technical reports for high performing advisers. There are a number of levels of candidate that we require at the moment, but it is essential that you have a proven track record providing paraplanning support to an IFA. You will also need to have at least your Certificate in Financial Planning, preferably Diploma qualified, and for the highest salary you will need to be close to Charter. These opportunities offer excellent long term career progression.

London To £50,000 - £75,000 + benefits

HEAD OF INTERNAL AUDIT

South East/South West £75,000 plus bonus and benefits

ACCOUNTANCY BASED IFA

Our clients are a large local accountancy practise with in excess of 80 staff in the practice. A vacancy has arisen in the practice for an IFA to join the existing team. The role will be to provide independent holistic financial planning advice to existing HNW clients. You will also be expected to develop relationships within the practice, primarily within the Tax and finance division, in order to develop new business opportunities. Candidates must have full CFP and be Level 4 / Diploma qualified. This would ideally suit a qualified individual with experience of working with professional introducers and a strong sales record.

London To £75,000 plus benefits

SENIOR CUSTOMER RELATIONS MANAGER

Premier wealth managers require a senior customer relations manager to support their HNW clients. You will have the ability to generate business as required and have a client following to allow you to hit the ground running. You will have full CFP and knowledge of equity, offshore and commercial mortgages and have the ability to deal with high volumes of business in the market. This is a great opportunity to join a fast growing and entrepreneurial brokerage paying a basic salary £30,000 with a UPE of £75,000.

London To £75,000 plus benefits

SENIOR IFA

Our clients are one of the UK’s leading financial services providers. Services offered to clients include Investment Management, IFA and private banking. Due to expansion they are looking for a number of IFA's to join the existing business. The role will be to provide holistic fee based financial planning to the company’s HNW private clients and develop and increase new business opportunities. Candidates must have experience as an IFA or financial adviser and be progressing towards diploma status with a good record of fee/commission production. This is a fantastic opportunity to join high profile professional business with full paraplanning and sales support. The role offers excellent earnings potential with a bonus system that requires no validation of basic financial planning.

London To £75,000 plus benefits

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London To £75,000 plus benefits

SENIOR IFA
### Peoples on the Move

#### Investment

Standard Life Investments is creating an emerging market bond team led by former Threadneedle head of emerging market debt Richard House. House will head of emerging market debt when he joins SLI in July.

Threadneedle investment specialist in emerging market fixed income Mark Baker and emerging market quant analyst Nicolas Jaquier are also joining SLI as investment directors for global emerging market bonds.

Heathstone Investments has appointed former Old Mutual Asset Managers distribution head Kevin Bull as a key account manager. Bull left OMAM in January after spending five years at the firm.

JP Morgan Asset Management has appointed Charles McKenzie as head of client portfolio management for Europe, Middle East & Africa in the global fixed-income team. McKenzie joins from Aberdeen, where he was head of fixed income for Europe, Middle East & Africa.

Baring Asset Management has hired Sean Chang as head of Asian debt and manager of the £6.2m Baring Asian debt fund. Chang joined the firm in May from HSBC, where he was investment director. Williams de Broe chief executive Philip Howell has resigned and has been replaced by Investec Wealth & Investment chief executive Jonathan Wragg. Williams de Broe chief operating officer David Howard is set to leave at the end of the year and Investec Wealth & Investment chief operating officer Judy Price will take on the role across the combined group in September. The integration of Williams de Broe and Investec Wealth & Investment is expected to conclude in March.

Scottish Widows Investment Partnership has hired Kenneth Anderson as investment director within its global strategy team. Anderson will report to Swip head of global strategy Ken Adams. Anderson joins from BlackRock International, where he was co-head of Europe, Australasia and Far East equities.

#### Mortgages

Yorkshire Building Society has appointed St James Investments joint managing director Lynne Charlesworth as vice-chairman to replace Richard Davey, who retired in April. Charlesworth joined the society’s board in 2006 as chairman of the group risk committee.

National Counties Building Society has appointed Mark Bogard as group chief executive to replace John Milton. Bogard was UK chief executive of IFG Group, which is responsible for James Hay and Sananderson House. Virgin Money has recruited Capita life and pensions operations director Gordon Soutar as operations director and promoted operations director Brian Brodie to customer and distribution director. Brodie has replaced Jim McDonald, who left the lender last month.

Assurant Intermediary has appointed David Wilson as business development manager. Wilson joins from NatWest Intermediary Solutions, where he was a business development manager.

