M&G Advice Academy



Advice to more people

In the UK, there's a high demand for financial advice. Yet, there simply aren't enough advisers to meet this need. Leaving many people, especially those who could benefit most, without access to valuable advice that could make a real difference to their lives and their families.

We believe it's time for change. The industry needs more advisers from all walks of life. People with the right skills and a shared commitment to helping others achieve the life they've worked hard for.

That's why we've made a commitment to evolve our business, to make financial advice more accessible. We're supporting our current advisers to deliver the best possible experience and outcomes for clients. And the M&G Advice Academy (The Academy), is designed to support people from a wide range of backgrounds and skillsets in becoming the next generation of financial advisers. Helping to build a more inclusive and representative industry.

"Financial advice is built on trust and expertise, with lasting client relationships at its core. Our Academy welcomes people from diverse careers – such as barbers, police officers, and engineers, with nearly half coming from outside Financial Services. Successful advisers stand out for their empathy, communication, and ability to connect meaningfully in today's digital-first world."

Matthew Ings, Head of Academy

Why choose a career as a financial adviser?

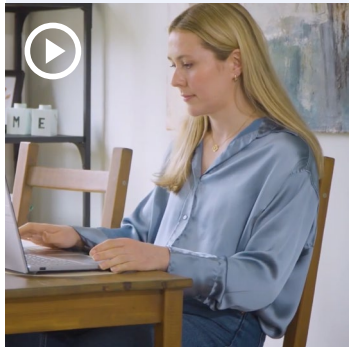
Whether it's a path you've been exploring for some time or a new interest, understanding what a financial adviser actually does is a great place to start.

There can be a huge amount of variety within the role, but the key responsibilities of a financial adviser are:

- spending time listening to clients to understand their advice needs
- establishing rapport and building long-term relationships with clients
- conducting in-depth reviews of clients' personal and financial circumstances, their goals and objectives for the future
- understanding clients' attitude to taking risk and their capacity for loss
- analysing information, designing financial plans and preparing recommendations
- recommending a range of financial solutions to clients
- reviewing and responding to clients' changing needs and financial circumstances
- communicating, where necessary, with other relevant professionals in relation to clients' circumstances
- keeping up-to-date with legal, taxation and regulatory legislation
- liaising with clients in relation to changes to legislation that may affect their financial plans
- conducting business within the regulatory framework.

"I wanted to have more of a career for life. I realised actually being a financial adviser could be a really fulfilling career. It was a lot more of a long term career plan for me, but I had no qualifications."

Meet Ilona, an Academy graduate



What makes a great financial adviser?

Great financial advisers aren't defined solely by qualifications, they're shaped by who they are and what they bring to the role.

Empathy, emotional intelligence, and the ability to build trust are just as important as technical knowledge.

These qualities form an excellent foundation on which to build all the essential skills, knowledge and qualifications.

To support this, we partnered with Aon to develop the Adviser Future Skillset. A clear framework outlining the most important skills for advisers who want to stay ahead in a constantly evolving industry.

The Adviser Future Skillset

The Adviser Future Skillset covers five main categories. Each of these can be broken down into more detailed qualities or attributes.

It's important to remember that Aon have tailored our skillset to the unique business model and culture of M&G Advice – while there will be some degree of common ground, no two advice firms will find themselves with the same core skills.

The five main categories

1 Client

Client duty

- Ethical mindset
- Cultural competence

Clients come first; they feel known, heard and safe.

Advice transparency

- Verbal communication
- Written communication

Makes money conversations more human. Clients feel better and make good choices.

2 Digital

Digital IQ

- Digital awareness
- Cybersecurity awareness

Understands current and future potential and threats.

Digital Impact

- Digital readiness
- Digital mastery

Advocate for digital solutions to improve the advice process and experience.

3 Connection

Emotional intelligence

- Active listening
- Curiosity
- Rapport building
- Empathy

Instant engagement for long-term connections. Aware of and acts on changing needs.

Inspiring trust

- Authenticity
- Professionalism
- Confidence

Warm but professional, guiding clients to good outcomes.

4 Delivery

Advice toolkit

- Financial literacy
- Investment planning and strategy
- Product knowledge
- Data analysis

In full command of all rules, products and mechanisms. Uses these to inform tailored client plans.

Driving growth

- Commercial mindset
- Collaboration
- Self drive
- Client acquisition

Understands business and is motivated to grow client base and industry connections.

5 Self

Adaptability

- Growth mindset
- Agility
- Resilience

Thrives on activity and change; regulatory, market, social and client needs.

Methodical mindset

- Structure
- Efficiency

Embraces procedures, regulations and structure; has a highly organised approach.

Becoming a financial adviser

A career as a financial adviser offers more than just professional growth—it's a chance to make a real difference. By building long-term relationships and offering personalised advice through life's key moments, you'll help clients achieve their financial goals and approach the future with confidence.

