



## Job Specification –Paraplanner

**Reporting to:** Head of Operations

**Salary:** Dependent upon experience

**Hours of work:** 35 hours per week

### **Company Benefits:**

Holiday - 30 days holiday per annum pro rata, plus bank holidays.

Company Pension, Bonus scheme, Group Income Protection and Private Medical Insurance where available on completion of Probation period.

**Why Lucent:** Lucent Financial Planning are an innovative, caring and dynamic company. Our vision is to help people get the most out of their lives by getting the most out of their money.

We pride ourselves in providing amazing client experience and service. We regularly host client social and education events, along with walks and workshops. We have a strong team ethos full of Lucent love!

**Position Overview:** You've got one life and you spend a LOT of it at work, so we make sure the work we do has a real and significant impact for you, and the people we work for!

We want agile, forward thinking and client centric individuals who are passionate about delivering the highest standards of work to benefit our clients and colleagues. We want people who are curious and want to continuously learn and develop themselves, no matter what they want to achieve in their career.

In this role you support our Financial Advisors to deliver advice to our new business clients. Undertaking independent, complex research, supporting with cashflow and providing technical research support to advisors and the wider team. You are accountable for writing all Suitability Reports for new clients as well as supporting existing clients, where needed.

You will be responsible for developing lasting relationships with clients, engaging through their onboarding journey and making them feel part of our Lucent family. You will play a key role in maintaining the accuracy of our client data and implementing client plans that are agreed, managing the journey end to end. You will support the development of our wider Paraplanning Team, by overseeing their work and providing coaching and feedback to support their learning journeys.

You will have the full Regulated Diploma in Financial Planning and be aiming to achieve Chartered status through your role.

### **Key Responsibilities:**

#### **Your primary job role will be Research and Report writing**

- Proactive horizon scanning, following trends and adapting to Lucent policies to industry best practices as appropriate.

*This job description describes the principal purpose and overview of the role. Please note: It is a guide to the nature and main duties of the job as they exist currently this is part of the contract and not an exhaustive list.*

- Independently produce compliant files pulling information from across a range of platforms and products ensuring they are consistent and the same version of truth
- Knowledge to be kept up to date with any legislation/budget changes independently
- Accurate delivery of research and key portfolio information for advisors to deliver client outcomes
- Ownership and management of our File Checking procedures to ensure we are compliant with our Training and Competency Schemes.
- Attendance to Market forums, sharing learnings with the wider team to continue to develop our professional skill set.
- Responsible for the Paraplanner Process, updating of reports, tasks, activities and workflows ensuring they are current
- Liaison with our Compliance partners to ensure we maintain and improve all regulatory requirements.
- Lead on internal advocacy of data protection, anti money laundering and vulnerability
- Regular reporting on business performance, through various data sources.
- Maximising use of AI technology with software such as copilot and Advisery Ai to support updating Factfind information, business notes, Suitability reports and efficiency of working
- Use of industry systems such as Voyant, Timeline, Intelliflo & FE analytics, Money Info keeping our data up to date and accurate.
- To provide efficient administrative support to Financial Advisers and other members of the team to deliver client outcomes efficiently and accurately.
- Engagement & contribution to Lucent Client events, actively networking with clients to ensure they feel part of our Lucent family.
- Contribution to Lucent Social Media activities with the aim to drive client engagement and business opportunities.

**Essentials:**

- Effective organisational and planning skills
- Delivery focused, with a drive for quality throughout
- High levels of literacy and numeracy skills
- Must have a keen eye for detail and produce accurate work at pace.
- Able to work as a team supporting others and use own initiative with a 'can do' attitude
- Diploma QCF level 4
- Excellent interpersonal and communication skills

**Desired:**

- System Competence: Intelligent Office, FE Analytics, Adviser Asset, Defaqto, Assureweb, Langkat, Timeline, Voyant & Money Info
- Experienced using Microsoft Word and Excel to a high standard

**Lucent Values: CHANGE**

- **Curious** - we are eager to learn to better ourselves and our clients
- **Honest** - we do the right thing by ourselves and our clients
- **Alternative** - we embrace and celebrate our uniqueness
- **Nurturing** - we help those around us grow to be their best
- **Generous** - our time and support is open to all
- **Entrepreneurial** - we don't stand still – ideas are there to pursue

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