Nationwide Building Society has recruited Gary Salter as head of corporate accounts for group intermediary sales. Salter, who has been a regional sales manager for the South-east within the society since 2008, will take up the role on July 1 and will report to Nationwide managing director of intermediary sales Ian Andrew.

Personal Touch Financial Services has appointed Max Wright as chief executive. Wright had been in the role on a temporary basis since February, when former chief executive Doug Crawford left the business.

PinkHomeLoans chief executive David Copland has been made director of mortgage services at LSL’s financial services division. The network’s director of sales, Mark Graves, will succeed Copland, who will now have overall responsibility for LSL mortgage lender relationships and the development of the group’s mortgage services.

### Bancassurers

Now is the time to get EXPERT advice

In the current marketplace with so many bancassurance advisers looking for new jobs and so few bancassurance vacancies, not only do you need to stand out from the crowd but you need advice from recruitment professionals who understand the industry, have actually done the job, and can give you the benefit of over 25 years Financial Services and Financial Services Recruitment experience.

History shows that a significant number of advisers who are made redundant move to jobs that they then move again from after a short period of time. This is usually because they are bombarded with agencies and companies pitching their wears, hadn’t planned to making a job move just then and haven’t had the time to consider their position in a calm way, taking in to account their own strengths, life goals, the marketplace and an honest objective consideration of the various routes.

So before you fall in to the same trap that so many have before, speak to us today and get your head clear about the future, what is available, what you are capable of, and also get some invaluable advice on how to stand out from the crowd!

If you want an INFORMED confidential discussion on the issues affecting your business contact Andrew Fry today on 01823 666608. In the meantime if you want to search through the 100s of vacancies we have across all areas of financial service sales, then visit our website below.

Email: cv@financialadvisercareers.com
Web: www.financialadvisercareers.com
Tel: 01823 666608

### Career paraplaner

£40-£50,000 according to qualifications

- Technical career paraplaner to set up and operate an IFA ‘Centre of Excellence’ using IFP models
  - Suitably qualified as both technical and senior
    - Good first degree
    - At least one advanced qualification
    - IP qualified preferred
    - A mastery of Microsoft
  - Maturity, commitment, initiative, accuracy, attention to detail

Master adviser

22 Chancery Lane London
initiative@masteradviser.co.uk
Aviva chief executive Andrew Moss has resigned after almost five years. Chairman designate John McNamara becomes executive chairman and from July 1 he will be made executive chairman until a new chief executive is found. Former Origen duo Stephen Greenstreet and Rob Tinsley will head new at-retirement business Aspire for consultancy firm Punter Southall. Greenstreet was managing director at Origen while Tinsley was head of retirement strategy at the Aegon-owned IFA firm. Aviva has continued to expand its retirement solutions team with the appointment of Katherine Oxenham as business development manager. Oxenham joins from Annuity Direct, where she was financial planning director. MetLife UK has appointed Wojciech Dochan as employee benefits head of proposition. Dochan joins MetLife from Unum, where he was head of commercial marketing. Aviv has hired four regional sales people for its Secure Advantage guaranteed product range. Matt Honour joins from MetLife and becomes IFA specialist for the South-west. Laura Carroll has been recruited from Aegon and becomes IFA specialist for Scotland and Northern Ireland. Chris Tingle also joins from MetLife and takes on the role of IFA specialist for the North-east and North-west. Laura Jones becomes bancassurance and banks specialist for the South. She has spent seven years at Axa Wealth, most recently as a business development manager. Hornchurch Mitchell has appointed Alex Footman to the newly created position of marketing manager. Footman joins from Barclays Corporate, where he was regional marketing manager.

Safe Home Income Plans has appointed Chris Pond as chairman of its standards board. Pond joins from the FSA, where he was head of consumer affairs. He will be responsible for stewardship and implementation of Ship standards and consumer safeguards.

**Distribution**

Positive Solutions risk and compliance director James McCourt is leaving the firm. He has been with PosSol since September 2010. Threestree head of business consultancy Phil Billingham is leaving the support services provider in June. Billingham, who joined Threestree in June 2009, wants to spend more time on his financial planning business Perspective Planning. He will be replaced by Ernst & Young business development leader for financial services in Central, Southern and Eastern Europe Innes Miller, who will take up the role in July. Aegon UK group marketing director Paul McMahon is joining FONZ as chief executive of UK business. McMahon joined Aegon as group marketing director in February 2011 and was appointed to lead the Aegon Retirement Choices wrap in April last year. GBST Wealth Management head of UK business Ian Wilkinson is joining technology firm International Financial Services as director of platform technology. Wilkinson has been with GBST since March 2007. Foster Denovo has appointed Helen Lovett as chief operating officer. Lovett joins from British Gas Insurance, where she was head of change. Foster Denovo says she will be responsible for managing IT, HR, sales support and preparing the employee benefits function for the RDR. Intelliflo has appointed Kieran McGee as provider and client consultant. McGee returns to Intelliflo after two years with Focus, where he worked as product manager. McGee originally joined Intelliflo in August 2006 as product manager before moving to Focus in September 2010.

