Job Title:	Protection Adviser
Department:	Wealth Planning
Location:	Mayfair or Ipswich
Salary	Competitive salary plus a generous benefits package
Contractual Hours	Full-Time Equivalent (37.5 hours per week)
Job Summary	We are seeking a Protection Specialist to provide expert protection advice to clients, helping individuals, families and business owners protect against the financial impact of death, serious illness and loss of income. Working closely with Wealth Planners and Investment Managers, the Protection Specialist will identify client protection needs and recommend suitable pure protection solutions. They will also play a key role in developing and embedding Killik & Co's protection proposition, including advice processes, provider research, internal referral pathways and management information. This is an opportunity to deliver high-quality client outcomes while helping to build a commercially successful and sustainable protection service within the wider Wealth Planning proposition.
Key accountabilities	• Provide suitable advice to clients across the agreed range of protection solutions, including Life Assurance, Critical Illness Cover, Income Protection and Family Income Benefit. • Advise on business protection solutions where appropriate, including Relevant Life, Key Person and Shareholder Protection. • Undertake comprehensive fact-finding and protection needs analysis, taking account of the client's objectives, dependants, financial commitments, existing arrangements and wider financial circumstances. • Determine the appropriate type, level, term and ownership of protection required and clearly explain the rationale for recommendations to clients.

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- Consider the appropriate use of trusts and policy ownership arrangements as part of the advice process.
- Undertake appropriate provider and product research using the firm's agreed research methodology and systems.
- Manage protection cases from initial referral through advice, underwriting, application and implementation.
- Liaise effectively with insurers and underwriting teams, particularly in more complex medical, occupational or financial underwriting cases.
- Ensure clients understand the importance of full and accurate disclosure to insurers and clearly explain relevant exclusions, limitations and policy terms.
- Maintain complete and accurate client records which clearly evidence the client's needs, recommendation and suitability rationale.
- Deliver all advice in accordance with FCA requirements, Consumer Duty, IDD requirements and Killik & Co policies and procedures.
- Build strong working relationships with Wealth Planners and Investment Managers and establish an effective internal referral process for protection opportunities.
- Provide specialist knowledge and support to Wealth Planners and Investment Managers to help them identify circumstances where a client may have an unmet protection need.
- Refer wider financial planning needs identified during protection conversations to the appropriate Wealth Planner.
- Work with the Head of Wealth Planning, Compliance and other relevant colleagues to establish and continually develop the firm's protection advice proposition and suitability process.
- Contribute to the development of protection-related procedures, documentation, provider research methodology and client communications.
- Provide training and knowledge sharing to colleagues to improve understanding and awareness of protection planning across the firm.
- Develop and manage a sustainable pipeline of protection opportunities from the firm's existing and prospective client base.
- Provide appropriate management information covering referrals, pipeline, conversion, implemented business, revenue and client outcomes.
- Maintain appropriate professional knowledge, competence and CPD requirements.

Competencies/skill set

Getting Things Done

- Takes ownership of protection cases from initial referral through to completion.

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- Effectively manages a pipeline of clients, applications and outstanding underwriting requirements.
- Demonstrates strong organisational skills and attention to detail.
- Proactively follows up with clients, providers, underwriters and internal colleagues to ensure cases progress efficiently.
- Is commercially focused and comfortable being accountable for agreed activity and performance objectives.

Communication & Sharing Knowledge

- Communicates complex protection matters clearly and in language clients can readily understand.
- Is comfortable discussing sensitive subjects including death, serious illness, family dependency and financial vulnerability.
- Builds credibility with clients, Wealth Planners, Investment Managers and other professional colleagues.
- Shares specialist protection knowledge with colleagues and helps improve understanding of protection planning across the firm.
- Provides clear and constructive feedback on opportunities to improve the protection proposition and advice process.

