

# Wealth Management

Wealth management is all about managing money. Investment managers advise people on where they should invest and help them get the most from their money.

# Sales & Trading

The functions of sales and trading within an investment bank is to help large organisations, governments, commercial and non-commercial organisations - raise money through selling securities such as bonds and equities on the capital markets. Practitioners in this area can deal with anything from stocks and bonds to foreign exchange, while researching the market for the best opportunities.

# Financial Planning

Financial planning involves interviewing a customer to discover not only their financial goals but also whether these are achievable given the estimated level of income and other factors or constraints such as debts owing, dependents to provide for, health, age, and tolerance to investment risks.

# Insurance

Insurance brokers analyse clients' needs and negotiate the best deal with insurance companies. This could be for individuals or for businesses. Within the insurance industry there are lots of opportunities. These range from highly specialised, analytical roles to general business management.

# Retail & Corporate Banking

**Retail Banks:** More commonly known as high street banks, retail banks provide banking services, loan facilities and financial advice to businesses and members of the public through large branch networks. Jobs in retail banks are predominantly customer-facing, such as working as a cashier, financial adviser, small business or branch manager.

**Corporate banking:** Corporate banking provides financial services tailored to meet the needs of larger companies. Commercial banking requirements can be quite different when compared with small businesses, as the volume, size and complexity of transactions are significant and therefore potentially riskier.

# Front Office

# Accounting

Accounting and finance is the reporting of financial information and is vital for the success of businesses. Job roles can include risk management, budgeting and planning internal finance, to ensuring that staff and suppliers are paid correctly.

# HR and Training

HR and training teams are responsible for hiring, developing and rewarding employees to their full potential, as an institution is only as good as its staff.

# Asset Management

Asset management is the professional management of assets or investments for a wide range of clients including government agencies, pension funds and companies and collective or pooled schemes such as investment trusts, ISAs and mutual funds.

# Back Office

# Operations

Operations is the back-office function responsible for overseeing the life cycle of a transaction - from the initial preparations such as booking trades for traders to post-trade processes in settlements.

Administrative roles are many and varied. Roles can include working in a call centre to support customers or supervising the administration and performance measurement of investment portfolios.

# Middle Office

# Legal & Compliance

The financial services industry is highly regulated with local and international laws and regulations so legal experts are required to oversee projects and consult on issues which may impact upon the business.

Compliance officers are responsible for implementing internal policies reflecting the 'rules' of the industry and also ensure the organisation's practices are sound and ethical.

# Risk Management

Risk management is about the identification, assessment, prioritisation and management of risks that can arise in an uncertain environment. Some risk managers work within trading and investment banking areas where statistics and financial modelling help to set trading limits and constraints, while others focus on risk management of new or large projects, planning for business continuity in the event of a disaster and managing technology risks.

# PR & Marketing

The financial services industry is a competitive market, so organisations need to ensure as well as maintaining their customer base, they are growing their business too. Public Relations, communications and marketing teams are tasked with projects which develop a strong brand for the firm and maximize awareness for the company.

# IT

Technology roles are critical in an industry which has grown through heavy investment in computing and communications. Roles are available in IT support, programming, project development and management, analysis and systems administration.

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