Axa has appointed Graham Harvey as managing director of Bluefin Personal Consulting after selling its corporate consulting arm to Capitala. Prior to Bluefin, Harvey was Friends Life managing director of UK individual products.
Financial Planning Director

Reading, Oxford, £80K +

A very successful IFA group requires a Financial Planning Director to run its business in Reading and Oxford. A great salary, bonus and equity participation available.

Our client has an independent firm in every sense. They offer whole of market advice in an impartial way and are wholly owned by the partners of the firm. They have trail blazed ahead of RDR charging fees and employing highly qualified IFA’s for years and are fully compliant and ready for 2013. The role has arisen as the firm is looking to take advantage of good introducer opportunities arising in this area. They have good links with accountancy practices and large law firms and have a good IFA team building the relationships but require a strong strategic manager to oversee the division.

The role will have you managing the business in Reading and Oxford, taking over a successful team and having full responsibility for driving things forward. It is expected that you will remain a registered individual advising clients as well as managing the people. The firm has a strong list of introducers in the local market and a good residual client bank but clearly you will be charged with developing this further.

Ideally you will be well qualified, perhaps a Chartered Financial Planner, and have a successful track record in managing and providing advice. It is essential you should have up to date experience of advising clients as this will be a fee earning role as well as leadership.

Financial Divisions is a specialist IFA recruiter and we have successfully placed people with this company in the past who have stayed in the long term. They have a very good image in the business having strength in numbers but also small enough to retain a friendly team environment where you will be listened to and you can make your mark. Our client is geared up to offer equity participation to the successful applicant but this will be offered on the basis of success in the role or if you bring business with you.

If this role is for you please forward a CV to stuartgilboy@financialdivisions.co.uk or call Stuart on 0207 3975544 for further information.

Investment and pension consultant

Surrey

£50,000 to £60,000 plus bonus and benefits such as a pension scheme and medical insurance

Located in Surrey for an established FS group and reporting to the Investment Manager the role will focus on providing a financial planning service, to existing and prospective clients derived from within the group as well as promoting the company as a premier provider of quality financial solutions and services. You will also be responsible for the ongoing research into investment funds leading to selection and justification of individual investments and funds.

Applicants must be currently registered with the FSA as a Competent Adviser and have or be studying for the AIPCC or equivalent. Ideally you should have the AF3, or, G60 plus CP9 equivalent qualifications. A highly competitive financial package is offered with a salary reflecting experience and ability. Ref: 4259

Business Development Manager

Surrey

Neg basic plus bonus and benefits such as a pension scheme and medical insurance

As part of a small sales team you will be required to develop both new and existing relationships with financial intermediaries such as IFAs, Accountants and Wealth Managers in a defined geographic area. You will be expected to promote the brand, raising awareness and ultimately increase sales of Self Invested Pensions and Small Self Administered Schemes. You will have full support from technical and sales support resources.

Apart from good broker sales / BDM skills you should have the ability to network, be able to present seminars to introducers and assess media/advertising opportunities with regard to benefit/cost analysis

A highly competitive financial package is offered with a salary reflecting experience and ability. Ref: 4296

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WE HAVE IFA FIRMS ACROSS THE UK LOOKING FOR NEW ADVISERS NOW!

Visit SBG jobs to find over 100 live vacancies, including:

Financial Adviser

Financial Consulting Limited | Salary: Self Employed | Location: Nationwide

Ambitious and mature adviser, firm looking to add similar advisers as part of ambitious growth strategy. Multiple roles available if right candidates found. The right candidates will be positive, well presented advisers who want to earn more and continue to better themselves and their proposition post RDR.

About the firm: High retention rates. In-house but paraplanning service can be used on a ‘pay as you go’ basis. Flexible 4-hour-approximation appointment team formed with 4 ways to pay, ranging from pay in full for enhanced retention on all business, to we pay in full and business is shared 50/50, with options in between. For advisers wanting to achieve more, the MD has a track record of working with advisers to help them to break into the six figure earnings bracket.

