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New jobs and roles for UK financial planners and advice professionals

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SO, YOU WANT TO BECOME A FINANCIAL PLANNER?

The qualifications, the career opportunities and the personal qualities that really matter.

A practical UK career guide for school leavers, graduates, exam-starters and people thinking about changing careers.

Informed by conversations with experienced and newer financial advisers in the LifeTalk community.

THE SHORT VERSION

You need technical qualifications to give regulated financial advice. But the advisers who replied to our question kept coming back to something else: an interest in people, the ability to listen, curiosity, integrity and a willingness to keep learning.

If you are fascinated by people and what they want their money to do for their lives, you may have found a career worth exploring.

A LifeTalk guide | Prepared November 2026

1. First, what does a financial planner actually do?

A financial adviser helps people make informed decisions about their money. That may include pensions, investments, protection, retirement and inheritance planning. A financial planner often takes a broader approach: understanding what someone wants from life, then designing and reviewing the financial decisions that might help them get there.

Think of two clients with similar pensions. One wants to retire early and travel. The other wants to keep working, support family members and preserve flexibility. The numbers may look similar. The right conversations and recommendations may be quite different.

There are overlaps between the titles “financial adviser”, “financial planner” and “wealth manager”. What matters more than the job title is the firm’s approach, the work you will actually do and the clients you will help.

It is not simply a job involving spreadsheets, markets and knowing an extraordinary number of pension acronyms. Although, yes, there are quite a few acronyms.

2. What advisers say matters most

I asked experienced and newer members of the LifeTalk community what they would look for in someone considering a career in financial planning, whether a 21-year-old or an established professional changing direction. I specifically asked them to forget examinations for a moment. Their answers were strikingly consistent. These are practitioners’ perspectives, not a scientific survey.

Rather than thinking of these as boxes to tick, consider them habits you can develop and demonstrate. A firm can teach you pension rules. It also needs to trust you with the person sitting on the other side of the table.

1 | Take a genuine interest in people

Many contributors put this first. You need to care about what makes people tick: their families, worries, hopes, relationships and sometimes the uncomfortable things they would rather avoid discussing. Retirement planning is not really about an age and a pension pot; it is about the life someone hopes to lead.

Try this: when talking to someone, ask what matters most to them, then ask why. See whether you are interested in their answer, even when the conversation has nothing to do with money. If you only enjoy the technical puzzle, there are excellent technical roles in the profession too.

2 | Listen, particularly when the answer surprises you

One contributor simply said “Listening, listening, listening.” Others agreed. Good listening is more than remaining quiet until it is your turn. It means asking an open question, allowing silence, checking your understanding and spotting when the client’s real concern is different from their opening question.

Someone might ask, “Can I afford to retire?” A thoughtful planner may discover that the underlying question is, “Will my partner be all right if something happens to me?” Those are different conversations and may lead to different priorities.

Try this: after someone has explained a concern, summarise it in one sentence and ask, “Have I understood that correctly?” It is a surprisingly powerful habit.

3 | Bring empathy, patience and respect

A LifeTalk adviser described meeting a client with a significant speech impediment. His wife thanked the adviser for making eye contact and engaging directly with her husband, following uncomfortable experiences with other advisers. That small act of attention mattered enormously.

Clients can be grieving, embarrassed about debt, worried about family members, unfamiliar with financial language or simply having a bad day. Empathy means adapting to them, not expecting them to adapt to you. Patience is especially important when decisions are emotional or complicated.

Try this: ask yourself whether someone would leave a meeting feeling heard and respected, even if you had not yet solved their financial problem.

4 | Be professionally curious

Advisers mentioned inquisitiveness, asking questions and learning beyond the textbooks. Curiosity helps you understand why a client wants a particular outcome and why one solution might suit them better than another. It also stops you assuming that you already know the answer.

For example, a client may say they want to leave as much money as possible to their children. A curious planner might explore whether the children would benefit more from help today, or whether the client is worried about spending their own savings. That discussion can change the plan.

Try this: get comfortable asking “What makes that important to you?” without sounding as though you are conducting an interrogation.