The Academy offers a structured training and development programme that gives trainees the relevant knowledge, skills and behaviours needed to become a successful adviser.

Throughout their Academy journey, we provide trainees with all the support they need to:

- gain the mandatory qualifications
- set up their own business as an Appointed Representative (AR), or
- join an existing AR business within M&G Advice.

Ongoing support to help you succeed

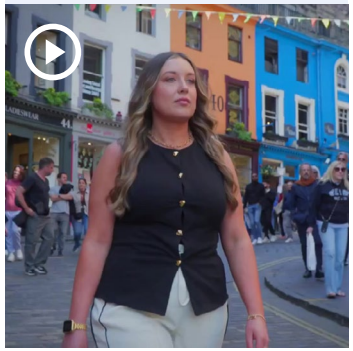
We understand that building a client base can be one of the biggest challenges for new advisers. That's why our support doesn't stop once you're qualified.

We provide advice opportunities through high-quality leads, along with full marketing support to help you grow your presence and build lasting client relationships. There may also be opportunities to take on client banks from advisers who are planning to retire, giving you a strong foundation to build your career on.

Backed by the strength of M&G, M&G Advice focusses on supporting advisers, enabling them to consistently deliver great outcomes for their clients. In addition, we offer advisers a full support infrastructure from which they can generate substantial levels of income, establish a bank of clients, and build value into their business, all working within a flexible environment.

"The support within the academy and the wider company has been amazing. And they don't stop helping you. You've always got help and support there."

Meet Dani, an Academy graduate



Who can join The Academy?

We're looking for individuals with strong transferable skills, the right behaviours, and the drive to succeed. If you're committed to building your knowledge and developing the skills needed to thrive as a financial adviser, the Academy could be the perfect fit.

If you already have your CII Level 4 Diploma in Regulated Financial Planning, you can still join. You'll skip Stage One and begin at Stage Two of the programme (see **page 9** for details).



- Strong written and verbal communication.
- Building rapport and communicating with empathy and professionalism.
- Numeracy and IT skills.
- Interpersonal and listening skills.
- Research, interpret and present potentially complex data and information.
- Negotiation and objection handling.
- Time management and organisation.



- Entrepreneurial and commercial thinking.
- Self motivated.
- Determined and confident.
- Ability to network and establish long-lasting client relationships.
- Commitment to continuous technical and professional development.
- Action and outcome focused.
- Professional approach with an understanding for complete discretion.
- Putting the client at the heart of everything you do.

Reasons to become a financial adviser with the M&G Advice Academy

Whether you're starting your career, returning to work after a break, or simply looking for a fresh challenge, the M&G Advice Academy offers a supportive and structured pathway into a rewarding profession.

You don't require any experience in the Financial Services industry

You're fully supported through the qualifications

You can continue to work alongside studying for the qualifications

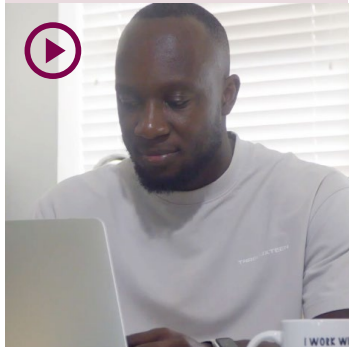
You have access to clients to help you build a successful business

When qualified, you can start your own business or join one of our existing firms

The Academy provides all the support you need to become a successful financial adviser.

"It's such an incredible journey and when you get to the end of it and you look back you think, wow, I've actually done this and I'm so grateful because it's for the long term, something that lasts forever."

Meet Cliff, an Academy graduate



M&G Advice, part of the M&G family

M&G Advice is the part of our business which provides tailored advice, powerful investment solutions and a seamless, tech-enabled experience that fit the needs of a broad range of clients and advisers.

On completion of The Academy, you'll become a financial adviser authorised under an M&G Group Company.

M&G Advice currently has over 300 advisers, who offer restricted advice from the trusted Prudential and M&G investment portfolios. They can also provide advice on annuities (whole of market) and protection (near whole of market).

Our advisers help clients make the right decisions on how to achieve their financial goals by providing advice on the following areas:

- holistic financial planning
- investment planning
- retirement planning
- estate and trust planning
- intergenerational wealth management
- protection needs
- cash-flow forecasting
- other need areas such as wills and mortgages (where we refer clients for advice through national introducer agreements).

"Advice and advisers are at the heart of everything we do at M&G Advice. Our aim is simple – to support the adviser community to deliver great outcomes."

Ross Liston,
CEO M&G Advice

Four stages to becoming a financial adviser with The Academy

Stage One

Gain qualification
(Complete CII Diploma in Regulated Financial Planning)

10-12 months
(part-time study)

Whilst working in your current job, you'll be expected to commit to at least seven hours of studying per week.

You'll be given information to begin the process of either setting up your new business or joining an existing one.

Stage Two

Financial Adviser Foundation Programme
(the skills of a great adviser, coupled with the 'how to' on systems and process)

2 months
(full time)

If you already have your CII Diploma in Regulated Financial Planning, this is the stage you would join at.