Ref: 4259

Financial Adviser

Paul Sands Financial Management Ltd | Salary: £Competitive | Location: Hertfordshire

Are you an experienced Financial Adviser with a proven track record and a ‘can-do’ attitude, looking to join a successful and expanding practice in Hertfordshire? We are seeking candidates who may be able to bring their own clients which will be added to our existing client base. Our ideal Adviser will understand the importance of building solid and lasting relationships with new and existing clients. We have an exciting client proposition and pride ourselves on having an excellent reputation in the marketplace, built on traditional values and a personal service. We are looking for a candidate who will embrace our concept and share our vision for success. The successful candidate will be rewarded with a competitive remuneration package/good self employed remuneration, fully supported by our administration team.

Ref: 4259

Business Development Manager

Drey & Leigh Financial Services Ltd | Salary: £Competitive | Location: Kent

Experienced IFA wanted to join established and growing practice who are enjoying their best year yet. Based in Kent, we are looking for a self-motivated, RDR compliant individual who can work remotely and ideally based in the Medway area. We offer excellent administration support, together with high self employed remuneration and access to a client bank to supplement the existing clients that we will bring with you. Our ideal adviser will value the importance of building solid and lasting relationships with new and existing clients, while delivering a first class service to these clients.

Ref: 4259

FIND JOBS AND APPLY AT: WWW.SBGJOBS.CO.UK
Austerity measures are not dampening finance graduate spirits

Visible benefits

I have been in financial services for over 15 years and for some of that time I have worked in very different IFA and financial planning practices.

I am very happy at Taylor Oliver – our attitudes and values are in sync. However, for me, there is something very different here and it makes my job so much more enjoyable. I attend client meetings. I am pretty sure that the thought of a paraplanner taking part in a client meeting had never even crossed the mind of the advisers I had worked with before.

At my first financial planning practice, I was the administrator. I booked the meetings, answered the phone, did the valuations, processed the new business, ordered the stationery, met and greeted the clients, the usual.

This naturally led to me being thought of as “the girl who makes the tea”. Of course, there is nothing wrong with being an administrator, good admin staff are hard to come by. But this role was not for me.

Clients did not realise that I was in a financial planning role. I felt much more like some kind of compliance robot rather than a real person with an opinion. I had to conduct the research but the parameters were very strict and the report writing was formulaic. But even with these rigid processes in place, things still got missed and these missing links made my job so much more difficult.

I find that being involved in the client meetings not only gives me the opportunity to make sure we have all the documentation we need, I know I will have all the information necessary to perform my duties properly. I only have myself to blame if I forgot to ask something.

Being in a client meeting also gives me a window into the big picture and this is invaluable. There does not have to be a post-meeting debrief and, importantly, I become a visible part of the financial planning process to the client.

Claire Goodwin is paraplanner at Taylor Oliver
It is no surprise that the current climate has made for a more difficult jobs market in the retail financial services industry (indeed, in most industries). However, what I find particularly interesting is the impact this has had on the attitudes of many employers looking to recruit. Having been a specialist in financial services recruitment for 12 years and worked in the industry for 12 years prior to this, I have been around long enough to see my fair share of peaks and troughs. However, I have never previously experienced such widespread rigidity from firms looking for new people.

The Holy Grail
What I am referring to is the increasing trend over the last few years for hiring firms to be, dare I say it, somewhat blinkered when selecting candidates for interview.

Some businesses seem to be looking for The Holy Grail of candidates – someone who can be all things to all people, someone experienced yet mouldable, someone who has used all of the exact same systems, etc. Aiming for perfection is always a nice place to start but we have to be realistic.

With jobs in many parts of our industry much scarcer than before, it is assumed by many that we are currently in an employer’s market. However, many are finding it as difficult (if not more difficult) to find the quality people they need as they did pre-recession. No doubt, this is partly due to the increased aversion to any kind of risk most of us naturally feel when times are hard. Perhaps it is also partly down to simple choice overload. With so many candidates out there, surely finding someone to simple choice overload. With so many candidates out there, surely finding someone who matches every last detail of your job specification should be easy, right?

I am not talking about trying to fit a square peg in a round hole. Matching appropriate candidates to our clients’ specific requirements is what we are here for and something we pride ourselves on at Sandringham Wood. Unfortunately, we have found that some employers seem to be suffering from hiring short-sightedness. This can range from simply ignoring clearly transferrable skills to rejecting someone because they are over qualified or being suspicious of anyone considering a sideways move.

