

## More than just a qualification

*Your new career starts here*



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# From classroom to clients.



## Get more than just a qualification with the Quilter Academy

*A career in financial advice can be extremely rewarding, both financially and in terms of job satisfaction. You can build your own secure financial future knowing you are helping other people plan for theirs.*

The Quilter Academy is the perfect place for you to start your career as a financial adviser. Not only will you gain the qualifications you need to become a financial adviser, we give you the full support you need to start building your own business.

At the end of our academy programme, you'll have the opportunity to join our advice business, Quilter Financial Advisers, as a self-employed adviser. So, you can enjoy the autonomy of running your own business, with the support of an ambitious award-winning FTSE 250 company behind you.

**You don't need to have any experience in financial services or any specific qualifications to apply. But you do need:**

- ✓ the determination and self-discipline to study hard
- ✓ an aptitude for learning
- ✓ to have a desire to succeed
- ✓ the ability and willingness to network
- ✓ a good work ethic
- ✓ to be self-motivated
- ✓ to believe in yourself
- ✓ to be people orientated, outgoing and like to engage with new people.

Think you've got what it takes? We'd love you to join us.



# Getting you qualified



## Stage 1: Your academic journey

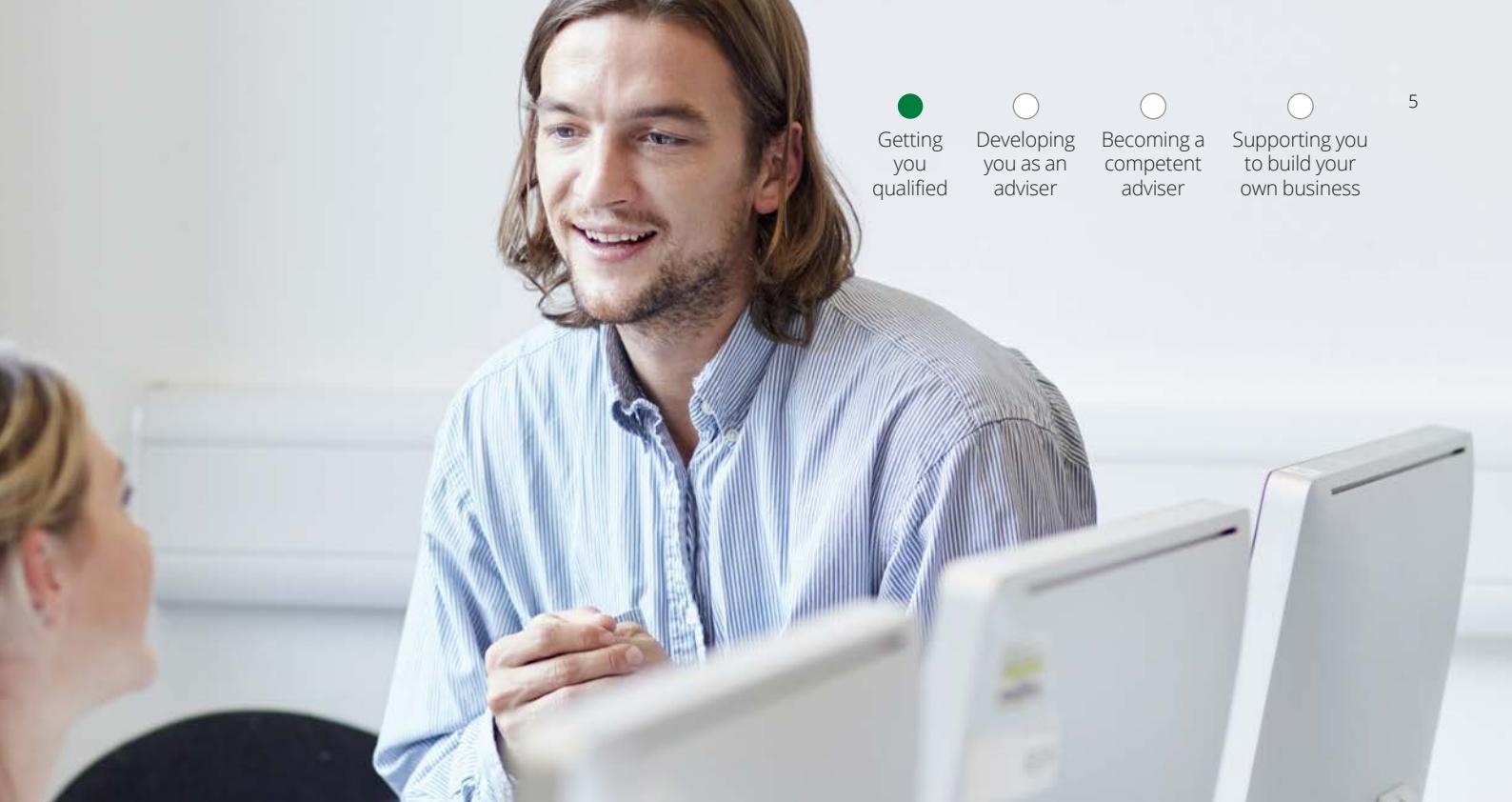
*An overview of the curriculum and the qualification you'll gain*

