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| A blue and white logo  AI-generated content may be incorrect.  **Luis MUÑOZ-FIGUEROA** |
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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   Education  Diploma 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**   |  |  |  | | --- | --- | --- | | * Pension and investment planning |  | * Tax planning (IHT, CGT, trust) | | * Cash flow modelling |  | * Strong compliance knowledge | | * Intelligent Office |  | * FE Analytics | | * Excellent communication skills |  | * Detailed oriented | | * Analysis and interpretation of data |  | * Team building | | * Supervision and leadership |  | * Dependable and responsible |   **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**   |  |  |  | | --- | --- | --- | | Spanish:    Bilingual or Proficient (C2): |  |  | |

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