Keep an open mind
In our quest for perfection in the new post-RDR world, we must be careful not to be guilty of not seeing the wood for the trees. The talent we need is out there; we just have to make sure we are looking for it in the right places.

Yes, be clear about the skills you need and have a well-defined job specification. Both are essential for successfully recruiting someone who is going to be a genuine asset to your business. Equally important is keeping an open mind; don’t reject a potential candidate just because, on paper, they don’t meet your exact requirements. We know everyone is busy and a candidate who can hit the ground running is obviously ideal but this isn’t always possible. Try looking at internal training; adopt a buddy system whereby your existing employees will benefit from increased responsibility for the mentoring and training of others or a short external course may pay huge dividends when added to other essential skills.

No one is the finished article, particularly in this ever changing world; enthusiasm, willingness to learn and having the right attitude are some valuable traits that should not be ignored.

One last thing to think about is this – if you select a candidate that is moving from a complete like-for-like role, where is the increased challenge for them? Without feeling as though they are progressing, how happy will they be and for how long will they stay in the role? Our experience shows us time and time again that salary is not always the main motivator; job satisfaction and career progression are two key drivers for many excellent candidates we see.

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**SANDRINGHAM WOOD**

**Financial Planners**

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Up to £40,000 p.a. plus bonus & benefits

Using your existing advisory experience you will provide professional and accurate financial planning and investment advice to private individuals and corporate organisations. All leads will be provided. Must be Diploma qualified or very close to achieving Diploma status.

**JW/1792**

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Using your Financial Services administrative/support experience you will provide a high level of quality support to the Directors and Advisers. This is a proactive role and will see you building strong relationships with internal colleagues, clients and other associated third parties. You will hold minimum CFP or equivalent.

**JW/1794**

**Paraplanners**

**Reading**

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You will be responsible for product and fund research, compiling suitability reports, and making appropriate client recommendations to be agreed with the Advisers. You will hold CFP or equivalent and be Diploma qualified or working towards Diploma.

**JW/1793**

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Five ‘key’ reasons why it could be beneficial for you to apply via SandringhamWood:

- You will be immediately provided with details of the company, plus a full role profile.
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- Only if you are keen to proceed will your CV be presented for the opportunity.
- Most importantly, your details will not be released to any company without your prior consent; you are in control and you decide where your CV goes.
- You will have our full support and guidance throughout the entire application/interview process. This includes assistance with interview techniques and constructive, honest feedback.

If your application is successful, Jess Wood will contact you with more details and information to help you make a decision about whether it’s the ‘right’ role for you.

**Contact:** Jess Wood on **0117 962 5005**

**Sandringham Wood Recruitment**, Westrym House, Waters Lane, Bristol BS9 4AA

www.sandringhamwood.com
TISCO Financial Planning Limited is seeking a senior paraplanner to join our established team. This new position has been created to help service a growing portfolio of private clients and we are looking for an experienced individual who can help us develop this pivotal role.

Initially you will be providing full support to the Managing Director and you will be expected to work in unison with him to help prepare solutions and formal recommendations for our private clients.

Duties will include some client liaison, research and the preparation of compliant reports and recommendations. You should be familiar with all the MS office software and be able to demonstrate a strong technical knowledge across the breadth of the personal financial planning market. The ideal candidate will have proven experience of personal / occupational pension transfers and investments.

Whilst you will be very much part of a team we would expect the successful applicant to be able to work independently when required. Ideally you will already be Diploma qualified or if not working towards achieving this status immensely.

An attractive remuneration package from £24,000 - £30,000, depending on experience, is available for the right candidate.

TISCO Financial Planning Limited is an award winning firm of independent financial advisers, based in St Albans. We are an innovative corporate-led IFA, established for over 12 years and with a focus on providing high-quality advisor services to our CPP client-bank, including Sunday Times Top 100 companies.

We are ideally positioned to take advantage of auto-enrolment and we run a dedicated website on this subject at www.autoenrolment.info.

This new role is in response to an increase in HNW clients as a result of our contact with director-level employees and business owners.

Interested parties should email mike.denton@tisco.co.uk in the first instance attaching your CV and any other relevant details or alternatively please write to:

Mike Denton, TISCO Financial Planning Limited, Morton House, 80A Victoria Street, St Albans, Herts AL1 3XH

TISCO Financial Planning Limited | Tel: 01727 734040 | Fax: 01727 734041 | www.tisco.co.uk | www.autoenrolment.info

The careers landscape is currently full of contradictions. While there was a slight fall in the most recent figures released, youth unemployment is still high. Students are paying increased fees for their studies, yet once they have completed them, many are finding it hard to get a foot on the career ladder.

