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| A blue and white logo  AI-generated content may be incorrect.**Luis MUÑOZ-FIGUEROA** |
|  London W11 1WD       ●         07777497592       ●         luismunozf@outlook.com       ●          <https://www.linkedin.com/in/luisandresdippfs/> |

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| **Professional Summary**Diploma-qualified financial planning professional with proven paraplanning and technical expertise, committed to delivering personalised investment, pension, and tax strategies for high-net-worth clients. Currently seeking a paraplanning role with a clear pathway to becoming a Financial Planner. Brings renewed focus, advanced cash flow modelling skills (Voyant), and up-to-date regulatory knowledge gained through continuous professional development. Strengthened by diverse leadership experience and a values-driven career break that deepened emotional intelligence and resilience, now returning to the profession with clarity of purpose and a strong client-first ethos.Softwares* Microsoft Office
* Excel
* Word
* PowerPoint
* Voyant
* CashCal
* Intelligent Office
* FE Analytics

EducationDiploma in Regulated Financial Planning Chartered Insurance Institute Certificate in Discretionary Wealth Management Chartered Insurance Institute **Personal Tax And Trust Planning** (AF1) Chartered Insurance Institute - London, United Kingdom Trust : Trusts (J02) Chartered Insurance Institute - London, United Kingdom  | **Skills**

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| * Pension and investment planning

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| * Cash flow modelling

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| * Intelligent Office

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| * Excellent communication skills

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| * Analysis and interpretation of data

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| * Supervision and leadership

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**Work History**Financial Planning Professional Development, 01/2024 - Current * Completed **100 hours of FCA-aligned CPD**, covering pensions, tax efficiency, cash flow modelling, and regulatory updates.
* Produced **sample suitability reports** and built a knowledge library of current legislation to maintain technical accuracy and support future onboarding.
* Enhanced **client-facing and technical skills** through training in communication, negotiation, and legislative developments.
* Mastered **Voyant cash flow modelling**, creating complex HNW client scenarios and future financial projections.
* **Networked with industry professionals** via webinars and forums to stay on top of market trends and best practices.

Career Break - Personal Sabbatical & Caregiving, 03/2023 - 12/2023 * Took a **career break in Chile** to provide full-time end-of-life care for my stepfather—strengthening resilience, empathy, and crisis management skills.
* Coordinated **medical appointments and care routines**, managing support systems during a highly demanding personal period.
* Travelled through **South America post-caregiving**, gaining cultural insight, adaptability, and achieving conversational Portuguese proficiency.
* Used the sabbatical for **strategic career reflection**, realigning personal and professional goals.
* Returned with **renewed clarity and commitment** to rejoining the financial planning profession with strengthened emotional intelligence.

Property Developer Assistant, 02/2017 - 09/2022 London* Assisted two property developers with managing buy-to-let and commercial properties, handling rent collection, budgeting, and maintenance coordination.
* Developed skills in portfolio oversight, financial management, and client engagement, directly applicable to managing investments and financial planning strategies.
* Managed rental income and expenses, ensuring timely rent collection and accurate financial reporting, which translates directly to managing and tracking client investments and financial performance.
* Created financial forecasts for property projects, assessing cash flow, potential returns, and risks - similar to creating financial projections and conducting risk assessments in paraplanning.
* Streamlined budgeting processes for property maintenance and upgrades, demonstrating attention to detail and the ability to optimise financial resources - critical for managing client portfolios efficiently.
* Built and maintained strong client relationships, responding to inquiries and resolving issues, similar to managing client expectations and addressing financial planning needs.
* Coordinated vendor contracts and payments, ensuring cost control and timely execution, which highlights skills in managing budgets, contracts, and ensuring financial goals are met.

Manager, 08/2014 - 10/2016 El Encuentro - Rancagua, Chile* Managed operations, budgeting, and logistics at El Encuentro, applying leadership, client service, and team development skills with strategic focus and integrity.
* Led a diverse team, fostering collaboration and accountability—directly enhancing client relationship management and internal coordination.
* Prioritized customer satisfaction, addressing feedback with empathy and professionalism to build lasting trust—mirroring the service ethos of financial planning.
* Resolved challenges in a fast-paced setting with adaptability and composure, showcasing critical problem-solving for dynamic or client-facing roles.
* Communicated clearly with stakeholders under pressure, ensuring effective collaboration across staff, vendors, and cross-functional teams

Paraplanner, 07/2012 - 09/2014 Henderson Carter Wealth Management - London* Supported Financial Planners in delivering bespoke advice to HNW and UHNW clients, blending technical expertise, regulatory knowledge, and relationship management.
* Conducted in-depth research and case assessments to produce high-quality suitability letters and tailored client reports.
* Built client trust through direct engagement across channels, collecting key financial data and providing timely, informed responses.
* Created advanced lifetime cash flow models using Voyant to inform holistic plans and standalone decisions.
* Provided strategic input across pensions, investments, tax, protection, and estate planning, while managing provider relations and securing accurate product illustrations.

**Languages**

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| Spanish: Bilingual or Proficient (C2):  |  |  |

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