The skills and best practice you need to work effectively and compliantly with clients.

The knowledge and ability to work with products available through our proposition, systems and processes, and get the sign-off needed to start engaging with clients.

Stage Three

Competent Adviser Status
(The journey to competency)

You'll start to engage with clients, along with appropriate supervision and oversight in place to support you. And you'll begin to earn an income at this stage.

This is a regulator-driven status.

Stage Four

Supported journey
(Building confidence in our new advisers)

24 months
(full time)

Continued support in your role as a new adviser.

You'll participate in regular Partnership Development meetings, receive timely and relevant communications, and have access to a range of dedicated support teams.

You must be present in the UK for the duration of Stage One and Stage Two to complete the required in-person and/or online training modules.

Beyond Stage Four

As an adviser, you'll continue to benefit from our ongoing support through your Supervision and Development Consultant, attend regular Partnership Development meetings, receive important and relevant communications, as well as having a range of support teams on hand. You'll also work on continual professional development, and you can even decide whether you want to progress towards Chartered Financial Planner status.

About the qualification

The Chartered Insurance Institute (CII) Diploma in Regulated Financial Planning develops and assesses the Financial Conduct Authority's (FCA) required technical knowledge and skills for advising on retail investments. It does this across six compulsory units. Five of these cover technical knowledge and application within the specific topic. The sixth covers the practical application of this knowledge and skills.

The national Ofqual 'Total Qualification Time' for this qualification is 370 hours. This represents the time a student might typically take to complete the qualification.

Assessments

Each unit, except for R06, is assessed by a multiple-choice exam, available weekly at UK exam centres or via remote invigilation. R06 is assessed by a written exam with pre-released case studies, that's normally available four times a year. The qualification award is graded as fail/pass.

R01

Financial Services, Regulation and Ethics

60 hours' study

9 weeks to complete

R02

Investment Principles and Tax

60 hours' study

9 weeks to complete

R03

Personal Taxation

50 hours' study

7 weeks to complete

R04

Pensions and Retirement Planning

50 hours' study

7 weeks to complete

R05

Financial Protection

50 hours' study

7 weeks to complete

R06

Financial Planning Practice

100 hours' study

10 weeks to complete

The benefits of joining M&G Advice

Our commitment to your development doesn't end when you complete the Academy programme and graduate. You'll be supported by a dedicated Supervisor and Coach who provide ongoing guidance, motivation, skill development and mentoring. Helping you grow in confidence and capability as you build your career.

We're also proud to foster a strong Advice Partnership community. Through regular events and networking opportunities, we encourage advisers to connect, collaborate and share experiences. Building relationships that last and support that grows with you.

Earnings potential

Earnings as a financial adviser will depend on the level of activity you choose to take on and the number of clients you support. As you gain experience, build your client base, and grow your confidence, your income has the potential to increase over time.

Within the Academy, we help you understand how your business plan can shape your future earnings. This includes showing how your skills, client relationships, and ongoing development can support your income growth in the early years and beyond.

Because advisers operate on a self-employed basis, income can vary from person to person. Your Recruitment Manager will talk you through how earnings work, so you have a clear picture of what's realistic for you.

Marketing support and leads to help you build your business

We're here to help you succeed, not just with training, but with practical tools to build your client base. Once qualified, you'll have access to advice opportunities in the form of leads (for a fee). These leads represent individuals actively seeking financial advice, giving you the chance to grow your client bank. There may also be the potential to adopt or 'purchase' existing client banks from advisers preparing for retirement, offering you a valuable head start. Leads not only allow for initial advice, but provide a lifetime opportunity to help the client through every stage of their financial journey.

In addition to leads, we also provide comprehensive marketing support to help you generate your own leads. From expert guidance on promoting your business to personalised, compliant materials, we'll equip you with everything you need to attract and retain clients throughout their financial journey.

There's also an extensive range of further support functions available to advisers across pre-sale, post-sale and servicing.

Areas of specialist advice support available



Advice and proposition
A team providing dedicated technical advice support



Specialist advice support
Additional support for advice areas like Defined Benefit (final-salary pension) transfers



Lead generation
Provision of high-quality leads, to help you grow your business



Sale and Purchase Options scheme
At the end of your career as an adviser, there's the option to sell your business through the Sale and Purchase Options scheme – you can find out more about this when the time comes

A monthly fee will be payable to receive these benefits once you become an adviser for M&G Advice.

Ready to take the next step?

1. Complete enquiry form **mandg.com/academy/contact-us**
2. Email your CV to **Academyrecruitment@mandg.com**
3. Initial Teams call
4. Interview and assessment
5. Successful candidates will join the next intake.

We look forward to hearing from you. If you have any questions in the meantime, please contact us at **Academyrecruitment@mandg.com**

For more information on the Academy, please visit our website **mandg.com/academy**



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