The Quilter Academy will help you become a fully qualified financial adviser, giving you the foundation on which to build a sustainable business for yourself.

The first six months of the programme will give you the core technical knowledge you need to gain the level 4 diploma in regulated financial planning from the London Institute of Banking Finance. This means you'll have the qualification needed to be a qualified financial advisor when you complete your training in the Academy.

This stage of the programme consists of 6 modules over a total of 11 examinations:

Module 1	Module 2	Module 3	Module 4	Module 5	Module 6
Financial Services, Regulation and Ethics (FRSE)	Advanced Financial Advice - Taxation (AFAT)	Advanced Financial Advice - Investments (AFAI)	Advanced Financial Advice - Protection (AFAP)	Advanced Financial Advice - Retirement Planning (AFAR)	Advanced Financial Advice - Coursework (AFAC)
Develops your knowledge and understanding of the financial services profession, including regulation, legislation, and the code of ethics.	Develops your knowledge and understanding of the UK taxation system, and the ability to analyse the tax treatment of individuals and trusts during the investment advice process.	Develops your knowledge and understanding of investment products and the application of the investment advice process.	Develops your knowledge and understanding of and ability to analyse financial protection planning issues.	Develops your knowledge and understanding of pension and retirement planning issues.	Helps you develop and demonstrate your financial planning capabilities.



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### ***How the modules are delivered***

Each module is delivered through a mixture of self-study, regular online surgeries and revision workshops. You'll be told the times for each session, so all you need to do is dial in.

As this is a full-time course, you will need to plan and allow plenty of study time each day and attend all sessions to increase your chances of success. If for unforeseen reasons you can't attend one of the sessions, don't worry - they are all recorded and we can send you a link on request.

All learning sessions are delivered via our dedicated learning management system. This will also give you access to revision material and study aids.

### ***Help with funding***

We can help you fund your training and transition into becoming a financial adviser. We offer a funding package that will last up to 20 months whilst you gain qualifications and build your business.

#### ***Bridging programme***

If you've already achieved your level 4 diploma in financial advice but have not worked as a financial adviser, we can help. Our 13 week bridging programme is designed to give you all the skills you need to launch your career as a financial adviser. The course will cover essential topics including:

- ▶ questioning techniques
- ▶ client psychology
- ▶ regulatory documents
- ▶ business planning
- ▶ live environment simulation
- ▶ systems and documentation
- ▶ compliance and report writing
- ▶ administration and research.

You are able to receive income funding and, on successful completion of the course, will then join Stage 2 of our Quilter Academy programme.

# Developing you as an adviser



6 weeks

## Stage 2. Adviser development (Level 1)

As soon as you have finished your exams, you'll start the second stage of the programme, so you'll be on track to becoming a successful adviser as soon as possible.