Young people are not finding the opportunities they seek and are making compromises. A new PricewaterhouseCoopers survey of graduates working in financial services recently found that 55 per cent of the respondents had made compromises when accepting a job and were not in the role they would like to be.

Yet at the same time, a recent Accenture survey found 43% of businesses across Europe currently face at least moderate skills shortages so businesses are lacking the skilled workforces they need to thrive and grow.

A more highly and relevantly skilled workforce is the answer to both these problems. Skills are key both for businesses and employees and opportunities to acquire them come in many different forms and are becoming more flexible.

Many young people are perhaps not sufficiently aware of the opportunities which apprenticeships can offer them to start or to progress in a career in financial services. Gone are the days when apprenticeships were only a part of the blue collar domain. Young people today can choose from a number of excellent employer-led apprenticeship schemes in the finance sector which provide highly valuable and relevant training to those who want to contribute to the workplace and earn a wage while they are training.

There are also “higher” apprenticeship schemes being developed with employers, including new Level 4 Higher Apprenticeships in banking and insurance, offering a vocational training route on a par with higher level academic programmes.

The ones in banking will offer training in branch management and client relationship management. It is hoped that having apprenticeships in this area will help the drive to improve customer service and other skills as well as motivation at branch level. The one in insurance focuses on underwriting and there will be another set of apprenticeships, created by a consortium of professional bodies led by PricewaterhouseCoopers, in tax, audit and consulting. So whichever area of the industry appeals, there will probably be an apprenticeship scheme available.

Higher Apprenticeships are not just a way to join the career ladder. They can also be a way to progress and open up new opportunities for those already working in the sector, adding valuable skills that fit them to fill more senior or more specialist roles.

The PricewaterhouseCoopers survey showed that despite the difficult jobs market, the expectations which young people have of their future careers, especially those in the “millennial” generation (born between 1980 and 2000) are high. They expect a varied and interesting career, constant feedback and the opportunity to progress quickly. These are realistic goals but only if they are prepared to acquire the skills that will make them valuable and marketable.

Apprenticeships are good for business as well. They can help organisations engage with a rapidly changing marketplace and ensure they have the skills in place to compete and grow. Attracting apprentices means being able to spot talent and help it grow to fit the requirements and the future growth plan of the business. Leading employers in the financial services sector have told us that their apprenticeship programmes are of paramount importance to the future development, growth and success of their businesses and figures from the National Apprenticeship Service reveal that four out of five employers say apprenticeships will play a bigger part in their recruitment policy in future.

As a career move, now is a great time to join the financial sector or, if already working in it, to consider upskilling. An apprenticeship might be a good way to do it and information on the options available can be found online at our careers portal Directions.
One of our best investments is you

Finding the time and money to invest in your own professional training can be difficult in today’s challenging environment.

Joining LJ Financial Planning as an IFA or an Appointed Representative could be the answer. We’re a long-established firm at the forefront of independent financial advice and we’re actively seeking partners who wish to join an amicable, growing team.

If you choose to join us, we’d provide you with comprehensive and ongoing training via our own in-house academy. We can specific training programmes helping you succeed in GII examinations to achieve a minimum of level 1 and ultimately progress to individual Chartered Status.

If you join us as an Appointed Representative, you’ll benefit from the above in addition to continuing to work under your own brand.

To find out why many IFAs have already joined LJ Financial Planning and to discuss the opportunities we can offer you, get in touch today.

Call 01925 637891 Email enquiries@ljf.co.uk Visit www.ljf.co.uk

LJ Financial Planning Limited, St James Court, Weybridge, Warringdon, Cheshire WA4 6PS

Make a positive change in your life today with CRS Recruitment

CRS have recruited professional people in a wide range of Financial Services Disciplines over a number of years, within the UK and more recently, Spain and Gibraltar. In doing so, we have built up a selection of excellent quality, experienced and professional candidates from all around the UK and Europe.

COMPLIANCE SUPPORT CONSULTANT

Cheshire - £25k - £35k + Bens

Our Client is a well-recognised IFA Organisation and based in Chester and other parts of the country. They are now looking to meet with Experienced Compliance Professionals as well as their GII Compliance Support Team.

The Role:
* To ensure client files are correctly maintained ensuring our Client is compliant with regulatory requirements.
* To feedback the results to the Registered Individual and T & C Supervisors.

For Further Details Visit Our Website.

