Technical Paraplanner

About the Company

Lync Wealth Management is a nationwide group of financial advice practices.

We combine the expertise of highly experienced financial advisers, with the regulatory support of our advice network Lyncombe Consultants.

At the core of our approach is a deep commitment to truly getting to know our clients – their aspirations, fears, and the unique circumstances that shape their journey.

We take the time to understand our clients' short-term needs and long-term dreams. Whether it's saving for a child's education, buying your dream home, starting a business, or planning for a comfortable retirement, we're here to guide them every step of the way.

Together, we collaboratively craft a personalised financial roadmap and regularly manage the route to ensure they remain on track to meet their goals.

Purpose

As a Technical Paraplanner, you'll play a key role in supporting our Financial Planners and delivering exceptional service to our clients.

Responsibilities

- Collaborating with Financial Planners to understand and document client goals.
- Preparing detailed financial reports and conducting thorough research and analysis.
- Liaising with product providers and maintaining accurate client records
- Supporting pre-meeting preparation through data gathering and analysis
- Review the clients file to find new business opportunities
- Analysis of client policies (incl. pensions, investments, protection) to review whether they are still aligned with their objectives.
- Constructing advice in conjunction with the financial Adviser.
- Package up a new business case to hand over to admin team including all compliance and research documentation
- Comptent with Tax calculations e.g., CGT, IHT etc
- Preparation of correspondence including letters and emails to clients
- Obtaining policy information and preparation of data for client meetings
- Preparation of portfolio valuations for clients
- Preparation of client review letters and suitability reports for approval by the Financial Adviser and preparation of accompanying documentation as required.
- Work closely with the financial adviser & admin team to follow cases through to completion in a timely manner
- Dealing with client queries to ensure a consistent standard of service
- Updating client data accurately
- Have a good knowledge of research / software tools research tools such as Defaqto, IO fact finds, FE analytics, excel etc.
- Production & analysis of MI data in Excel.
- Adherence to professional ethics and continuous development.

- Stay updated with industry regulations, guidelines, and best practices to ensure compliance in all aspects of financial planning. Check that new business and client files / records are compliant and in line with Lync Wealth procedures.
- While not directly interacting with customers, your actions should align with upholding the FCA's Consumer Duty principles, thereby contributing to fair and beneficial outcomes for our clients.

Knowledge

- Excellent communication skills.
- Strong Microsoft office skills – Word, Excel & PowerPoint
- Good all-round administrator
- Professional telephone manner
- Experience in Financial Services, minimum 2 years.
- Knowledge of asset classes, portfolio diversification, and investment performance evaluation.
- Understanding of pension schemes, retirement income strategies, and pension taxation.
- Knowledge of insurance products (life, income protection, etc.) and risk mitigation strategies.
- Understanding income tax, capital gains tax, inheritance tax, and tax-efficient investments.
- Familiarity with ASHL and FCA rules, anti-money laundering regulations, and suitability requirements.
- Hold minimum Level 4 Diploma
- At minimum 3 years industry experience

Regulatory Obligations

Obligation	Comments
SMCR Category	Conduct rules only
Certification Role	N/A
Material Risk Taker	No

Version Control

Version	Date	Signed Off
V1		