CHILTERN
CONSULTANCY
INDEPENDENT FINANCIAL ADVISERS

WHERE DO YOU WANT TO START YOUR CAREER

Introducing a new generation to financial services

The Chiltern Graduate Scheme

The Chiltern Graduate Scheme

What's it all About

The Chiltern Graduate Scheme is a structured two-year training programme, combining an initial 3-month probationary period with on the job training and the exam qualifications you need (for Paraplanner and compliance support roles) to accelerate your career in financial services.

Like anything, you will start with the basics, and getting to grips with the ins-and-outs of our business, we will give you a taste of the type of company we are and how we operate, the clients we service and the culture and environment we've created to name just a few – so you can really immerse yourself within the team and ultimately, excel in your role.

We appreciate that everyone is different and we all learn at different paces, so as long as we can see the potential in you, we're happy for you to progress through the two-year programme at your own speed, obviously with some key milestones agreed from the outset to make sure you keep on track. Naturally, those milestones will reflect the role you take in the business – think of it as your very own personal career guide!

THE PARAPLANNER

We know what you're thinking, 'What on earth is Paraplanning?'

It's a little known but rapidly in demand career that has grown in recent years.

In simple terms, a Paraplanner is someone who works with a Financial Planner or Financial Adviser to do several their non-client facing tasks involved in preparing and administering a Financial Plan or Report for a client. Some would say they do all the nitty gritty in the background, like the research, analysis and finally the report writing required to make sure the client is getting the best advice and the adviser is getting the support to help them document that.

The Skills...

- Forensic style research skills
- Analytical skills
- Keen eye for detail
- Impeccable writing skills
- Good verbal communications

The Money…based upon current market rates (May 2018)

- 3-month paid probationary period
- £20-22k p/a (following successful completion of 3-month probationary period)
- Circa £27.5k p/a by the end of your two-years
- £30k + for Senior Paraplanners

The Perfect Graduate

Ok, so first things first, your degree subject isn't the most important thing to us because we believe pretty much all skills are transferable – industry knowledge can be taught but the right attitude can't. Yes, an industry related degree would be advantageous, but all we ask is that you have a real interest in financial services and that you have achieved at least a 2:2.

Personality wise, you need to have great attention to detail, a real hunger to learn the job and the ability to stand on your own two feet. We give you everything you need to succeed tools, training, a super mentor, you name it, but it's a busy working office and using your own initiative goes a long way.

The Role

Like we said earlier, in any role we always start with learning the basics first – it's the best foundation for success. For this role, that means firstly learning all about the billion-pound finance sector and the importance of people receiving sound financial advice. You'll then move on to working on real client cases, getting to grips with the administration side of a case, learning the ins and outs of an abundance of pension, investment and insurance products. This will involve you working and assisting the team to provide you with an insight of the Paraplanner role. During your 3-month probationary period, you will be mentored.

Following your 3-month probationary period, if we consider you suitable for the role, you'll then be offered the position of a Graduate Paraplanner. We will then work with you to agree your own personal development program for the rest of the year, with the expectation you'll start to study for your first exam pretty much straight away. As a Graduate, you'll become part of the Paraplanning team, with an appointed mentor who will help with your development on how to research a case and understand the needs of individual clients, leading to starting to research, prepare and write reports.

By your second year, you will be moving on to more complex cases and the expectation of having a few exams under your belt! After two years you will be accomplished in researching the market, making recommendations, and writing reports.

There is potential to progress into an Independent Financial Adviser role for the right individual and if this is your desired career path.

The Qualifications

Your initial qualifications will be under the CII (Chartered Insurance Institute) www.cii.co.uk.

We'd expect you at the end of the two years to achieve the Diploma in Regulated Financial Planning (6 exams)

- RO1 – Financial services regulation and ethics
- RO2 – Investment principles and Risk
- RO3 – Personal Taxation
- RO4 – Pensions and retirement planning
- RO5 – Financial Protection
- RO6 – Financial Planning Practice

Once you've got these, you can then explore a whole host of different qualifications with the CII or other examining bodies – even going as far as becoming a fully qualified Chartered Financial Planner of which we will happily support you with, in addition to your salary, meaning the costs aren't a barrier to unleashing your full potential.

