

## Job Description - Wealth Manager



SG WEALTH MANAGEMENT

Impartial, accountable and trusted.

Reports to Chief Investment Officer

### **The Role**

The key role of the Wealth Manager is to provide first class service and advice to the clients; this is central to everything we do. You will be a key ambassador for the company and every effort should be made to promote the services and ethos of SG Wealth Management in both your business and personal life. The Wealth Manager is authorised and regulated by the Financial Conduct Authority and as such is responsible for giving fully compliant advice to clients at all times.

### **Relevant Skills and Knowledge**

- The requisite technical knowledge and qualifications, to meet FCA and company expectations
- Detailed knowledge and understanding of the firm's compliance procedures including record keeping requirements
- Provision of advice to clients in a compliant manner in accordance with FCA requirements

### **General Responsibilities**

- Comply with the Financial Services and Markets Act 2000, the FCA Statements of Principle & Code of Practice and the relevant FCA rules at all times.
- Comply with the relevant Compliance, TCF, T&C, financial crime and Anti-Money Laundering Procedures of the firm at all times.
- Keep up to date with relevant product, legislative and technical changes.

### **Specific Responsibilities**

- Prospect / contact potential clients following guidance from the Directors or the Chief Investment Officer or other members of the Senior Management team.
- Ensure sufficient client information obtained to ascertain client's full financial and personal circumstances.
- Agree client's current and future goals and strategies to ensure that financial planning investment advice complements client's needs.

## Job Description - Wealth Manager

- Construct the initial Wealth Management / financial planning report, with assistance from paraplanning, with particular emphasis on the client's stated aims, attitude to investment risk and relevance of the investment portfolio and assume full responsibility for that report.
- Assume responsibility for ensuring that the client is kept fully informed of matters pertinent specifically to their situation or of a more general nature, for example a change in tax rules. Ensure that the client receives some communication from SG Wealth Management Ltd, averaging at least 6 times per annum. This might take the form of a telephone call, letter or email; the valuation report forms part of this regular communication programme. This close contact is particularly important in the first 12 months of the business relationship and under no circumstances should two months go by without some contact.
- Fully document the content of all client meetings within a reasonable timescale and subsequent actions required.
- Undertake sufficient product and market research.
- Ensure suitable recommendations are made.
- Ensure all supporting documentation is maintained.
- Attain and maintain level of competence as required by the firm.
- Maintain all standards of performance as required by the firm.
- Ensure relevant CPD is maintained and recorded accurately.