GENERAL INSURANCE FIELD COMPLIANCE AUDITOR

Surrey / London / South / South Coast - £40k + Bens

Our Client - Is a leading Compliance Led Support Service for Professional, Independent Insurance Brokers. They are now looking to add to their already busy Field Compliance Team with a Compliance Professional who has a good all-round Experience of working within a GI Compliance Environment.

The Role:
* Organize and delivery compliance consultancy services providing an effective service to allocated member firms and firms purchasing additional services along with a number of other duties.
* For Further Details Visit Our Website.

OFFICE BASED COMPLIANCE AND T&C CONSULTANT

Weybridge - £35k - £40k + Bens

Our Client - Is a well known National IFA with Offices in London, Weybridge, and a number of other parts across the UK. They are now looking to meet with an Experienced Compliance & Operations Manager.

The Role:
* Developing relationships with new clients.
* To develop both the Administration and Research Teams, working alongside the Advisers and Directors. Originating and implementing various process improvement projects and ensuring Our Client remains compliant with current Financial Services legislation.

For Further Details Visit Our Website.

DESK BASED IFA / FINANCIAL ADVISOR

South Manchester / Cheshire - To £40k (Basic) + Bonus (£70k OTE)

Our Client - Operates within the IFA & Mortgage Market. They are looking to meet with an Experienced IFA / Financial Advisor to help develop their Rapidly Expanding Business.

The Role:
* Will operate from the Main Office and is Desk Based. They are looking for an Individual who has good knowledge and Experience of Selling & Advising on Pensions & Investment Products. They also have a Client Bank in Excess of 25,000 and you would be expected to work on this and develop further. Our Client has also recently been appointed as a Major Trade Union to work with its members, which in itself will also generate further business.

For Further Details Visit Our Website.

SENIOR COMPLIANCE & OPERATIONS MANAGER

Nottingham - £45k (Can Flex) + Bens

Our Client is a well known Wealth Management Operation dealing in the Very High Net worth Market. They are looking to meet with a Very Experienced Senior Compliance & Operations Manager.

The Role:
* To manage and develop both the Administration and Research Teams, working alongside the Advisors and Directors. Originating and implementing various process improvement projects and ensuring our Client remains compliant with current Financial Services legislation.

For Further Details Visit Our Website.

CLIENT EXPERIENCE EXECUTIVE

Weybridge - £19k - £23k + Bens

Our Client - Is a well known National IFA with Offices in London, Weybridge, and across other parts of the UK. They are now looking to meet with an Individual who has exceptional Customer Services and Administration Skills and Experience.

The Role:
* To help to deliver Our Clients Private Client Proposition by providing a high quality administration and support service to high net worth clients, allowing Partners to focus on the client relationship and developing relationships with new clients.

For Further Details Visit Our Website.

OTHER ROLES AVAILABLE

BUSINESS REVIEW & COMPLIANCE SUPPORT CONSULTANT – WEST YORKSHIRE - £COMPETITIVE

PARAPLANNER - CREWE - £20k + BENEFITS

FIELD COMPLIANCE CONS – FUND/DISCRETIONARY MANAGEMENT EXP – (NATIONWIDE) - EXCELLENT

GI PROTECTION MANAGER – WEST YORKSHIRE - £40k + BONUS + BENS

REGIONAL COMPLIANCE CONSULTANT – MILTON KEYS – £35k + Car + BENS

BUSINESS ANALYST – WEYBRIDGE - £20k - £25k

INTERNATIONAL OPPORTUNITIES

HEAD OF COMPLIANCE (MONEY LAUNDERING/TAX) – GIBRALTAR - EXCELLENT

COMPLIANCE OFFICER – GIBRALTAR - EXCELLENT

For further opportunities, please visit our Website: www.crsrecruitment.eu or email: info@crsrecruitment.eu
A BETTER DEAL ALL ROUND.

The deadline for RDR implementation is getting closer by the day. And while some businesses are struggling to adapt to the changing regulatory environment, the result should be good news for customers and employees alike.

Legal & General Sales Director David Carrick knows there’s still more work to do in preparation for the implementation of the Retail Distribution Review (RDR), but he’s not suffering sleepless nights. “At Legal & General we have been planning our RDR strategy and approach for at least the last 18 months and we have a clear view of where we are going,” says David.

“We’ve already put a lot of time, energy and manpower into RDR. Whether you’re looking at new system implementation, charging, the panel or product range, things are really coming together. All the evidence shows that customers will want a face-to-face offering, with telephony playing an increasingly important part and we’re ensuring that we can deliver on both of these.”

