Role Description

Position Title	**Lead Planner**
Department	Financial Planning
Reporting to	Managing Director
Summary of Role	To attract, onboard and retain clients, demonstrating great client care/outcomes and an ability to create financial life plans, oversee and review financial strategies, to identify objectives, issues, opportunities, and solutions to all. To lead Pod consisting of a Client Service Associate and paraplanner with responsibility to ensure each individual is accountable to their own measures, support with individual development and responsibility for pod profitability. Work with colleagues to deliver a profession-leading service, continually exceeding client expectations using lifestyle financial planning to allow normal people done well to have the confidence and peace of mind to live the life they want to live. Working as part of the **Henwood Court Family** to the **HCFP Core Values**: **H**unger for knowledge **C**are for clients and colleagues **F**anatical attention to consistency and detail **P**assionate to be the best Ensuring consistent delivery of the **Value Guarantee** ensuring clients experience **Value Beyond Financial** that being: To provide great advice, outstanding service, care, and attention that results in far more value than typical advisory and / or wealth management fees will deliver.
Skills and Knowledge	**Qualifications and Experience** • Chartered Financial Planner (or working towards) • Experience of working in financial services • Demonstrates a good understanding of the financial services profession • An awareness of the compliance and regulatory framework
	Competencies and Skills • Develops strong working relationships with colleagues and clients. • Able to communicate at all levels. • Adopts a positive attitude • Willing to assist other team members with enthusiasm, respect, and empathy • Excellent organisation skills. • Exceptional attention to detail. • Demonstrates consistent performance excellence • Has the tenacity and temperament to work under pressure • Self-motivated and takes personal responsibility for completing tasks • Able to prioritise and follow up tasks appropriately and effectively • Ability to question and challenge in a professional manner • Able to work efficiently using MS Office packages – Outlook, Word, and Excel • Familiarity with back-office systems, willingness to become an Expert in the systems used • Experienced in the use of cashflow technologies

	• Commitment to work within clearly defined operating procedures
	• Can use initiative appropriately without acting outside of role remit / crossing regulatory boundaries
	• Commitment to ongoing continual improvement, identifying any ways in which processes can be improved
	
	• Comprehensive level understanding of all aspects of the financial planning process to include:
	  ○ The various entities (companies, trusts, super funds etc.)
	  ○ Protection planning
	  ○ Pensions & retirement planning
	  ○ Savings and investments including analysis of existing funds and/or new recommendations
	  ○ Retirement planning
	  ○ Tax minimisation strategies
	  ○ Assessment of risk tolerances
	  ○ Estate Planning

Duties and responsibilities To include, but not exclusively these duties. Other duties may be added as appropriate to the role, or management direction.	**Client Communication** • Appropriate filing of all client communications **Client Relationship Management** • Retain clients by meeting firm's client service expectations • Sense check client understanding of required actions / what to expect • Proactive communication with clients • Timely response to clients reacting to ongoing queries & issues • Proactively identifying client opportunities • Able to answer client technical queries • To live in the client's world - those personal touches that will deliver the Wow customer experience • Client WOW • Referral Thank you **Pod Management and Administration** • Set Pod strategy to achieve annual goals • Maintain Pod profitability by ensuring Pod advisory fee income equals annual expectation • Ensure client affairs processed in a timely manner • Support development of Pod team members • Deliver constructive feedback into the annual appraisal system for Pod team members • To lead Pod team, ensure each individual is accountable to their own measures **Lifestyle and financial planning** • Support client in achieving their lifestyle ambitions through the efficient and competent management of their financial affairs • Deliver lifestyle coaching in accordance with company procedure and hold clients accountable to goals and objectives • To provide big picture strategic direction to clients • Construct clients financial plan with complex cash flow projection and scenarios identifying issues and opportunities • Understanding of the firm's investment philosophies, able to present this competently to clients **Financial planning onboarding and / or review meetings** • Ability to self-generate and recruit ideal clients

	• Ad hoc client interaction • Agenda preparation - financial and life planning, oversight • Update cash flow software • Update financial planning assumptions • Meeting notes • Maintain accurate file notes following client communications **Onsite meeting preparation** • Open systems and documents required **Technical** • Brief technical team in relation to client matters • Analysis of clients existing arrangements and tax wrappers identifying issues and opportunities particular to clients' needs • Research products / solutions to meet client objectives • Evidence all research • Check the issuance of high quality, compliant and often technical financial reports • Liaise with pod administrators on client matters **Data management** • Accurate data entry into all systems • GDPR • Maintaining up to date client records **MI** • Updating Firm MI **Marketing and Business Development** • Writing of technical e-shots/papers on topical matters • Generate referrals from clients • Develop relationships with Professionals and other sources of client referrals • Business development activity to attract clients. **Mentoring** • Mentor less experience planner – typically financial **Personal Administration and Development** • Diary • Task • MI • Compliant • Maintain Continual Professional Development and technical knowledge • Adherence to T&C requirements • Responsibility for Personal Development Plan • Mentor team member in role one step down development chart
Measures	Per individual **Employee Scorecard**
Support	Mentoring from MD and support from training manager Per HCFP commitment to agreed training resource for the role as and when appropriate. To be a combination of investment in appropriate external training courses, and appropriate time resource. To be agreed as part of Annual Review and ongoing PDP.