

Perspective is a national financial planning and wealth management group which operates from 19 offices across the UK employing over 225 staff, including over 80 highly qualified advisers. It provides impartial, specialist advice for individuals, corporates and trustees on pensions, retirement planning, inheritance tax planning, investments and group risk and business protection matters, often working closely with other professional advisers such as accountants and lawyers.

The group differentiates itself by having a strong and ethical client-centric culture, a robust compliance approach and a clear focus on developing its pipeline of trainee adviser talent through its workplace based in-house Training Academy.

CBPE Capital LLP made a major investment in Perspective to support the Group's management team with their continued focus on providing high quality advice to their existing client base, growing organically and making selective acquisitions.

Perspective has gained a reputation as the 'acquirer of choice' for Financial Planners looking to retire and exit the industry and for larger Financial Planning firms looking to join an established and growing industry leading group.

Business Monitoring Officer

(Suitability Report Oversight) (ref: 139)

Location: Chorley / Flexibility to work from home

Hours: Monday - Friday 9.00am - 5.00pm (35 hours)

Salary: £43,000-£45,000

Benefits: 25 days holiday (rising with length of service) plus Bank Holidays, Holiday Purchase Scheme, Life Assurance, Pension and Corporate Eyecare

Role Overview:

- To create and maintain a bank of Suitability Report templates for the business, working with advisers and paraplanners to ensure these are compliant and 'customer focussed'.
- To 'collaborate' with Advisers and Paraplanners within the business to achieve best outcomes and work effectively with the Business Monitoring Team to identify examples of 'best practice' and incorporate these into future guidance and Suitability Report templates.
- To update and maintain a Checklist & Guidance document for each product area in line with the file and Suitability Report requirements.
- To check the suitability of advice provided by Group Advisers to a high standard in line with the Regulator's expectations and to check Periodic Suitability Assessments in line with MIFID II requirements and Group requirements.
- To assist with the education and training of new and existing Advisers within the Group to ensure that they have a thorough understanding of the compliance standards that need to be achieved and maintained.
- To make the Business Monitoring Manager aware where systemic problems are identified with any Adviser/Office and assist in the provision of appropriate training and guidance to address this.
- To assist in other areas of Business Monitoring/Compliance, as required.

Perspective's flexible and pragmatic approach means we can create mutually beneficial acquisition deal structures and completion timescales, while priding ourselves on delivering a client-centric, ethical approach focused on long term (often multi-generational) client relationships.

Privacy Policy

Perspective Financial Group Ltd ("us", "we") respects your right to privacy. Our Privacy Policy explains who we are, how we collect, share, and use personal information about you, and how you can exercise your privacy rights. Our Privacy Policy is available on our website <https://www.pfgl.co.uk/privacy-policy/>

Responsibilities:

- To create and maintain a bank of Suitability Report templates for the business:-
 - Ensure that template Suitability Reports are compliant and in line with Perspective checklists and guidance
 - Liaise with Advisers and Paraplanners in the business to ensure that the templates are 'client focussed' and take into account the requirements of different offices within Perspective
 - Work effectively with the Business Monitoring Team to encourage examples of 'best practice' to be highlighted and incorporate these into future guidance and Suitability Report templates.
 - Update Perspective checklists and guidance documents, as required
- To undertake client file reviews in line with Group procedures covering all aspects of business written within the Group:-
 - Construct a clear and professional report on each file identifying whether the Adviser has met the regulatory and internal compliance requirements.
 - Provide both written and verbal feedback to Advisers regarding the findings of the review.
 - Build rapport with the Advisers within the Group to ensure that good relationships are maintained across the Group.
- Assist with the development of internal systems and process within the Business Monitoring Team.
- Provide support to the Business Monitoring Manager and Group Regulatory Director, as required.
- Identify any negative trends and propose a resolution to achieve the required Group standards.
- Assist with planning and delivering File Review training to Advisers and Paraplanners within the Group, as required.
- Assist with Due Diligence exercises as required by the Group Regulatory Director.
- To act as a positive ambassador for the Group at all times.

Skills required:

- Ability to collaborate with key stakeholders within the business to understand their business requirements, take on best practice ideas and formulate 'user friendly' Suitability Report templates

- High standard of both written and verbal communication skills - ability to communicate effectively and work together with Advisers and Paraplanners and the Business Monitoring Team.
- Excellent attention to detail and analytical ability
- Ability to work as part of a team and to provide constructive feedback in a positive manor
- Highly organised with the ability to work to tight deadlines, when required.
- Ability to self-motivate in self-learning and the recording of CPD

Qualifications/Knowledge/Experience:

- Diploma in Financial Planning (or equivalent) or working towards this
- Working knowledge of the UK regulatory framework
- A range of qualifications in 'specialist' areas e.g. Occupational Pension Transfers, Long Term Care, Trusts etc
- Strong organisational skills
- Minimum of 3 years financial services industry experience, preferably in a compliance monitoring/file review/technical specialist role
- Excellent interpersonal skills; ability to coach
- Excellent organisational and multi-tasking abilities are essential
- Professional, positive, 'can-do' attitude
- A desire for continuous improvement and improving technical knowledge

How to apply

Please send your CV and cover letter to recruitment@pfgl.co.uk quoting **Business Monitoring Officer (ref: 139)**

For an informal discussion about the role, contact Julie Meulenbergs, Business Monitoring Manager; 0161 244 9759

Any unsolicited CVs will be sent at the recruitment agency's own risk and will be interpreted as 'gifts' and we have no liability to you for any fee or otherwise. We reserve the right to engage with candidates directly having not, in any way, entered into your terms and conditions. By submitting an unsolicited CV to us, or to any member of our staff, you accept these terms as the default position