Graduate Paraplanner

If you pass your 3-month probationary period and are offered a permanent role on The Chiltern Graduate Scheme, there's a whole host of perks that you'll be entitled to;

- A personal tiered salary structure based on your own role, qualifications and experience
- 20 days holiday as standard plus additional Bank Holidays plus additional days per year accrued for length of service (to 25 days)
- Personal Development Plan to cover your training, learning and development costs so you won't be forking out for your own exam fees
- Option to join the company Workplace Pension Scheme because we practise what we preach and currently commit to a 5% Employer contribution
- 4 x Death in Service Cover a bit morbid we know, but a nice bit of security nonetheless

And if that's not enough…

- Access to our Flexible Benefits solution with thousands of weekly savings, cashback offers, plus discounted Holidays, Cinema tickets, Gym Memberships
- Company events we're a social bunch!
- Summer and Xmas Party Nights
- Smart casual dress code during the week with dress down Fridays
- New offices in a convenient location just off J5 of the M40 motorway

Your Future Our Future

When you join us at Chiltern, you become part of an ambitious team that's passionate about providing independent impartial financial advice.

Our team also know that we are here to support them every step of the way, providing opportunities for progression and enabling them to achieve their career aspirations by gaining professional training and qualifications

FAQ

Q. What will a Paraplanner do?

You will be working with the team across a number of our specialist market sectors which includes: Investment, Pensions, Inheritance Tax, Trusts, Estate Planning, Long Term Care, and Business Protection to name a few.

With new technology being introduced across the sector and robo-advice and web based customer portals becoming the norm it's an exciting transitional time with the combination of existing and new communications platforms constantly being updated and introduced.

Q. When will I know if my application has been successful?

You will get an email pretty much straight away confirming we have received your application. If you've generated our interest enough, we will send you over an online assessment (two short exercises to test your writing and numeric skills) shortly after that. Once you've completed them and assuming you pass the assessments, we'll be in touch to arrange a date for the interview stage.

Q. What's the closing date for applications?

We're a little different to other graduate programmes in that we would accept applications all year round. We're open and flexible to start dates and likely to have a number of intakes over the course of the year. We have figured if the talent is out there ready and waiting to get started, why wait any longer than necessary!

Q. Will there be a permanent job at the end of my probationary period?

Yes, if we think you cut the mustard. There's nothing we want more than to be able to take on any number of graduates who have come in and made all the right impressions during their probationary period and have exceeded all their goals and objectives. You'll have monthly check-ins with your mentor to make sure you're keeping on track in the early days, but if not, at the end of second (or third) month, we'll need to have an honest conversation about if our partnership is working out as we'd both hoped.

Q. How can I impress the team?

They say first impressions count and they really do. We'll most definitely be looking for a unique covering letter – one that's memorable for all the right reasons (and not for the appalling spelling and grammar). And knowing that we always remember the way someone makes us feel, you can make us smile by thinking outside the box and sharing something for us which shows us the real personality behind the CV! If you impress us enough that you end up coming on board with us then our best advice is to get stuck in and ask questions.
We love people who show the same enthusiasm for Financial Services and client relationships that we do!

Q. Can I choose when I take my exams?

Absolutely. We give you two years as a guideline, but we would generally expect you to have them finished by then (or certainly have them booked in and are preparing for them). We know that no two people are the same so it's up to you when you decide to take them, and in what order, making sure they fit with your personal commitments as well as work.

Q. Will I have the chance to manage my own team?

As a company, we really believe in growing from the bottom up, so if you are enthusiastic and willing then yes, in the future, there's the chance to manage your own 'hub' and guide future trainees.

Contact us

For more information please contact us with a covering letter and CV to

Sue Foster
Recruitment Manager

Chiltern Consultancy Ltd
Chiltern House
Unit 5 Stokenchurch Business Park
Ibstone Road
Stokenchurch
Bucks, HP14 3FE

T: 01494 451441
sfoster@chilternconsultancyltd.com

Or login to http://www.chilternconsultancyltd.com/contact-us/chiltern-graduate-scheme/ for details