A different world is certainly on the horizon and it’s going to require Advisors and Sales Managers to have a particular outlook and skill set. People with a long-term outlook and a desire to forge meaningful relationships with clients.

“People tend to stay with us over significant periods of time,” observes David, “and we even have employees who’ve left who ask to come back, which says a lot. We’re known for our competitive remuneration, but it’s also about the training and development we’re able to offer people, along with the career progression and overall satisfaction.”

Currently the firm is looking to appoint both Sales Consultants, who are already well down the road towards a Level Four CII qualification in Financial Planning, along with Sales Managers who can oversee compliance and manage a team of between eight and ten Consultants.

Full details can be found at www.legalandgeneralgroup.com/careers

ADVENTURE.

The world of financial advice is set to be transformed at the end of 2012 through the Retail Distribution Review. At Legal & General, we’re ready for the challenges ahead and looking forward to the opportunities they present. If you share our sense of adventure and have a good understanding of the RDR principles, now is the time to set off on a new journey.

SALES MANAGERS

You’ll manage, motivate and develop a team of some eight to ten consultants and provide an overview of compliance. In addition to your industry qualifications, you’ll be able to demonstrate a good understanding of the new regulatory environment.

www.legalandgeneralgroup.com/careers

TELEPHONE AND BRANCH BASED CONSULTANTS

Working towards your Level Four CII qualification, you’ll be ready for the challenges and opportunities that lie ahead. It goes without saying that you’ll also be strongly customer focused with great interpersonal and relationship-building skills.

INSURANCE. SAVINGS. INVESTMENT MANAGEMENT.

Legal & General
**IFA Administration Manager**
Bristol
Up to £27,000 p.a. plus benefits
This well established Bristol based IFA firm are seeking an experienced Administration Manager to be responsible for the smooth and efficient running of their successful Sales Support Team and overall administrative function. You will offer a comprehensive knowledge of Life, Pensions and Investments products gained within an IFA environment. You will utilise your excellent communication, influencing and people-management skills to ensure agreed service levels are achieved and maintained. You will hold CFP or equivalent. JW/1840

**IFA Administrator/Sales Support Administrator**
Bristol
Up to £22,000 p.a. plus benefits
This is a good opportunity to join a successful organisation as an IFA Administrator/Sales Support Administrator. Using your administrative experience you will support the advisers with business processing, valuations, illustrations etc.... This is a varied role with a great company. You will hold CFP or equivalent. JW/1814

**Paraplanners**
Bristol & Bath
Up to £30,000 p.a. plus benefits
A financially strong organisation who provide quality impartial advice to both private and corporate clients are looking for an experienced paraplanner to prepare accurate suitability letters based on clients’ financial needs. You will hold CFP or equivalent and be Diploma qualified or working towards Diploma. JW/1835

**Financial Planner**
Bristol
Up to £35,000 plus bonus & benefits
A great opportunity for an experienced Diploma qualified Financial Planner to work in a more service led role where you will service, develop and strengthen the ongoing financial planning needs of existing clients. Therefore, you will not need your own client bank. JW/1843

**Financial Planners/IFAs**
Cheltenham & Worcester
Up to £35,000 - £50,000 p.a. plus bonus & benefits
Very good opportunities have arisen to join the Financial Planning division of a very successful Chartered business. Working as Independent Financial Advisers you will be provided with an existing portfolio of clients. You will be Diploma qualified or very close to achieving it. JW/1832 & JW/1833

**IFA Administrator – 12 month contract**
Bath
Salary negotiable
You will provide full administrative support to the Financial Planners by processing all their client business, obtaining valuations, requesting quotes etc. This is a reputable company who offer advice to both private and corporate clients. You will hold CFP or equivalent, or be working towards it. JW/1841

Contact: Jess Wood on 0117 962 5005
Sandringham Wood Recruitment, Westrym House, Waters Lane, Bristol BS9 4AA

www.sandringhamwood.com

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Mansion House is pleased to announce the appointment of **Jane Deane** into our Financial Services team.

Jane joins the team with 8 years Financial Services recruitment experience and 17 years experience of working in the Financial Services industry for both life offices and IFA practices.

Jane will be covering the North West area and will be concentrating on the following roles:

- Paraplanners
- Sales Support
- Pensions Administrators
- Compliance Professionals
- IFAs

If you are a candidate looking for a new opportunity or a client looking to recruit please contact Jane on her mobile 07881 265 450 or via email - deanej@mansionhouse.co.uk

We look forward to hearing from you.

www.mansionhouse.co.uk Tel: 07881 265 450