Over 6 weeks, you will build on the academic and technical knowledge you've gained through studying for your qualifications, by developing the wider skills you'll need as a financial adviser. This covers three key areas:

1

Business development

2

The Quilter proposition

3

Adviser skills

The modules are delivered through a mix of video training and self-study, as well as live webinars run by our experienced Quilter Academy training and development consultants. You can test your learning as you go by taking online tests and quizzes.

At the end of each module, you'll have a personal check-in with a consultant to see how you are getting on. You can discuss your wellbeing and let them know if you need further support in any areas.



## 1

### Business development – Week 1

- How to write a business plan.
- How to generate business and build your client bank.

#### What you'll learn:

- ▶ the importance of trust and how to build it with clients
- ▶ the principles of business planning
- ▶ networking and pitching with impact
- ▶ using social media effectively and compliantly
- ▶ how to run a self-employed business
- ▶ emotional intelligence, personal resilience, and wellbeing.

## 2

### The Quilter proposition – Week 2

- Understand the Quilter Financial Planning proposition.
- How to apply it in various client scenarios.

#### What you'll learn:

- ▶ the importance of protection advice
- ▶ identifying the right protection solution
- ▶ advising on investment objectives
- ▶ investment risk and sustainable investing
- ▶ advising on retirement planning
- ▶ 'at retirement' strategies.

## 3

### Adviser skills – Weeks 3-5

- Develop the skills you'll need as a financial planner throughout the advice process.

#### What you'll learn:

- ▶ an overview of the skills you'll need:
  - the process we follow at Quilter
  - how to establish needs, identify priorities and present options
  - introduction to the technology we use
- ▶ how to prepare for and hold client conversations
- ▶ how to undergo a financial review meeting:
  - building rapport
  - the fact-finding model we use at Quilter
  - questioning techniques
- ▶ how to summarise and close a client meeting
- ▶ how to construct and present your advice and recommendations.

This stage of the programme will teach you how to put the theory you've learnt into practice and give you further insight into the role of an adviser. It will give you a good foundation for the next stage in your training: learning how to do things the 'Quilter way'.



## Stage 3. Learning how to do things the 'Quilter way'



*To ensure our clients receive a consistently high standard of service from our advisers, we have a robust advice process in place. You'll learn about this in detail, and get to know to know the technology systems we have in place to manage clients efficiently.*

This stage of the programme will be delivered through a series of live webinars, along with some self-study.

### What you'll learn:

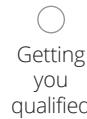
- ▶ how we support advisers
- ▶ how to establish client needs and gauge their attitude to risk
- ▶ how to prepare documentation, including suitability reports
- ▶ how to present your recommendations
- ▶ how to review clients
- ▶ how to advise on protection products
- ▶ the role of putting policies in trust
- ▶ how to use the systems we have in place to manage clients.

We'll help prepare you for life as an adviser through a series of assessed role plays. You will receive constructive feedback on these, identifying what you have done well, and what you can do even better.

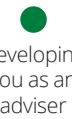
You'll also sit a multiple-choice exam to test your learning.

 You have now taken all the tests and assessments required to move onto the final stage of the programme.





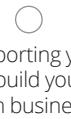
Getting  
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competent  
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Supporting you  
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6 weeks

## Stage 4. Continuing your development as an adviser (Level 2)

*The final stage of the programme allows you to consolidate all the knowledge you've gained so far, and to prepare you to start building your financial advice business and engaging with clients.*

You will be allocated a dedicated field coach and a support manager who will both provide you with one-to-one support.

### Getting you ready to see clients

#### What you'll accomplish:

##### Business development

- ✓ Understand how to handle enquires generated through our unique 'affinity' programme.
- ✓ Finalise your business plan.
- ✓ Complete your biography and social media profiles.

##### Readiness to engage

- ✓ Complete the setup of advice related systems you'll be using.
- ✓ Prepare your own meeting packs for use with clients.
- ✓ Understand how to engage digitally with clients.
- ✓ Understand how to use paraplanning support.

