

Hargreaves Lansdown, Role Profile and Person Specification

Role Profile

Job Title: Retirement Service Consultant	Hours of Work: Mon – Fri, 37.5 hours per week.
Salary: Up to £60,000 p.a.	Reporting To: Head of Corporate

Summary:

We are looking for a Retirement Service Consultant to work within our established Retirement Service team. The individual will be responsible for working with existing clients to ensure that the retirement income options for their company pension scheme members is appropriate, in line with legislative requirements and is in line with their own pension scheme requirements. You will be the assigned contact and responsible for a book of clients, ensuring services and processes provided/offered are efficient and compliant.

You will be heavily involved with retirement income provision (this includes both annuities and Income Drawdown) and will be working with our clients on their “at retirement” requirements. The recent and fundamental changes as a result of the Budget- and the resulting options pension scheme members have will need to be clearly established within each client’s processes. You will also be involved with the on-going governance of their retirement income provision as well as the on-going servicing of the client.

You will also be required to provide guidance on other areas such as Financial Advice and Pension Transfers and will be responsible for introducing the relevant people to ensure these are advised on appropriately.

Alongside the on-going management of your book of clients you will also be required to generate and expand the earnings from each client to ensure they are as profitable to the business as possible and where appropriate look for other business opportunities with the client.

You will be a self-starter and expected to develop positive relationships with your clients, resolving any issues that may occur.

Key Duties & Responsibilities

- To provide on-going servicing and support to existing Corporate Clients on their Retirement Income Provision including Annuities, Income Drawdown and Advisory options (if applicable).
- Service existing portfolio of corporate Retirement clients, ensuring annual reviews with employers are offered where appropriate, delivered and recorded and help secure additional business for the Group to enhance the relationship
- Manage all existing clients on a profitable basis, offering recommendation on our services offered as appropriate
- Liaise with marketing team to implement improved communication processes on each account (where appropriate) with the aim of increasing contributions and take up rates where agreed with employer
- Liaise with Retirement service Administration and Processing teams to ensure each account is running smoothly
- To operate at all times in a highly professional and ethical manner, reflecting the ethos of HLCS, and the spirit of “Treating Clients Fairly”
- Deliver presentations to Trustees and Governance Committees on the market, developments, regulatory requirements and feedback on the service provided and suggestions for improvements/developments
- Work with Marketing team to ensure consistent issues/themes are used for sales initiatives
- Provide reporting to confirm any actions taken and current position of each scheme
- Maintain up to date knowledge of developments within HLCS and in the Corporate Marketplace to help improve the proposition, as well as ongoing professional development

Person Specification:

	Essential	Desirable
Qualifications	<ul style="list-style-type: none">• Good A Levels• A degree of any discipline• Diploma in Financial Planning (or equivalent)	<ul style="list-style-type: none">• A business related degree
Knowledge	<ul style="list-style-type: none">• Good knowledge of the “at Retirement” market and decumulation options• Good understanding of Annuities• Understanding of Income Drawdown• Understanding of Trust and Contract based Pension Scheme• Understanding of Final Salary Pension Scheme• Competent computer user; proficient with Microsoft office	<ul style="list-style-type: none">• A knowledge of Retirement Income options, Pensions and Flexible benefits in general
Experience	<ul style="list-style-type: none">• At least 3 years' experience working within a Corporate Pension/Retirement environment	<ul style="list-style-type: none">• 5 or more years' experience working within a Corporate Pension/Retirement environment
Competencies	<ul style="list-style-type: none">• Excellent written and numeracy skills• Confident in front of clients• Ability to prioritise workload and meet deadlines• Ability to use initiative• Ability to communicate technical issues to a non-specialist audience	
Attributes	<ul style="list-style-type: none">• Exceptional presentation skills• Pro-active• Resourceful and positive attitude• Willing to take responsibility for the quality of your own work• Ability to work under pressure, especially at busy times of the year	<ul style="list-style-type: none">• A desire to succeed and progress professionally.• Commercial awareness