5 | Have integrity, humility and respect for the rules

This was another strong theme. You will be dealing with people’s savings, security and future choices. Integrity means giving suitable advice, declaring uncertainty, keeping promises and refusing to make a recommendation merely because it is commercially convenient. As one contributor reminded us, you must understand not only what the rules require but why they exist.

Humility matters too. “I don’t know, but I will find out” is often a much better answer than an impressive-sounding guess. And good advisers invite challenge from experienced colleagues rather than treating feedback as a personal attack.

6 | Explain complex ideas simply

Financial planning has no shortage of jargon. Your job is not to demonstrate how much you know; it is to help another person understand their options. One LifeTalk contributor stressed the importance of adapting explanations to the individual. A technically sophisticated client may want details, while someone else may need a clear illustration of the practical consequences.

For example, rather than beginning with a lecture on investment volatility, you might explain what a poor market year could mean for the client’s retirement plans and what you could do

about it. Clarity is not “dumbing down”. It is a professional skill.

Try this: explain an unfamiliar financial concept to a friend in two minutes, then invite them to tell you what they understood.

7 | Combine resilience, organisation and sound judgement

There are exams to pass, deadlines to meet, details to check and occasionally difficult conversations to handle. Plans can change when life changes. You need the discipline to follow through, document your work and accept that not every problem has an instant solution.

Advisers also highlighted commercial judgement: understand the value of the service you provide and be comfortable discussing fees without making every conversation about money. Caring for clients and running a sustainable business are not opposites.

One newer adviser wished they had seen more real client cases and worked examples early in their training. That is sensible advice: whenever possible, connect the technical theory to an actual family decision, with appropriate confidentiality.

> And yes, one contributor suggested you need “A podcast, Tesla and a pizza oven!” Mercifully, these remain optional extras.

The recurring message: qualifications get you to the starting line. Interest in people, curiosity, empathy and good judgement shape what sort of planner you become.

3. Qualifications: important, but not the whole story

For retail investment advice in the UK, advisers must meet the Financial Conduct Authority’s qualification and competence requirements. A recognised Level 4 qualification is the usual starting benchmark, but passing exams alone does not authorise someone to advise clients independently.

A familiar route: the CII R0 exams

The Chartered Insurance Institute (CII) offers the Level 4 Diploma in Regulated Financial Planning. It comprises six core units, commonly called R01 to R06:

- R01: Financial services, regulation and ethics
- R02: Investment principles and risk
- R03: Personal taxation
- R04: Pensions and retirement planning
- R05: Financial protection
- R06: Financial planning practice

You do not have to start with R01. The CII describes R05 Financial Protection as a good starting point because it is a Level 3 unit, while the other R0 units are Level 4. It can offer an achievable introduction to studying, although R01 may be preferable if you want to understand regulation

and ethics first. R06 is generally best taken after studying the other units. Check the current syllabus, exam format, costs and any recognition of prior learning before enrolling.

Other recognised pathways

The Chartered Institute for Securities & Investment (CISI) offers its Level 4 Investment Advice Diploma with a Financial Planning & Advice pathway. There are also other qualifications and routes, so check the precise role and FCA requirements rather than assuming one set of letters is your only option.

Later you might pursue higher qualifications such as the CII Advanced Diploma and Chartered Financial Planner status or the CISI pathway towards CERTIFIED FINANCIAL PLANNER certification. These are professional development goals, not prerequisites for your first day in the industry.

A qualification is not permission to start advising

You also need appropriate training, supervision and a firm assessment of competence. Retail investment advisers must meet relevant professional standards, including the annual Statement of Professional Standing (SPS) requirements. The firm and the nature of its regulatory permissions matter too.

Official information: CII Diploma | CISI Investment Advice Diploma | FCA professional standards

4. How can you get your first job?

There is no single route, which is especially good news if you already have a career, a mortgage or a perfectly reasonable reluctance to become a full-time student again.

Start within a financial planning firm

Client services, administration, trainee paraplanning, technical support and trainee adviser roles can all provide valuable experience. You see real client journeys, learn how the firm operates and discover what good (and poor) communication looks like. An administration role is not a failure to become an adviser. It can be a highly useful foundation.