Customer Service

- Places the client's needs and long-term outcomes at the centre of the advice process.
- Provides a professional, responsive and personalised service throughout the advice and underwriting process.
- Demonstrates sound judgement when balancing cost, quality of cover, underwriting considerations and client requirements.
- Ensures recommendations are proportionate to the client's circumstances rather than adopting a product-led approach.
- Maintains high standards of professionalism, integrity and confidentiality.

Effectiveness & Adaptability

- Demonstrates strong technical knowledge of the UK protection market and applies this effectively to individual client circumstances.
- Is confident dealing with complex medical, occupational and financial underwriting situations.
- Exercises sound judgement and recognises when matters should be escalated to Compliance or other specialists.
- Adapts effectively to changing client needs, regulation, insurer propositions and market developments.
- Is comfortable helping to develop a new service and contributing to processes which may evolve as the proposition grows.

Team Working

- Works collaboratively with Wealth Planners, Investment Managers, Compliance, Paraplanning and Administration.

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- Develops strong relationships across the business and encourages an appropriate internal referral culture.
- Supports colleagues without creating a product-sales culture.
- Recognises where a protection conversation identifies wider Wealth Planning needs and facilitates an appropriate referral.
- Contributes positively to the development of the wider Wealth Planning team and proposition.

Qualifications/experience required

Essential

- CII R05 Financial Protection qualification.
- Demonstrable experience providing regulated protection advice within an IFA, financial planning, mortgage advice, insurance brokerage or similar regulated financial services environment.
- Strong working knowledge of the UK protection provider market.
- Good understanding of FCA requirements relating to advised protection business, Consumer Duty and the importance of evidencing suitable client outcomes.

Desirable

- Level 4 Diploma in Regulated Financial Planning, or equivalent recognised financial planning/advice qualification.
- Experience using IRESS The Exchange or a comparable protection research system would be advantageous.
- Experience advising affluent or high-net-worth clients would be advantageous.
- Experience of business protection, including Relevant Life, Key Person and Shareholder Protection, would be advantageous.
- Experience of protection trusts and more complex medical or financial underwriting would be advantageous.
- Experience working alongside Financial Planners, Wealth Planners or Investment Managers would be advantageous.
- Previous experience contributing to the establishment or development of a protection advice proposition would be particularly beneficial.

To apply, please email your CV and cover letter to recruitment@killik.com.

In order for us to have all information to hand prior to submitting your application, please could you indicate the following:

- Your notice period
- If there are multiple location options for the role, please state your preference or if you are happy to be considered for all.
- We appreciate that salary can be a sensitive topic to discuss at this early stage, but to help ensure we're aligned from the outset and respectful of your time, could you please let us know your current salary and salary expectations? This allows us to make sure the opportunities, and salary ranges we can offer are suitable before progressing further.

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We are committed to ensuring a fair and inclusive process. If you require any reasonable adjustments under the Equality Act 2010 (for example, accessibility support or alternative formats), please let us know in advance so we can make the necessary arrangements. Your personal information will be handled in accordance with the UK GDPR and our privacy policy.

Recruitment Process

At Killik & Co, we are committed to conducting a fair, consistent, and transparent recruitment process. While the structure may vary depending on the position, candidates can typically expect the following stages:

1. **CV Review** – All applications are anonymised, then assessed against the essential and desirable criteria outlined in the role profile.

2. **First Interview** – An initial conversation designed to explore your professional background, core competencies, and motivation for the role.

3. **Second Interview** – A more detailed discussion with the hiring team, which may include technical questioning, competency-based evaluation, or discussion of relevant experience.

4. **Third Interview (where applicable)** – For certain roles, an additional stage may be required, such as a presentation, case study, or meeting with senior stakeholders.

5. **Offer or Decline** – Following completion of all interviews, we will communicate the final outcome. Successful candidates will receive a formal offer subject to any required pre-employment checks.

While we endeavour to respond to all applications, this may not be possible for vacancies with high volumes of applications.

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