##### The Quilter proposition

- ✓ Progress your understanding of how Quilter supports you and your clients.
- ✓ Understand your target market for clients and how you can help them.
- ✓ Practice how to articulate Quilter's proposition.

##### Adviser skills

- ✓ Practice how to approach prospective clients.
- ✓ Practice how to articulate the process, and value, of giving advice.
- ✓ Practice how to identify client needs and objectives.



Congratulations! Once authorised as a financial adviser, you will be ready to start helping clients plan their financial futures.



Getting  
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Developing  
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adviser



Becoming a  
competent  
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Supporting you  
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# Becoming a competent adviser

*Once you are authorised as a financial adviser, your development doesn't end there. The Quilter Academy will continue to support as you progress towards becoming a fully competent adviser (known as Level 3). Lasting 26 weeks, you will work one-to-one with your field coach to embed and enrich your adviser skills.*

During this period of additional support, you will:

- ✓ start implementing your business plan
- ✓ start applying your skills and knowledge
- ✓ demonstrate meeting adviser competencies and key performance measures
- ✓ achieve 'Competent Adviser Status' (CAS).

*We provide additional support to you in four key areas:*



## **Giving advice**

You'll be supported in the following aspects of giving advice to clients:

- ✓ Quilter proposition
- ✓ advice process
- ✓ advice suitability.



## **Adviser skills**

You'll practice, and be able to apply, the following skills:

- ✓ quantifying client needs and objectives
- ✓ gaining commitment from clients
- ✓ delivering an ongoing advice service.



## **Developing your knowledge**

Building on technical knowledge you've gained from your time with the Quilter Academy, you'll learn about additional aspects of advice such as:

- ✓ the corporate market
- ✓ protection
- ✓ our 'valued adviser' framework
- ✓ technical foundations, including investments and tax shelters.



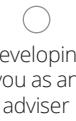
## **Developing your business**

You'll benefit from personal mentoring sessions. You'll also have progress checks to make sure your business development plan is on track. And you'll be able to review your activity and see how many leads you've managed to convert into clients.

The feedback you'll receive will build your confidence and give you the support you need to make your business a success.



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Supporting you  
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# Supporting you to build your own business within Quilter

*Once you are authorised as a financial adviser, you will join our national advice business, Quilter Financial Advisers.*

## *Dedicated support from Quilter*

Running your own business brings a range of benefits from giving you control over your future, opportunity to generate an excellent income, the ability to build a good work-life balance, to having the satisfaction of building something of value for your retirement.

Building a business can seem daunting. Don't worry, you'll have our full support.

- ▶ **Dedicated, personalised support.** You'll have a dedicated support manager and a field coach. Plus, you'll have the support of the wider firm, including highly skilled management and support teams and access to mentors.
- ▶ **Dedicated development.** Quilter has a robust infrastructure which will support you in your career development.
- ▶ **Dedicated marketing support.** You'll have access to approved tools and templates created by marketing specialists. You'll also benefit from marketing activity that's driven by the wider Quilter business.

## *Guaranteed enquiries*

A unique benefit of joining Quilter Financial Advisers is that you will have guaranteed enquiries. These are generated through our relationships with over 55 national affiliate organisations (such as unions and large companies) who partner with us to offer advice to their employees or members.

We guarantee new enquiries to each Quilter Academy graduate in your first 12 months for you to engage with, offer support and promote your service.

**Subject to you completing our internal assessments.**

## ***A respected and ambitious company***

At Quilter, we have a long history of providing excellent financial advice and high-quality products and services designed to help people get sound financial plans in place.

We're known for advocating for financial advice and supporting those who give it. In fact, we've built our whole business around the value and importance financial advice has in people's lives. We pride ourselves on doing the right thing for our clients and advisers.

Our deep knowledge and expertise mean we are one of the most respected financial services companies in the UK.



## **Your next steps**



Scan me

If you are interested in studying through the Quilter Academy, then just get in touch. We'd love to hear from you.



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We run regular webinars which give you further insight into what the Quilter Academy offers. You can sign-up via our website:  
***[quilter.com/academy](http://quilter.com/academy)***