Investigate apprenticeships and structured academies

Apprenticeships and employer-led training programmes exist, though availability varies. Ask what qualification support, mentoring and client exposure you would receive. Search Find an Apprenticeship and the careers pages of financial planning firms.

If you are changing careers, translate your experience

Teaching may have taught you to explain difficult ideas. Nursing may have strengthened empathy and listening. Management might have built your judgement and organisation. Sales may have taught you to build relationships, although the best financial planning is not about pressuring people. These transferable skills count.

Starting R0 exams independently?

That can demonstrate commitment, but it is sensible to talk with firms before spending heavily on study. Some employers will fund training, help you select a route and provide practical exposure that a textbook cannot.

5. What should you look for in your first employer?

Your first firm will shape your professional habits. Do not assess an offer solely on the salary or how quickly you might be given clients.

- Will I be able to observe real client meetings, with appropriate consent?
- Who will mentor me, and how often will we review my development?
- Will the firm support and fund qualifications? Is study time available?
- What are the expectations around finding new clients or generating revenue?
- How does the firm approach financial planning, fees, client service and suitability?
- How will my competence be assessed before I give advice?
- What do successful people in this role typically do after 12 to 24 months?

Ask to meet an adviser and someone in the support team. The way a firm treats its colleagues often tells you something about the way it treats clients.

6. Get out and meet the profession

One of the fastest ways to discover whether you would enjoy the work is to meet people already doing it. And not just recruiters. Attend events, ask thoughtful questions and compare how different firms operate.

The Personal Finance Society (PFS)

Look at the PFS events programme for its national conference or Festival of Financial Planning, regional events and webinars. The national conference is usually held in November; the 2026 Festival of Financial Planning takes place on 18–19 November at the NEC Birmingham. Check the current programme for future dates. Local meetings can be particularly useful for newcomers.

Plannex Live

A lively, modern financial planning event with talks and opportunities to meet practitioners. Plannex Live 2027 is on 7–8 July in Manchester, with the main conference on Thursday 8 July. Details: plannex.co.uk/live.

CISI Financial Planning Conference

Worth watching if you are especially interested in holistic financial planning and the CFP pathway. Check cisi.org for the next event programme.

Provider events and Humans Under Management

Some providers run their own events too, including Transact, intelliflo, Fundment, Timeline and others. These can be good places to discover how planning firms work and meet people across the profession. Humans Under Management (HUM) is particularly popular with planners interested in human behaviour, client conversations and the psychology of money. Smaller PFS meetings and local events are worth exploring too. Check for trainee or student tickets before booking.

One conference tactic: ask three people “What do you wish you had known before entering the profession?” You may learn more from those answers than from a whole morning of slides.

7. There are different sorts of financial planning careers

Some advisers work with families approaching retirement. Others specialise in business owners, professionals, later-life clients, vulnerable clients or particular communities. Some firms focus strongly on investments. Others spend more time on lifestyle goals and cashflow planning. You may prefer paraplanning, technical research, operations or client relations rather than becoming the adviser who leads every meeting.

Explore these differences early. “I want to help people with their money” is a great starting point, but it can lead to several quite different careers.

8. A practical 30-day exploration plan

Week 1 | Understand the job

- Read about the roles of financial adviser, planner, paraplanner and client services specialist.
- Write down why this career appeals to you. Be specific: people, problem-solving, independence, earning potential or something else?

Week 2 | Speak to real people

- Contact five local firms with a short, courteous request for a 15-minute conversation.
- Ask about their career paths, daily work, training and what surprised them when they started.

Week 3 | Investigate your routes

- Compare CII, CISI, apprenticeships and employer-sponsored training.
- Read actual vacancies to identify entry-level roles and the skills employers request.

Week 4 | Take one concrete step

- Attend an event or webinar, apply for a suitable role or choose a sensible first exam.
- Update your CV to show relevant people skills and real examples, not just generic claims about being “passionate”.

You do not need to figure out your entire career in 30 days. You need enough experience and information to take an informed next step.

9. A quick self-check

Be candid with yourself. No one scores a perfect 10 on these questions, and that is not the point.

- Do I enjoy learning what makes other people tick?

- Can I listen without immediately trying to solve the problem?
- Am I comfortable with responsibility and careful record-keeping?
- Would I be willing to study alongside a demanding job?
- Can I admit when I do not know something?
- Could I explain a complex topic to someone without jargon?
- Do I care about doing the right thing even when it is inconvenient?
- Would I welcome feedback from an experienced colleague?

If most answers are yes, explore further. If some are no, ask whether they are trainable skills, or signs that a different role in the profession might suit you better.

10. Useful places to start

- LifeTalk - adviserlifetalk.co.uk - a long-running community where people in financial advice and planning exchange questions, experiences and ideas. Read, learn and ask sensible questions.
- LifeTalk Jobs - jobs.adviserlifetalk.co.uk - explore current opportunities, read job descriptions and discover the skills firms value.
- LifeTalk Mentors - lifetalkmentors.netlify.app - explore the LifeTalk mentoring resource as you consider your first steps and development in the profession.
- Adviser Growth Community - Adviser Growth Community - a space for advisers and planners interested in how the profession is changing, including AI, education and new ways of delivering value.
- CII and PFS - cii.co.uk and thepfs.org - qualifications, membership, standards and events.
- CISI - cisi.org - qualifications and financial planning resources.
- National Careers Service - financial adviser career profile - a useful independent introduction to entry routes.

A discreet way to get noticed by employers

New to advice, or changing career? Advertise yourself anonymously on LifeTalk Jobs, free. Firms looking for trainees can find you without you giving your name. It is another way to show employers that you are serious about joining the profession, without publicly announcing your plans.

One final thought

There is a tendency to ask “Which exams do I need?” as though the diploma were the finish line. It is not. It is one of the things that allows the real work to begin.

Good financial planners combine technical knowledge with judgement, compassion, curiosity, integrity and the ability to make people feel understood. They help clients move from confusion to clarity, and sometimes from anxiety to genuine excitement about what might be possible.

You may be 21 and just leaving education. You may be 41 and wondering whether your next 20 working years could look different. Either way, you do not need to arrive with all the answers. A willingness to keep asking better questions is a remarkably good start.

And, according to one LifeTalk contributor, a liking for maths and older people may also help. There is probably something in that.

If this profession appeals to you, meet some advisers, explore the qualifications, learn how different firms work and take a first step. We would love to see you in LifeTalk.

THREE USEFUL NEXT STEPS

01

Join LifeTalk

Find conversations with people already working in financial advice and planning. Ask questions, learn from their experiences and begin building your network.

adviserlifetalk.co.uk >

02

Promote yourself on LifeTalk Jobs

New to advice or changing career? Create a free anonymous candidate listing so firms looking for trainees can discover you without your name being made public.

jobs.adviserlifetalk.co.uk >

03

Consider the future of financial advice

Explore how the profession is evolving, including the impact of AI and new approaches to financial planning, in the Adviser Growth Community.

Adviser Growth Community >

About this guide

Produced by Philip Calvert for LifeTalk and LifeTalk Jobs, drawing on a LifeTalk community discussion in November 2026. Thanks to the advisers who contributed their views and experiences. Themes and anecdotes have been paraphrased for readability; they are opinions rather than independently verified research.

Reference links and checks

FCA professional standards

https://www.fca.org.uk/firms/professional-standards-advisers

CII Diploma in Regulated Financial Planning

https://www.cii.co.uk/learning/qualifications/diploma-in-regulated-financial-planning-qualification

CISI Investment Advice Diploma

https://www.cisi.org/cisiweb2/cisi-website/why-choose-a-CISI-qualification/wealth-retail/investment-advice-diploma/

PFS events

https://events.thepfs.org/

Plannex Live

https://plannex.co.uk/live/

LifeTalk Jobs

https://jobs.adviserlifetalk.co.uk/

LifeTalk Mentors

https://lifetalkmentors.netlify.app/

National Careers Service: financial adviser

https://nationalcareers.service.gov.uk/job-profiles/financial-adviser

Information checked November 2026. Exam requirements, events and opportunities can change. Check organisers' and awarding bodies' current information before making decisions.